



SUMMARY OF COVER

Employers Liability section only

Cover offered

- Legal liability to pay damages and associated legal costs in respect of bodily injury to an employed person.
- The Employers' Liability section covers your legal liability and associated costs in respect of bodily injury to an employed person.
- Cover is provided up to the limit shown below for any one claim. There is no limit on the number of claims that can be made in any one period of insurance.
- Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority in respect of a bodily injury claim.
- Legal costs and expenses in connection with the defence of a prosecution of the offences of manslaughter, corporate manslaughter, corporate homicide.
- Compensation for unsatisfied court judgements.
- Cover for bodily injury to working partners.
- Compensation paid to you where court attendance is required of any director, partner, or employed person in relation to a claim that is covered by this insurance.

Cover limits

- Employers' liability other than resulting from terrorism £10,000,000.
- Employers' liability resulting from terrorism £5,000,000.
- Manslaughter costs in any one period of insurance £1,000,000.
- Safety legislation costs in any one period of insurance £1,000,00.

Cover Exclusions

- We do not cover liability for Bodily Injury suffered by an Employee whilst entering or getting onto, or alighting from a vehicle for which insurance or security is required under any law relating to the compulsory insurance of motor vehicles, or where You are entitled to cover under any other insurance.
- for Bodily Injury suffered Offshore.

- Fines and penalties.

Public Liability section only

Cover offered

- Legal liability to pay claims and associated legal costs for accidental bodily injury, loss or damage to material property, obstruction, trespass or nuisance, interference with any right of way, air or light or wrongful arrest, detention, imprisonment, or conviction in connection with the business.
- Includes cover for legal costs and expenses in connection with any alleged breach of statutory duty under health and safety legislation.
- Includes cover for legal costs and expenses in connection with any criminal inquiry into, or court proceedings brought against you, for manslaughter, corporate manslaughter, corporate homicide.
- Accidental property damage to employees and visitors' vehicles and property in your custody and control.
- Includes cover for your legal liability for accidental bodily injury, loss or damage to material property arising from a sudden, identifiable, unintended, and unexpected incident of pollution or contamination.
- Includes cover for your legal liability for loss, damage or bodily injury arising from the use of any vehicle, trailer, or plant where compulsory insurance is not required.
- Indemnity to Principal – The benefits provided by this policy extends to include any principal who you are completing a contract for, to the extent required by the contract conditions.
- Compensation paid to you where court attendance is required of any director, partner, principal or employed person in relation to a claim that is covered by this insurance.

Cover limits

- The most we will pay is the limit of indemnity that you select.
- The costs incurred in investigating, defending, or settling the claim are paid in addition to the limit of indemnity.
- There is no limit on the number of claims that can be made in any one period of insurance (note that some sections of cover restrict the amount we will pay in any one insurance period).

Cover Exclusions

- The policy excess.
- Dishonest, deliberate or malicious acts by You or any Employee.
- Any Cyber liability.
- Any computer or electronic system virus or hacking.
- Confiscation directly or indirectly due to the confiscation, nationalisation, requisition or destruction of any Property by or under the order of any government or public authority.

Professional Indemnity Section Only

Cover offered

- Legal, defence, and compensation costs resulting from a breach of professional duty, a negligent act, an error, omission, misstatement or misrepresentation.
- Infringement by you of intellectual property rights.
- Court attendance costs.
- Loss of documents or data.
- Cover is provided up to the limit stated on the policy schedule for any one claim, excluding defence costs (unless defence costs are expressly stated in any clause as included within the limit of indemnity, this limit will be subject to any relevant excess).

Cover limits

- Limit of Indemnity as stated in the Policy Schedule.
- Court attendance costs –limited to a sum of £5,000 for the duration of the policy.
- Loss of documents or data –limited to a sum of £10,000 for the duration of the policy.

Cover Exclusions

- Bodily injury.
- Property damage.
- Faulty workmanship.
- Breach of contract.
- Any policy excess.

Contract Works Section Only

Cover offered:

Physical loss or destruction of or damage to contract works arising from any accidental cause occurring in the United Kingdom during the period of insurance.

- Provides you with Indemnity to principle
- Includes cover for offsite storage in the UK
- Debris removal
- Loss or damage to plans
- Professional fees in connection with the reinstatement of damage
- Immobilised Plant

Cover Exclusions

- Damage to any part of the contract works where the property has been handed over to principal
- For any insured property in a defective condition due to defective design, plan, specification, materials, or workmanship
- Consequential loss
- Where works have been suspended for more than 90 days
- Damage Excess of £250
- Theft Excess of £500

Hired in Plant Section Only

Cover offered:

Damage, theft and attempted theft of constructional plant and equipment hired by you and for which you are responsible.

- Includes cover for theft from off-site storage in the UK
- Includes Cover for continuing hire charges after the first 48 hours and up to 90 days up to £25,000

Cover Exclusions:

- Breakdown, Wear and Tear
- Stock in Trade and Money
- Damage Excess of £250
- Theft Excess of £500

Own Plant Section Only

Cover offered:

Damage, theft and attempted theft to constructional plant and equipment owned by the policyholder.

- Includes cover for theft from off-site storage in the UK
- Damage to security devices up to £1,000
- Loss of keys up to £1,000

Cover Exclusions:

- Breakdown wear and tear and mechanical or electronic failure
- Any shortage or disappearance discovered, only on the making of an inventory, or periodic stocktaking and not traceable to an identifiable occurrence
- The policy Excesses for damage of £250
- The policy Excesses for theft of £500

Tools and Materials Section Only

Cover offered

- New for old: We will pay the original purchase price for your Tools and Materials where the items can't be repaired.
- 24h payment: We aim to make payment within 1 business day of accepting your claim.
- Laptop or tablet: We will provide cover for up to 1 laptop or tablet which is used for your business purposes.

- Repairs: We will cover the cost of repairing your tools up to your cover limit in the event of attempted theft, fire, or accidental damage as a result of a road traffic collision.

Cover exclusions

- Personal belongings: We will not cover money, tickets, vouchers or unauthorised use of debit/credit cards.
- Electronic Equipment: We will not cover electronic items (other than 1 laptop or tablet) such as mobile phones, satellite navigation, digital cameras or data storage devices.
- Unrelated damage: Tools and Materials cover is meant to cover damage caused by unexpected events. This means the following circumstances are not covered:
 - Pre-existing damage.
 - Wear and tear.
 - Damage caused naturally e.g. mould or vermin.
 - Mechanical or electrical breakdown or failure.
 - Accidental damage not as a result of a road traffic accident e.g. dropping a tool whilst loading into your vehicle.
- Theft or damage from any other location: We will not cover the theft of your tools if they are not stored inside your vehicle or inside your home.
- Hire and reward: We will not cover any items that you are carrying under a contract for hire and reward i.e. courier or delivery driver.
- Protecting your property: We will not cover any items that are stolen or damaged while your vehicle is unsecured. We will not cover damage to items that are not stored safely.
- theft from the home or a vehicle where no forced or violent entry has occurred

Restrictions on the Tools and Materials cover

- Cover limit: The level of cover you choose will be the most we will pay-out for each claim.
- Property value: We will only pay the full purchase price where you provide necessary evidence of purchase.

- Excess: We will not cover the first £100 of any claim.

Location of cover

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Obligations – steps to follow

- Keep your vehicle secure and protect it against loss or damage.
- You must not leave your vehicle unattended for more than 24 consecutive hours at any location that isn't your home. If you leave the vehicle unattended for more than 24 consecutive hours away from your home, it must be kept in a secure locked garage or locked secure site.
- Notify the police as soon as you become aware of a theft or attempted theft of your tools, and make sure to give us the crime reference number.
- When making a claim, you must provide proof of purchase/hire invoice for all the items you're making a claim for.