

Liability Insurance



Insurance Product Information Document









This insurance is issued by East Kent Underwriting Ltd on behalf of Chaucer Insurance Company DAC. East Kent Underwriting Limited (EKU) is registered in England and Wales No: 04195457 with its Registered Office at 2nd Floor, Knightrider Chambers, Maidstone, Kent, ME15 6LP. EKU is authorised and regulated by the Financial Conduct Authority; FRN 305448

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation

What is this type of insurance?

This is a liability insurance policy and is intended to provide liability cover for businesses and commercial enterprises. Cover will only be provided for the sections you select

	What is insured?		What is not insured?
✓	<u>Section 1 – Employers Liability</u> Cover is provided for liability to pay damages and legal costs that arise as a result of claims from employees suffering injury due to, and during, their employment	✗	Road Traffic Act (Employers' Liability)
✓	<u>Section 2 – Public Liability</u> Cover is provided in respect of liability to pay compensation including legal costs for: <ul style="list-style-type: none"> injury to any person (excluding employees) damage to material third party property Nuisance, trespass or interference with any easement right of air, light, water or way Wrongful arrest, false imprisonment or false eviction but not arising in connection with any products	✗	Contractual Liability (Employers', Public and Products Liability)
✓	<u>Section 3 – Products Liability</u> Cover is provided in respect of liability to pay compensation including legal costs for: <ul style="list-style-type: none"> injury to any person (excluding employees) damage to material third party property but only arising in connection with products	✗	Offshore (Employers' Liability)
	<i>Cover may be taken with or without all of the above sections being included</i>	✗	Motor Vehicles (Public Liability)
✓	Court attendance costs	✗	Aircraft, watercraft or hovercraft (Public Liability)
✓	Unsatisfied Court Judgements	✗	Care, custody, control (Public Liability)
✓	Cross Liabilities	✗	Defective work or materials (Public Liability)
✓	Overseas Personal Liability	✗	Professional Advice & Design (Public Liability)
✓	Cover includes liabilities incurred in connection with: <ul style="list-style-type: none"> The Health and Safety at Work Act 1974 Consumer Protection Act 1987 Defective Premises Act 1972 	✗	Pollution unless caused by a sudden, identifiable, unintended, unexpected occurrence (Public & Products Liability)
✓	Motor contingent liability (in respect of Section 2)	✗	Asbestos (Public & Products Liability)

		✗	Fines or penalties (Employers, Public and Products Liability)
		✗	Goods known to be exported to the USA or Canada (Products Liability)
		✗	Products known to be intended for manufacturers of aircraft or safety critical aircraft components (Public & Products Liability)
		✗	Radioactive Contamination (Employers, Public and Products Liability)
		✗	War & Similar Risks (Employers, Public and Products Liability)
		✗	Cyber and Data (Employers, Public and Products Liability)
		✗	Communicable Disease (Employers' Public and Products Liability)
	Are there any restrictions on cover?		
	Endorsements may apply to your policy. These will be shown in your policy documents		
	Where am I covered?		
	The cover provided by this insurance applies in the United Kingdom, Isle of Man and the Channel Islands		
	What are my obligations?		
-	You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance – If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy		
-	You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy		
-	You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents		
-	You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy		
-	For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents		
	When and how do I pay?		
-	For full details of when and how to pay, you should contact your insurance advisor		
	When does the cover start and end?		
-	This insurance covers a 12 month period and the dates of cover are specified on your policy schedule		
	How do I cancel the contract?		
-	You can cancel this insurance at any time by contacting your insurance broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of a proportionate part of your premium, unless your policy has been arranged on a 'minimum and deposit' basis in which case no refund is due		