

Public Liability Combined insurance policy summary

Public Liability Combined

Summary of cover

This document summarises the key features you'll find in the Public Liability Combined insurance **policy**. Bear in mind this is just a general overview and doesn't provide all the information relevant to **your** personal cover. We'll give **you** a personalised summary once you've bought a **policy**.

This Public Liability Combined **policy** is designed to meet the needs of anyone wishing to make sure they are covered against legal liability arising from third-party **bodily injury**, **property damage**, or loss that may occur during the course of the insured's operations or activities.

As with any insurance, this **policy** does not cover all situations, and **you** should read the terms and conditions of this **policy** to make sure it meets **your** specific needs.

Admiral Business does not make personal recommendations as to the suitability of the **policy** to individual circumstances. This means **you** are responsible for deciding whether the **policy** is suitable for **your** needs.

In return for you paying the appropriate premium and complying with the terms and conditions of the **policy**, **we** agree to cover **you** in accordance with the terms of the **policy**.

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

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.

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 **principal**
- 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 or damage**
- 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 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 Excess** for **damage** of £250
- The **policy Excess** for theft of £500

Tools & materials section only

Cover offered

- New for old: **We** will pay the original purchase price for **your Tools** and Materials where the items cannot 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 is not **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.

Goods in transit section only

Cover offered

Cover limit

You can choose cover limits up to £1,000, £5,000, £10,000, £20,000 and £50,000

Unlimited **claims**

There is no limit to the number of **claims you** can make in each **policy** term.

Handheld Scanners

This cover is subject to a **Sub-limit** of £5,000 any one **claim**.

Cover Exclusions

- Money
- **Live animals**
- Precious metals and/or precious stones
- Cover outside of the **Territorial Limits**
- **Goods** whilst stored at a rental, or under a contract for storage and distribution, or held awaiting delivery instructions, or held for any other reason at the request of **your Customer** or any other party.
- Household, office, factory or similar removals arranged or undertaken by you.

Restrictions on the Goods in Transit (Haulage) cover

Cover limit: The level of cover **you** choose will be the most **we** will pay-out for each **claim**, some **claims** have a lower/ **sub-limit** as defined in the **policy** wording.

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

Location of cover

The **Territorial Limits** of cover are Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Obligations – steps to follow

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.

Notify the police as soon as **you** become aware of a theft or attempted theft of the items insured, and make sure to give **us** the crime reference number.

Electronic Business Equipment Section Only

Cover offered

You are covered up to the **total sum insured** for **Electronic Business Equipment** that is **damaged** as a result of a road traffic accident.

You are also covered for **damage** to **Electronic Business Equipment** caused by fire, theft, or attempted theft:

- from a **vehicle**,
- from the **home**, or
- while being carried or used by **you** away from the **home** or **vehicle**.

Cover limits

- **Limit of Indemnity** as stated in the **Policy Schedule**.

Cover Exclusions

The following **property** is not covered:

- Money, credit or debit cards, stamps, tickets, vouchers, securities, or similar items.
- Documents, images, or **business** records (including those stored electronically).
- Loss of **data** stored on any device.
- Games consoles or personal entertainment devices.
- Items primarily designed for personal use, unless declared as essential **electronic business equipment** (e.g., digital cameras, professional audio equipment, specialist electronic devices used in creative or service-based trades).

Unattended **Vehicle**

We will not pay for **Electronic Business Equipment** stolen or **damaged** by attempted theft from an unattended **vehicle** unless:

All doors, windows, or other openings were securely locked, and keys removed; and

The **vehicle** was not left unattended for more than **24 consecutive hours** at any location other than the **home** address, unless kept in a locked garage or secure site.

No Evidence of Forced or Violent Entry

We will not pay any **claim** for theft from the **home** or **vehicle** where there is no evidence of forced or violent entry.

We will not pay for Electronic Business Equipment:

- Stolen from an unattended **home** where doors or windows were not securely locked.
- **Damaged** or destroyed due to poor packaging or unsafe/insecure/illegal transport.
- Carried under a contract of hire, reward, handling, or storage.
- Suffering mechanical, electrical, or electronic failure unless external **damage** covered under this **policy** has occurred.
- **Damaged** or destroyed due to deterioration, mildew, mould, moth, vermin, wear and tear, or any inherent defect.
- Where any available security/tracking feature (e.g., passcode, "Find My Device") was not activated.
- With pre-existing **damage** or wear and tear unless further **damage** occurred during an **insured event**.
- That is covered under any other insurance (except for any **excess** beyond what would have been paid by that **policy**).
- If required information is not provided to **us**.
- Where theft occurred and reasonable care to prevent it was not taken (e.g., item left unattended in a public place)

Consequential Loss

We do not cover any **consequential loss** or **damage** not directly resulting from the insured incident.

Obligations – steps to follow

Care of **Vehicle, Home** and **Property**

You must:

- Take reasonable care to protect the **vehicle, home, and property** from loss or **damage**.

- Activate any available device security or tracing functionality (e.g., passcode, “Find My Phone”).
- Allow **us** to inspect the **vehicle** or **home** at any reasonable time.
- Ensure the **vehicle** is roadworthy.
- Remove keys or secure access devices when the **vehicle** is unattended.

We will not pay any **claims** where:

- **You** failed to protect the **vehicle, home, or property**;
- **Loss** or **damage** was caused by the driver’s inappropriate conduct;
- The condition of the **vehicle** contributed to the accident; or
- The **vehicle** or **home** was left unlocked or unsecured.

Notification to the Police

You must report any malicious **damage**, theft, or attempted theft to the police as soon as **you** are aware of it and obtain a crime reference number.

Payments and cancelling

Where **you** have purchased this **policy** directly from **us**, please contact **us** to make any amendments, payments, cancellations, notify a **claim** or make a complaint in relation to **us**.

Where **you** have purchased this **policy** from a broker or intermediary, please contact them regarding any amendments, payments, cancellations, to notify a **claim** or to make a complaint in relation to them, unless otherwise advised by **your** broker or intermediary.

The Admiral Business team