



Policy Summary

About this document

This document provides details of the key features and any significant exclusions and conditions of Admiral Business insurance only. You can find the full terms and conditions of the cover in your policy document.

This information is provided to you for information purposes only and does not form part of your insurance contract.

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.
- At your request we will extend the benefits provided by this policy 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.

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 £1,000,000

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

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
- Use of or provision of Gaming, gambling or lotteries
- Breach of contract
- Any policy excess
- Failure of services offered by a utility provider

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