

Lloyd's Combined Liability Insurance Insurance Product Information Document

This insurance is provided by Dale Underwriting Partners Syndicate 1729 at Lloyd's which is registered in the UK. The Society of Lloyd's is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request from your broker.

What is this type of insurance?

This is a combined liability insurance policy including Public & Products Liability, Professional Indemnity and Employers' Liability. The sections of cover operative will be stated in the policy schedule.

 What is insured?	 What is not insured?
<p>Public & Products Liability includes your legal liability for:</p> <ul style="list-style-type: none"> ✓ Accidental bodily injury to any person other than an employee ✓ Accidental property damage ✓ Trespass, nuisance, invasion of right of privacy or interference with any right of way, light air or water ✓ Wrongful arrest, detention, imprisonment, eviction, or malicious prosecution of any person 	<ul style="list-style-type: none"> ✗ Abuse or molestation ✗ Damage to buildings arising out of contract works ✗ Care, custody and control of property ✗ Injury to participants arising out of contact sports ✗ Defamation ✗ Injury to your employees ✗ Pecuniary loss where no bodily injury or property damage occurs ✗ The repair, reconditioning, replacement, removal or recalling of any product of component part ✗ Professional services and advice ✗ Artificial sun tanning
<p>Professional Indemnity includes your legal liability for breach of professional duty, including:</p> <ul style="list-style-type: none"> ✓ Negligent act, error or omission ✓ Dishonest act or omission of your employee ✓ Unintentional libel or slander ✓ Unintentional breach of confidence or misuse of information 	<ul style="list-style-type: none"> ✗ Bodily injury ✗ Injury to employees ✗ Prior circumstances ✗ Property ownership ✗ Property damage ✗ Property services including survey, valuation or construction ✗ Any joint ventures or subsidiaries
<p>Employers' Liability includes your legal liability for:</p> <ul style="list-style-type: none"> ✓ Injury or death to employees 	<ul style="list-style-type: none"> ✗ Liability for injury to employees where compulsory insurance is required by Road Traffic Legislation ✗ Work undertaken on or visiting any offshore rig, installation or platform
	<p>General Exclusions applicable to all sections:</p> <ul style="list-style-type: none"> ✗ Airside work ✗ Bankruptcy, insolvency or trading debts ✗ Contractual liability ✗ Any cyber loss ✗ Breach of Data Protection rules or legislation ✗ Date recognition failure ✗ Directors' and Officers' liability ✗ Any financial services, advice, guarantees or pensions ✗ Failure to obtain or maintain insurance ✗ Use or ownership of motor vehicles ✗ Mould or fungus ✗ Theft, infringement, misappropriation or disclosure of patents or trade secrets ✗ Pollution

	<ul style="list-style-type: none"> ✗ Fines, penalties, punitive, aggravated, exemplary, liquidated or other non-compensatory damages ✗ Breach of taxation, competition, restraint of trade or antitrust legislation or regulation ✗ War, nuclear and radioactive risks ✗ Watercraft exceeding 10 metres in length, aircraft, offshore and landing areas
	<p>General Exclusions not applicable to Employers' Liability section:</p> <ul style="list-style-type: none"> ✗ Asbestos ✗ Communicable disease ✗ Chronic Traumatic Encephalopathy ✗ Deliberate, reckless or malicious acts by you ✗ Terrorism



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! The amount of the excess specified in the policy schedule.



Where am I covered?

- ✓ You are covered within the territorial limits as stated in the policy schedule.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as reasonably possible if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must comply with the terms, conditions and clauses of this policy.
- You must take all reasonable precautions to prevent accidents and to minimise loss.
- You must tell us as soon as possible of any claim or circumstance which might give rise to a claim.
- You must not admit liability or agree to make any settlement, arrangement, offer, promise of payment or do anything which might compromise or prejudice the defence of a claim.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

- Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

- This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.