

Liability Insurance Insurance Product Information Document

This insurance is underwritten by **Accelerant Insurance UK Limited**.



Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).


What is this type of insurance?




This is a Public liability insurance policy and is intended to provide public liability cover for consumers with professionally installed cross pavement channels

What is insured?	
✓	<p><u>Section 1 – Public Liability</u> Cover is provided in respect of liability to pay compensation including legal costs for:</p> <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 <p>but not arising in connection with any products</p>
✓	Court attendance costs
✓	Unsatisfied Court Judgements
✓	Indemnity to Principals
✓	Cross Liabilities
✓	<p>Cover includes liabilities incurred in connection with:</p> <ul style="list-style-type: none"> The Health and Safety at Work Act 1974 Consumer Protection Act 1987 Defective Premises Act 1972 Data Protection Act 1984
✓	Motor contingent liability
✓	Fees / expenses to attend official enquiries.

What is not insured?	
✗	Contractual Liability
✗	Road Traffic Act
✗	Offshore
✗	Motor Vehicles
✗	Aircraft, watercraft or hovercraft
✗	Care, custody, control
✗	Defective work or materials
✗	Professional Advice & Design
✗	Pollution unless caused by a sudden, identifiable, unintended, unexpected occurrence
✗	Asbestos
✗	Fines or penalties
✗	Radioactive Contamination
✗	War & Similar Risks
✗	Electronic Risk
✗	Date Recognition Exclusion

 Are there any restrictions on cover?
<p> Endorsements may apply to your policy. These will be shown in your policy documents.</p>

 Where am I covered?
<p>✓ This insurance covers the property named in the schedule.</p>

	What are my obligations
-	<p>You shall:-</p> <ul style="list-style-type: none"> (a) maintain the Premises, machinery, plant and equipment in a good state of repair (b) take all reasonable precautions for the safety of the property insured (c) take all reasonable precautions to prevent damage, accident or injury (d) comply with all statutory requirements and other safety regulations imposed by any authority (e) exercise care in the selection and supervision of employees (f) take immediate steps to remedy any defect or danger that becomes apparent and take such additional precautions as individual circumstances require, whether of a temporary or permanent nature.
-	You must tell us if you become aware about any changes in the information you have provided to us which happens before or during any period of insurance.
-	It is important that you comply with any conditions precedent in addition to your duties under each section and under the policy as a whole. If you breach any of these we may deny your claim, or reduce the amount we pay you.
	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 advisor. After the 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