

Liability Insurance Policy Wording



FARADAY



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INTRODUCTION

This Introduction, the Customer Service Information, the General Definitions, General Conditions, General Exclusions, Sections, Section Extensions, the **Schedule** and any Endorsements all form part of this Policy.

In return for the payment of premium stated in the **Schedule**, **We** agree to insure **You** in respect of a valid claim under this Policy as more fully defined in Sections 1 – 4 (as applicable), and as stated in the **Schedule**, subject to this introduction, the Customer Service Information, the General Definitions, General Conditions, General Exclusions, Sections, Section Extensions, the **Schedule** and any Endorsements.

This Policy should be kept in a safe place. **You** may need to refer to it if **You** have to make a claim. It is recommended that **You** retain details of **Your** Employers' Liability Policy for at least 40 years.

Wherever words appear in **Bold** in this Policy they will have the meaning shown in the General Definitions on pages 6-7 or as otherwise stated in any particular section or the **Schedule**.

IMPORTANT REMINDER

It is important that:

- **You** check that the information **You** have given **Us** is accurate and up to date – See the Customer Service Information section for more details
- **You** must read and understand the Policy including the adequacy of the Limits of Liability
- **You** comply with **Your** duties under each section and under the Policy as a whole
- **You** check that the sections **You** have requested are included in the **Schedule**
- If **You** are uncertain regarding **Your** responsibilities and how they relate to this Policy, **You** should contact **Your** insurance broker in the first instance. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau or seek independent legal advice from a solicitor.

Signed for and on behalf of Faraday Underwriting Limited
For and on behalf of Syndicate 435 at Lloyd's



Andrew D'Arcy
Chief Executive Officer

CUSTOMER SERVICE INFORMATION

IMPORTANT INFORMATION ABOUT HOW WE WILL DEAL WITH CLAIMS UNDER THIS POLICY AND THE INFORMATION YOU HAVE GIVEN US. PLEASE READ THIS CAREFULLY.

Information You have given us

In deciding to accept this Policy and in setting the terms and premium, **We** have relied on the information **You** have given **Us**. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete.

If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information **We** will treat **Your** Policy as if it never existed and decline all claims. **We** may not return premium already paid by **You** in this situation.

If **We** establish that **You** provided us with false, incomplete or misleading information, it can adversely affect **Your** Policy and any claim.

For example:

- where **We** could have accepted the risk and offered **You** a Policy but **We** would have charged a higher premium, **We** may only pay a percentage of any claim that **You** make under the Policy. **We** would do this by considering the premium **We** actually charged as a percentage of the higher premium **We** would have charged and then paying **You** the same percentage of any claim.

So, as an example: if the premium **We** actually charged was £250 and the higher premium **We** would have charged was £1,000, then the premium **We** actually charged represents 25% of the higher premium **We** would have charged and **We** shall only pay 25% of any claim;

- **We** may treat this Policy as if it had never existed and refuse to pay all claims and return the premium, subject to a deduction for any commission paid to **Your** insurance broker. **We** will only do this if the false, incomplete or misleading information means that **We** provided **You** with insurance cover when **We** would not otherwise have offered it at all had the risk been fairly presented;
- if **We** would have written the risk on different terms had it been fairly presented, **We** may amend the Policy to include these terms. **We** may apply these amended terms as if they were already in place before a claim is made;
- **We** may cancel **Your** Policy in accordance with its cancellation provisions.

We will write to **You** if **We**:

- intend to treat **Your** Policy as if it never existed; or
- amend the terms of **Your** Policy; or
- reduce **Your** claim in accordance with the above.

If **You** become aware that information **You** have given **Us** is inaccurate or incomplete, **You** must inform **Us** without delay.

About us

Your Policy is underwritten by Faraday Underwriting Limited for and on behalf of Syndicate 435 at Lloyd's. Faraday Underwriting Limited is a limited company registered in England under company number 01682486. The registered office of Faraday Underwriting Limited is:

Faraday Underwriting Limited, Corn Exchange, 55 Mark Lane, London EC3R 7NE

Faraday Underwriting Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority and may be found on the Financial Services Register at

Who has arranged Your cover

<https://register.fca.org.uk/>

Your Policy has been arranged through Choice Insurance Agency Ltd, who is a limited company registered in England under company number 4420555. The registered office of Choice Insurance Agency Ltd is:

Suite 3, 4a Southchurch Road
Southend-on-Sea
Essex
SS1 2NE

Choice Insurance Agency Ltd is authorised and regulated by the Financial Conduct Authority and their details may be found on the Financial Services Register at <https://register.fca.org.uk/>

Choice Insurance Agency Ltd acts as agent for **Us** for all matters relating to the performance of B1262BW0184019 which grants Choice Insurance Agency Ltd authority to underwrite insurance on **Our** behalf.

Choice insurance Agency Ltd Data Privacy Notice

Choice Insurance Agency is the trading name of Choice Insurance Agency Ltd. We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our <http://www.choiceinsuranceagency.co.uk/privacy-policy>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

Enquiries

If **You** have a general enquiry regarding **Your** Policy please contact Choice Insurance Agency Ltd. **You** may wish to do this through **Your** insurance broker whose contact details are shown in the **Schedule**.

How to make a claim

If **You** need to report a claim or an incident that may result in a claim please contact Choice Insurance Agency Ltd. **You** may wish to do this through **Your** insurance broker whose contact details are shown in the **Schedule**. There are a number of important conditions in relation to any claim **You** make, please see pages 9-10 for more details.

Things You must do

There are conditions contained in this Policy that are conditions precedent to **Our** liability, please refer to General Conditions 1 – 7 on pages 9-10 of this Policy. If **You** breach any of these conditions precedent **We** may deny **Your** claim, or reduce the amount **We** pay **You**.

Queries and Complaints

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service. If **You** have any about **Your** Policy or the handling of a claim **You** should, in the first instance, contact **Your** insurance broker, whose contact details are shown in the **Schedule**.

In the event that **You** wish to make a complaint, **You** can do so at any time by referring the matter either to **Us** at:

Post: Complaints Manager, Faraday Underwriting Limited, Corn Exchange, 55 Mark Lane, London EC3R 7NE
Email: faraday.complaints@faraday.com

Or the Complaints Team at Lloyd's:

Post: Complaints, Lloyd's, One Lime Street, London EC3M 7HA
 Telephone: 0207 327 5693
 Fax: 0207 327 5225
 E-mail: complaints@lloyds.com
 Website: www.lloyds.com/complaints

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service. Their contact details are:

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR
 Telephone: 0800 023 4 567 (*calls to this number are free from "fixed lines" in the UK*) or 0300 1239123 (*calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK*)
 Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at www.financialombudsman.org.uk. Making a complaint does not affect **Your** right to take legal action.

Cancellation

You can cancel this insurance at any time by writing to Choice Insurance Agency Ltd using the contact details on page 4. **You** may wish to do this through **Your** insurance broker whose contact details are shown in the **Schedule**. Full cancellation conditions are included in the General Conditions on pages 10-11.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **We** cannot pay a claim to **You** under this Policy. If **You** are entitled to compensation under the scheme, how much compensation **You** would receive would depend on the nature of this Policy. **You** can get more information about the scheme from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website at www.fscs.org.uk

Data Protection

The basics

We collect and use relevant information about **You** to provide **You** with insurance cover and to meet **Our** legal obligations.

This information includes details such as **Your** name, address and contact details and any other information that **We** collect about **You** in connection with the insurance cover from which **You** benefit. This information may include more sensitive details such as information about **Your** health and any criminal convictions **You** may have.

Your information may be shared with, and used by, a number of third parties in the insurance sector including brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **Your** personal information in connection with the insurance cover that **We** provide and to the extent required or permitted by law.

Other people's details you provide to us

Where **You** provide **Us** or **Your** broker with details about other people, for example employees, **You** must provide this notice to them.

Your rights

You have rights in relation to the information **We** hold about **You**, including the right to access **Your** information held by **Us**. If **You** wish to exercise **Your** rights, discuss how **We** use your information, please use the contact details provided on our full Privacy notice available at the website link below.

Want more details?

For more information about how **We** use your personal information and **Your** rights please see our full privacy notice, which is available online at the following location:

<http://www.faraday.com/privacy?c=n>

If **You** are unable to obtain the notice via our website, please ask **Your** broker to contact **Us** and **We** will provide the notice to **You** in a different format.

Headings

The section headings used in this Policy are for reference purposes only and shall not affect the meaning or interpretation of this Policy.

GENERAL DEFINITIONS

The words defined below will have the same meaning wherever they appear in bold capital letters within the Policy the **Schedule** and Endorsements and Extensions.

Business	<p>means the business as described in the Schedule and shall include:</p> <ul style="list-style-type: none"> • the ownership, repair and maintenance of Your business property; • the provision and management of canteen, social, sports and welfare activities for Your benefit or the benefit of Your Employees; • the provision and management of first aid, fire, security and ambulance services; • the performance of private duties carried out by Your Employees with Your written consent for any of Your principals, including directors, partners, or senior officials, <p>and no other Business for the purposes of this Policy.</p>
Data Protection Legislation	<p>means the General Data Protection Regulation EU 2016/679 ("the GDPR") and/or the Data Protection Act 2018.</p>
ELTO	<p>means the Employers' Liability Tracing Office or any successor body or bodies to it.</p>
Employee	<p>means:</p> <ul style="list-style-type: none"> • any person under a contract of service or apprenticeship with You; • any labour master or labour only sub-contractor or person supplied by any of them; • any self-employed person; • any person under a contract of service or apprenticeship with another employer and who is hired to, or borrowed by, You; • any person participating in any government or otherwise authorised work experience, training, study exchange or similar scheme; • any volunteers, <p>whilst working for You in the course of the Business.</p>
Excess	<p>means the amount specified in the Schedule for which You will be responsible in respect of each and every claim in respect of loss of, or damage to, Property.</p>
FCA	<p>means the Financial Conduct Authority or any successor body or bodies to it.</p>
Goods	<p>means any goods or products (including containers, labelling instructions, or advice provided) manufactured, sold, supplied, erected, repaired, altered, treated, transported, serviced, or installed by You in the course of the Business.</p>
Injury	<p>means bodily injury, death, illness, disease, or shock causing bodily injury.</p>
Lloyd's	<p>means Lloyd's of London or any successor body or bodies to it.</p>
Offshore	<p>means from the moment in time that an Employee shall embark onto any conveyance at the point of final departure on land to any offshore installation, until the moment in time that an Employee shall disembark from any conveyance onto land upon their return from any offshore installation.</p>
Personal Data Breach	<p>means a breach of security leading to the accidental destruction, loss, alteration, unauthorised disclosure of, or access to, personal data, transmitted, stored or otherwise processed.</p>
Policy Period	<p>means the period stated in the Schedule.</p>
PRA	<p>means the Prudential Regulation Authority or any successor body or bodies to it.</p>

Property	means material property.
Schedule	means the Schedule attached to this Policy.
Terrorism	<p>means any act(s), of any person(s) or organisation(s) involving:</p> <ul style="list-style-type: none"> (a) the causing, occasioning or threatening of harm of whatever nature and by whatever means; (b) putting the public or any section of the public in fear; <p>in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.</p>
We, Us, Our	means Faraday Underwriting Limited, for and on behalf of Syndicate 435 at Lloyd's.
You, Your, Yours	<p>means the person or persons or corporate body named in the Schedule and includes:</p> <ul style="list-style-type: none"> • any subsidiary company which is named in the Schedule operating in or from premises in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man; • at Your written request: <ul style="list-style-type: none"> • any principal including, any director, partner, or senior official, or any Employee of Yours, while acting on Your behalf, of or in the course of their employment or engagement by You, in respect of liability for which You would have been entitled to insurance under this Policy if the claim against any such person had been made against You; • any officer, member or Employee of Your canteen, social, sports or welfare organisation or fire, first aid or ambulance service in their respective capacity as such; • any principal, including any director, partner or senior official of Yours, in respect of private work carried out by any Employee of Yours for any such person with Your consent; • in the event of Your death, Your personal representatives in respect of liability incurred by You, provided that such person shall, as though they were You, observe, fulfil and be subject to this Policy including the Introduction, the Customer Service Information, the General Definitions, General Conditions, General Exclusions, Sections, Section Extensions, the Schedule and any Endorsements as far as they can apply.

LEGISLATION

In this Policy **We** make reference to various laws and statutes. There follows a brief description of each. This is intended for information purposes only and is not part of **Your** Policy terms.

The laws and statutes referred to below shall apply as amended or replaced from time to time.

Consumer Protection Act 1987	Designed to protect consumers from products that do not reach a reasonable level of safety.
Contracts (Rights of Third Parties) Act 1999	Makes provision for the enforcement of contractual terms by third parties.
Corporate Manslaughter and Corporate Homicide Act 2007	States that companies and organisations can be found guilty of corporate manslaughter or homicide if serious management failures cause a person’s death and amount to a breach of a duty of care.
Defective Premises Act 1972	Imposes duties in connection with the provision of premises and imposes liability for injury or damage caused to persons through defects in the state of the premises. In certain circumstances the duty of care is extended to after the premises have been disposed of.
Defective Premises (Northern Ireland) Order 1975	Imposes duties in connection with the provision of premises and imposes liability for injury or damage caused to persons through defects in the state of the premises. In certain circumstances the duty of care is extended to after the premises have been disposed of.
EU Environmental Liability Directive	Establishes a framework based on the “polluter pays” principle to prevent and remedy environmental damage.
Food Safety Act 1990	Provides the framework for all food legislation in Britain and sets out the duties of food producers and food handlers in relation to food safety.
GDPR	Controls how an individual’s personal data is used by organisations, businesses or the government.
Health and Safety at Work etc Act 1974	Places duties on all employers to ensure, so far as reasonably practicable, the health, safety and welfare at work of all employees.
Health and Safety at Work (Northern Ireland) Order 1978	Places duties on all employers to ensure, so far as is reasonably practicable, the health, safety and welfare at work of all employees.
Road Traffic Act 1988	Consolidates certain enactments relating to road traffic, including road safety, construction and use of vehicles and equipment, licensing of drivers of vehicles, driving instruction and third-party liabilities.
Road Traffic Northern Ireland Order 1981	Relates to road traffic, including road safety, licensing of drivers of vehicles, regulation of motor vehicles, foreign vehicles and insurance against third-party liabilities.

GENERAL CONDITIONS

These apply to all Sections of this Policy and all Endorsements and Extensions unless otherwise stated.

Claims conditions	<p>(1). (a) It is a condition precedent that You give notice in writing without delay of anything which may give rise to any claim being made against You and for which there may be liability under this Policy. If You do not do so We may reject or be unable to deal with Your claim or be unable to pay Your claim in full. Details of how to give this notice are given on page 4.</p> <p>(b) It is a condition precedent that You give notice in writing without delay when any claim is actually made against You (whether written or oral) and for which there may be liability under this Policy. If You do not do so We may reject or be unable to deal with Your claim or be unable to pay Your claim in full. Details of how to report a claim are given on page 4.</p> <p>(c) It is a condition precedent that You advise Us in writing without delay if at any time You know of any impending prosecution, inquest or fatal accident inquiry in connection with any claim or circumstance notified under (a) or (b) above. If You do not do so We may reject or be unable to deal with Your claim or be unable to pay Your claim in full. Details of how to give this notice are given on page 4.</p> <p>(2). It is a condition precedent that You shall without delay provide Us with such particulars and information as We may require in relation to any occurrence or claim notified to Us, and shall forward to Us, without delay on receipt, every letter, claim form, writ, summons, process, or any other legal papers. If You do not do so We may reject or be unable to deal with Your claim or be unable to pay Your claim in full.</p>
Claims Control	<p>We shall be entitled to take over and conduct in Your name the defence or settlement of any claim, and may prosecute at Our own expense and for Our benefit any claim for insurance or damages against any other persons, and You shall give all information and assistance required. If You do not do so We may reject or be unable to deal with Your claim or be unable to pay Your claim in full. No admission of liability or offer, promise or payment shall be made without Our written consent.</p>
Maximum sums payable	<p>(3). We may at any time at Our sole discretion pay to You the maximum sum payable under this Policy or any lesser sums for which any claim or claims can be settled. If We do this, We shall not be under any further liability except for the payment of costs and expenses of litigation incurred prior to such payment, provided that in the event of a claim such costs and expenses shall not exceed an amount being in the same proportion as Our payment to You bears to the total payment made by You or on Your behalf in settlement of the claim or claims.</p>
Care and prevention	<p>(4). It is a condition precedent that You shall take all care to prevent accidents and to maintain and keep in proper repair Your premises, plant and everything used in the Business. You shall make good or remedy any defect or danger which becomes apparent, and take such additional precautions as the circumstances may require. It is also a condition precedent to liability here hereunder that You must take all reasonable care to act in accordance with all statutory obligations and regulations including Data Protection Legislation and applicable related guidance from the Information Commissioner’s Office, and to employ only competent Employees. If You do not do so We may reject or be unable to deal with</p>

Your claim or be unable to pay **Your** claim in full.

Cancellation

(5). **We** can cancel this insurance by giving **You** fourteen (14) days' notice in writing. **We** will only do this for a valid reason (examples of valid reasons are as follows):

- non-payment of premium;
- a change in risk occurring which means that **We** can no longer provide **You** with insurance cover;
- non-cooperation or failure to supply any information or documentation **We** request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

If this insurance is cancelled then, provided **You** have not made a claim, **You** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **You** have been covered. This will be calculated on a proportional basis. For example, if **You** have been covered for six (6) months, the deduction for the time **You** have been covered will be half the annual premium, subject to a deduction for any commission paid to **Your** insurance broker. If **We** have paid any claim, or part of any claim, then no refund of premium will be allowed.

Other insurance

(6). If at the time of any claim there is, or but for the existence of this Policy would be, any other insurance in favour of or purchased by **You** or on **Your** behalf, applicable to such claim, **We** shall not be liable under this Policy to pay **You** in respect of such claim except beyond the amount which would be payable under such other insurance had this Policy not been purchased.

Risk Improvement Requirements

(7). It is a condition precedent that **You** shall comply and continue to comply with all risk improvement requirements that have been notified to **You** and agreed to by or on **Your** behalf. If **You** do not do so **We** may reject or be unable to deal with **Your** claim or be unable to pay **Your** claim in full.

Changes in circumstances

(8). **You** shall, without delay, give notice in writing of any change in the information **You** provided **Us** with. If **You** do not do so **We** may reject or be unable to deal with **Your** claim or be unable to pay **Your** claim in full.

Governing Law

(9). The laws of England and Wales will apply to this Policy and any attached endorsements unless **We** agree otherwise with **You** in writing before issuing the Policy. Any disputes arising under this Policy shall be subject to the exclusive jurisdiction of the English Courts.

Contract (Rights of Third Parties) Act 1999

(10). A person who is not a party to this contract has no right under the Contract (Rights of Third Parties) Act 1999 (as may be amended or replaced from time to time) to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Several Liability

(11). **Our** obligations under this Policy are several and not joint and are limited solely to the extent of **Our** individual subscription. **We** are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligation.

Premium Adjustment

(12). **You** may be required to pay additional premium. If this Policy is written on an adjustable basis please refer to the Premium paragraph of **Your** **Schedule** for further details.

GENERAL EXCLUSIONS

General Exclusions (1) to (7) apply to all Sections of this Policy and all Endorsements and Extensions unless otherwise stated. **We** will not cover **You** in respect of:

United States and Canada	(1). any judgment, award or settlement made within countries which operate under the laws of the United States of America or Canada (or any order made anywhere in the world to enforce such judgment award or settlement either in whole or part) unless You have requested that there shall be no such limitation and have accepted the terms offered by Us in granting such cover, which offer and acceptance must be subject to specific endorsement to this Policy.
Radioactive and nuclear	(2). any liability caused by, or contributed to, by, or arising from: <ul style="list-style-type: none"> • ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel • the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component, <p>but as far as concerns Injury to any Employee which arises out of and in the course of their employment or engagement by You this exclusion shall apply only in respect of:</p> <ul style="list-style-type: none"> • liability of any principal, including directors, partners, or senior officials • liability assumed by You by agreement and which would not have attached in the absence of such agreement.
Punitive damages	(3). any liability for punitive, multiplied or exemplary damages, fines or penalties.
Terrorism	(4). any liability as a result of Terrorism , except as provided in Section 1, Extension 3.
Contractual liability	(5). any liability which is assumed by You by agreement, unless such liability would have attached in the absence of such agreement.
Legal Restrictions	(6). any cover, claim or benefit under this Policy where doing so would breach any sanction, prohibition or other restrictions imposed by law or regulation.
Asbestos	(7). Injury , loss, damage, cost or expense of any kind caused by, or contributed to, by, or arising from, the manufacture, production, storage or handling of asbestos or materials containing asbestos. <p>This Exclusion shall not apply to the accidental discovery of asbestos, or materials containing asbestos fibre, provided that without delay, upon discovery all handling, removal, transportation or disposal of asbestos, or materials containing asbestos fibre, ceases and any subsequent handling, removal, transportation or disposal of asbestos, or materials containing asbestos fibre, is carried out by qualified licensed subcontractors on terms which will indemnify You for all liability arising out of such work.</p>

General Exclusions (8) to (13) apply to Sections 2, 3 and 4 of the Policy and any Endorsements and Extensions under these Sections. **We** will not cover **You** in respect of:

- | | |
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| Employment | (8). Injury sustained by an Employee which arises out of and in the course of their employment or engagement by You . |
| War | (9). loss of, or damage, or legal liability occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to Property by or under the order of any government, or public, or local authority. |
| Defective Workmanship | (10). loss of, or damage to, or any costs or expense incurred in repairing, replacing, removing, rectifying, recalling, or making any refund in respect of Goods . |
| Watercraft, Aircraft and Offshore | (11). liability arising from Goods used with Your knowledge in connection with aircraft and other aerospace devices (including drones), watercraft, or Offshore structures. |
| Removal of hazardous materials | (12). Injury , loss, damage, cost or expense of any kind caused by, resulting from or in connection with, any component building material that must be removed, encapsulated or otherwise abated because its presence or release is a hazard to human health. |
| Fungus and Mould | (13). Injury , loss, damage, cost or expense of any kind caused by, resulting from or in connection with any fungus of any kind, including but not limited to mildew, mould, spores or allergens. |

General Exclusion (14) applies to Sections 2 and 3 of the Policy and any Endorsements and Extensions under these Sections. **We** will not cover **You** in respect of:

- | | |
|------------------|---|
| Pollution | (14). any liability caused by, or arising out of pollution, or contamination of buildings or other structures or of water or land or the atmosphere, but this exclusion shall not apply in respect of pollution or contamination caused by a sudden identifiable, unintended and unexpected incident which takes place in its entirety at a specific moment in time and place during the Policy Period stated in the Schedule . |
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SECTION 1: EMPLOYER’S LIABILITY

The following conditions apply to this Section in addition to the Introduction, the Customer Service Information, the General Conditions, General Definitions and General Exclusions, Sections, Section Extensions, the **Schedule** and any Endorsements.

What is covered	Limitations and exclusions
<p>SCOPE OF COVER</p> <p>(1) All sums which You shall become legally liable to pay as damages including claimants’ costs and expenses in respect of Injury sustained by an Employee of Yours arising out of and in the course of their employment or engagement by You and caused during the Policy Period stated in the Schedule in connection with the Business and occurring within the Geographical Limits given below.</p> <p>(2) All costs and expenses incurred by You (except as described in 3 below) with Our written consent in respect of any claim against You which may be covered by this Policy.</p> <p>(3) The payment of legal and other defence fees incurred with Our written consent, up to a limit of £50,000 arising out of any one occurrence, for Your representation at any Coroner's Inquest or Fatal Accident Inquiry in respect of any death, and at which Your Employee or principal, including any director, partner, or senior official, has been requested to give evidence, and proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of statutory duty resulting in Injury which may be covered by this Policy.</p> <p>LIMITS OF LIABILITY The most We will pay under this Section in respect of any one claim against You, or series of claims against You arising out of one occurrence, inclusive of all costs and expenses shall not exceed in the aggregate the Limit of Liability stated in the Schedule.</p> <p>GEOGRAPHICAL LIMITS In this section, Geographical Limits means Great Britain, Northern Ireland, the Channel Islands or the Isle of Man or whilst temporarily outside the countries named above provided that any such Employee is: (a) ordinarily resident in any of the above countries; and (b) engaged in non-manual work.</p> <p>RIGHTS OF RECOVERY</p>	<p>We shall not cover You under this Section against liability:</p> <p>(a) for Injury sustained by any Employee:</p> <p>(i) in respect of which compulsory insurance is required to be arranged by You under the Road Traffic Act 1998 or the Road Traffic (Northern Ireland) Order 1981 or any subsequent legislation; or</p> <p>(ii) Whilst Offshore other than as referred to in Extension 2 of this Section 1.</p>

What is covered	Limitations and exclusions
<p>The cover under this Section is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to Employees in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man. You shall repay to Us all sums paid by Us which We would not have been liable to pay but for the provisions of such law.</p>	

SECTION 1 EXTENSION

The following Extensions only apply if this Section is operative and if specified in the **Schedule**, and are in addition to the General Extensions.

What is covered	Limitations and exclusions
<p>1. UNSATISFIED COURT JUDGMENTS</p> <p>(a) Where a judgment for damages has been obtained by any Employee or their legal personal representatives:</p> <ul style="list-style-type: none"> (i) in respect of Injury sustained by the Employee arising out of and in the course of their employment by You; (ii) Against any company or individual operating from, or resident within, the Geographical Limits in any court situated in the Geographical Limits, and such judgment remains unsatisfied in whole or in part 6 months after the date of judgment, at your request. <p>We will pay to the Employee or their legal personal representatives the amount of any such damages and any awarded costs to the extent that they remain unsatisfied.</p> <p>(b) If any payment is made by we the Employee or their said legal personal representatives shall assign the judgment to us.</p> <p>(c) Our liability for damages, costs and expenses shall not exceed the amount stated as the Limit of Liability in the Schedule.</p>	<p>We will not cover any judgment where an appeal remains outstanding.</p>
<p>2. OFFSHORE</p> <p>If We are required by compulsory insurance regulations then We will make a payment in respect of Injury occurring Offshore.</p>	<p>The amount We will pay You shall be limited to £5,000,000 any one occurrence.</p>
<p>3. TERRORISM</p> <p>Injury as a result of Terrorism to any Employee of Yours which arises out of and in the course of employment or engagement by You.</p>	<p>We shall not cover You in respect of liability in excess of £5,000,000 any one occurrence.</p>

SECTION 2: PUBLIC LIABILITY

The following Conditions apply to this Section in addition to the Introduction, the Customer Service Information, the General Conditions, General Definitions and General Exclusions, Sections, Section Extensions, the **Schedule** and any Endorsements.

What is covered	Limitations and exclusions
<p>SCOPE OF COVER</p> <p>(1) All sums which You shall become legally liable to pay as damages including claimants’ costs and expenses in respect of:</p> <ul style="list-style-type: none"> (a) Accidental Injury to any person; (b) Accidental physical loss of, or physical damage to, Property; (c) Obstruction, trespass, nuisance or interference with any right of way, air, light or water or other easement; (d) Wrongful arrest, wrongful detention, false imprisonment, or malicious prosecution; <p>In connection with the Business and occurring anywhere within the Geographical Limits given below during the Policy Period stated in the Schedule.</p> <p>(2) All costs and expenses incurred by You (except as described in 3 below) with Our written consent in respect of any claim against You which may be covered by this Policy.</p> <p>(3) The payment of legal and other defence fees incurred with Our written consent, up to a limit of £50,000 arising out of any one occurrence, for Your representation at any Coroner’s Inquest or Fatal Accident Inquiry in respect of any death and at which Your Employee or principal, including any director, partner, or senior official, of Yours has been requested to give evidence and proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of statutory duty resulting in Injury or loss of or damage to Property which may be covered by this Policy.</p> <p>LIMITS OF LIABILITY</p> <p>The most We will pay under this Section (including any extensions) for damages in respect of any one claim against You or series of claims against You arising out of one occurrence shall not exceed in the aggregate the Limits of Liability stated in the Schedule.</p> <p>Any costs and expenses incurred by You in respect of this Section under this Policy will be payable in addition to the Limits of Liability</p>	<p>We shall not cover You under this Section:</p> <ul style="list-style-type: none"> (a) for loss of, or damage to, Property belonging to You, or in Your custody or control, or in the custody or control of Your Employees other than: <ul style="list-style-type: none"> (i) personal effects (including vehicle and their contents) of Employees or visitors; (ii) any premises including their contents, not being premises leased or rented to You, which are temporarily occupied by You for the purpose of carrying out work there; (iii) any other Property on which You or any of Your Employees or agents is or has been carrying out work, but We will not cover You in respect of loss or damage to that part of any Property being worked upon; (b) for loss arising from the ownership, possession or use under Your control or the control of any of Your Employees of: <ul style="list-style-type: none"> (i) any mechanically propelled vehicle, including anything attached to it, used in circumstances where insurance or security is required by any road traffic legislation or where insurance is provided by any other policy or security; (ii) any craft intended to travel through air or space, or other aerial devices, hovercraft, or watercraft (other than hand propelled watercraft or sailing craft not exceeding six metres in length); (c) for loss caused by any Goods after they have left Your custody or control, other than food or drink supplied primarily for the use of Your Employees or for entertainment purposes; (d) for loss arising from professional advice given separately for a fee or other charge by You or by anyone on Your behalf or in circumstances where a fee would normally be charged; (e) The amount shown as Excess stated in the Schedule.

What is covered	Limitations and exclusions
<p>stated in the Schedule.</p> <p>GEOGRAPHICAL LIMITS</p> <p>In this section, Geographical Limits means:</p> <p>(1) Great Britain, Northern Ireland, the Channel Islands or the Isle of Man;</p> <p>(2) Elsewhere in the world arising out of temporary Business visits by Employees:</p> <ul style="list-style-type: none"> • ordinarily resident in any of the aforesaid countries; • Engaged in non-manual work. 	

SECTION 2 EXTENSIONS

The following Extensions only apply if this Section is operative and if specified in the **Schedule**, and are in addition to the General Extensions.

What is covered	Limitations and exclusions
<p>1. MOTOR VEHICLES TOOL OF TRADE RISK</p> <p>We will cover You in respect of liability for Injury or loss of or damage to Property caused by or arising from:</p> <p>(a) the use of plant as a tool of trade at Your premises or on any site at which You are working;</p> <p>(b) the loading or unloading of any vehicle or the bringing to, or taking away of, a load from any vehicle;</p> <p>(c) Damage to any building, bridge, weighbridge road or to anything beneath, caused by vibration or by the weight of any vehicle or its load.</p>	<p>We will not cover You against liability:</p> <p>(a) in respect of which compulsory insurance or security is required under any legislation governing the use of the vehicle;</p> <p>(b) For which insurance is provided by any other policy.</p>
<p>2. MOTOR CONTINGENT LIABILITY</p> <p>We will cover You in respect of liability for Injury or damage to Property arising from the ownership, possession or use under Your control or the control of any of Your Employees of any mechanically propelled vehicle, including anything attached to it, used in circumstances where insurance or security is required by any road traffic legislation or where insurance is already provided by any other policy or security, caused by or arising from any motor vehicle or anything attached to it, not belonging to or provided by You, being used by an Employee in the course of the Business.</p>	<p>We shall not cover You against liability:</p> <p>(a) in respect of damage to any such vehicle or anything attached to it or Property being conveyed by such vehicle or anything attached to it;</p> <p>(b) for which insurance is already provided by any other policy;</p> <p>(c) caused or arising whilst such vehicle or anything attached to it is:</p> <ul style="list-style-type: none"> (i) engaged in racing, pace-making, reliability trials, or speed testing; or (ii) driven by the You; or

What is covered	Limitations and exclusions
	<p>(iii) being driven with Your consent or the consent of anyone acting on Your behalf by any person who to Your, or anyone acting on Your behalf's, knowledge does not hold a licence to drive such vehicle; or</p> <p>(iv) Used outside the Geographical Limits.</p>
<p>3. MOVEMENT OF OBSTRUCTING VEHICLES</p> <p>We will cover You in respect of liability for Injury or loss of or damage to Property caused by or arising from any vehicle (not owned or hired by or lent to You) being driven by You or by any Employee with Your permission whilst such vehicle is being moved for the purpose of allowing free movement of any vehicles or pedestrians.</p> <p>We will only cover You under this Section extension if:</p> <ul style="list-style-type: none"> (a) movements are limited to vehicles parked on or obstructing Your premises, or any site at which You are working; and (b) the vehicle causing obstruction will not be driven by any person unless such person is competent to drive the vehicle; and (c) The vehicle causing obstruction is driven by use of the owner's ignition key. 	<p>We will not cover You against liability:</p> <ul style="list-style-type: none"> (a) in respect of damage to such vehicle; (b) In respect of which compulsory insurance or security is required under any legislation governing the use of the vehicle.
<p>4. DEFECTIVE PREMISES ACT</p> <p>We will cover You in respect of liability arising under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any premises previously owned or occupied by You for purposes pertaining to the Business and which have since been disposed of by You.</p>	<p>We will not cover You against liability:</p> <ul style="list-style-type: none"> (a) for which insurance is already provided by any other policy; (b) For the costs of making good any defect or alleged defect in such premises.
<p>5. LEASED OR RENTED PREMISES</p> <p>We will cover You in respect of liability for loss of, or damage to, premises including their contents being leased or rented to You.</p>	<p>We will not cover You against liability assumed by You under any agreement, which would not have attached in the absence of such agreement.</p>

What is covered	Limitations and exclusions
<p>6. OVERSEAS PERSONAL THIRD PARTY LIABILITY</p> <p>We will cover:</p> <p>(a) You; and</p> <p>(b) at Your request:</p> <p>(i) any principal, including any director, partner, senior official, or any Employee of Yours;</p> <p>(ii) any spouse or child of the persons stated in (a) or (b)(I) above who are accompanying such persons</p> <p>In respect of personal liability incurred by such persons for accidental Injury to any person or accidental loss of or damage to Property in connection with an event occurring in a country outside of the Geographical Limits of Section 2 whilst on a temporary visit to such country in connection with the Business.</p> <p>Provided that:</p> <p>(a) any insured person under this Section Extension shall as though they were You be subject to the introduction, the customer service information, the general definitions, general conditions, general exclusions, sections, section extensions, the Schedule and any endorsements to this Policy;</p> <p>(b) Nothing in this Section Extension shall increase our liability to pay any amount exceeding the Limits of Liability stated in the Schedule, regardless of the number of persons claiming to be covered.</p>	<p>We shall not cover You in respect of:</p> <p>(a) contractual liability;</p> <p>(b) liability for which insurance is already provided by any other policy;</p> <p>(c) liability in respect of damage to Property belonging to or in the custody or under the control of any insured person under this Section Extension;</p> <p>(d) liability in respect of Injury to any insured person under this Section Extension;</p> <p>(e) liability caused by or arising from:</p> <p>(i) the ownership or occupation of land or buildings;</p> <p>(ii) the carrying on of any business, profession, trade or employment;</p> <p>(iii) The ownership, possession or use of animals other than domestic dogs or cats.</p>
<p>7. DATA PROTECTION</p> <p>If You have registered as a Data Controller or act as a Data Processor in accordance with the terms of any Data Protection Legislation or have applied for such registration which has not been refused or withdrawn, We will cover You under this Section 2 Extension in respect of liability to any person, other than an Employee, for distress suffered as a result of a Personal Data Breach because of Your failure to comply with Data Protection Legislation and if the claim is first made against You during the Policy Period stated in the Schedule.</p>	<p>We will not cover You in respect of:</p> <p>(a) Legal or regulatory fines, penalties or sanctions of any kind;</p> <p>(b) the first 10% of any amount covered under this extension, subject to a minimum of £500 and a maximum of £5,000;</p> <p>(c) liability caused by, or arising from, a deliberate act by, or omission of any person entitled to insurance under this Section 2 Extension or any Employee if the result could reasonably have been expected having regard to the nature and circumstances of such act or omission;</p>

What is covered	Limitations and exclusions
<p>The most We will cover You for under this Extension in respect of all damages inclusive of costs and expenses in relation to claims for distress only, shall not exceed £500,000 in the aggregate during the Policy Period regardless of the number of claimants affected by any Personal Data Breach.</p>	<ul style="list-style-type: none"> (d) the costs of replacing, reinstating, rectifying or erasing any personal data or the costs of: (i) reporting any Personal Data Breach(es) to any regulatory body; or (ii) responding to any investigation by any regulatory body or any criminal investigation or prosecution relating to personal data; or (iii) notifying data subjects of any Personal Data Breach(es); (e) liability caused by, or arising from, any incident or circumstances known to You at the start of the Policy Period stated in the Schedule which may give rise to a claim; (f) liability caused by or arising from the recording, processing or provision of data (i) for reward; or (ii) for the determining of the financial status of a person; (g) contractual liability; (h) liability for financial loss of any kind, other than damages for distress suffered as a result of a Personal Data Breach (i) Liability in respect of Injury to any person or damage to Property.

SECTION 3: PRODUCT LIABILITY

The following conditions apply to this Section in addition to the Introduction, the Customer Service Information, the General Conditions, General Definitions and General Exclusions, Sections, Section Extensions, the Schedule and any Endorsements.

What is covered	Limitations and exclusions
<p>SCOPE OF COVER</p> <p>(1) All sums which You shall become legally liable to pay as damages including claimants’ costs and expenses in respect of:</p> <p>(a) Accidental Injury to any person; and (b) Accidental physical loss of, or physical damage to, Property,</p> <p>Caused by any Goods occurring anywhere within the Geographical Limits given below during the Policy Period stated in the Schedule which arises in connection with the Business.</p> <p>(2) All costs and expenses incurred by You (except as described in 3 below) with Our written consent in respect of any claim against You which may be covered by this Policy.</p> <p>(3) The payment of legal and other defence fees incurred with Our written consent up to a limit of £50,000 arising out of any one occurrence for Your representation at any Coroner’s Inquest or Fatal Accident Inquiry in respect of any death and at which an Employee or principal including a director, partner, or senior official, of Yours has been requested to give evidence and at proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of statutory duty resulting in Injury or loss of or damage to Property in respect of any Goods.</p> <p>LIMITS OF LIABILITY</p> <p>The most We will pay under this Section (including any extensions) in respect of damages awarded against You shall not exceed in the aggregate during the Policy Period the Limits of Liability stated in the Schedule.</p> <p>Any costs and expenses incurred by You in respect of this Section, will be payable in addition to the Limits of Liability.</p> <p>GEOGRAPHICAL LIMITS</p> <p>Anywhere in the world other than at Your premises during the Policy Period stated in the Schedule and caused by any Goods.</p>	<p>We shall not cover You under this Section in respect of liability:</p> <p>(a) caused by, or in connection with, any Goods which to Your knowledge are for export to, or use in, the United States of America or Canada;</p> <p>(b) caused by any Goods in the custody or control of You;</p> <p>(c) The amount shown as Excess in the Schedule.</p> <p>(d) for damage or Injury or any associated costs or expenses arising from the installation of insulating material or solar panels in connection with any government or local authority sponsored energy efficiency or energy saving scheme where such damage or Injury occurs after installation.</p>

SECTION 3 EXTENSIONS

The following Extensions only apply if this Section is operative and if specified in the **Schedule** and are in addition to the General Extensions.

What is covered	Limitations and exclusions
<p>1. CONSUMER PROTECTION ACT AND FOOD SAFETY ACT</p> <p>We will cover You, and at Your request any principal, including any director, partner, senior official, or any Employee of Yours, under this Section 3 Extension, for legal costs and expenses incurred with Our written consent in the defence of any criminal proceedings brought for a breach of Part II of the Consumer Protection Act 1987 and Sections 7 and 8 of the Food Safety Act 1990, including such legal costs and expenses incurred in an appeal against conviction arising from such proceedings and prosecution costs awarded in connection.</p> <p>Provided that:</p> <ul style="list-style-type: none"> (a) the proceedings relate to an offence alleged to have been committed during the Policy Period stated in the Schedule and in the course of the Business; (b) The principal, including a director, partner or senior official, or Employee shall as though they were you be subject to the terms, conditions, exclusions and limitations of this Policy insofar as they can apply. 	<p>We shall not cover You in respect of:</p> <ul style="list-style-type: none"> (a) fines or penalties of any kind; (b) any proceedings arising from circumstances for which insurance is already provided by any other policy; (c) proceedings consequent upon a deliberate act by, or omission of, any person entitled to insurance under this Section 3 Extension if the result thereof could reasonably have been expected having regard to the nature and circumstances of such act or omission; (d) Proceedings which arise out of any activity or risk excluded from this Policy.

SECTION 4: ENVIRONMENTAL IMPAIRMENT LIABILITY

The following Conditions apply to this Section in addition to the Introduction, the Customer Service Information, the General Conditions, General Definitions and General Exclusions, Sections, Section Extensions, the **Schedule** and any Endorsements.

Definitions

Claim	<p>means receipt by You or by Us on Your behalf of any:</p> <ul style="list-style-type: none"> • demand, including the service of suit or institution of arbitration proceedings, for money or services; or • notice, written or oral, of intention to make a claim against You; or • allegations from third parties of Environmental Impairment which might give rise to such a claim; or awareness of any Environmental Impairment from which You believe claims are reasonably likely, <p>During the Policy Period as defined in the Schedule.</p>
Clean Up	<p>Means the removal, neutralisation, abatement, or inactivation of any liquids, solids, gases, substances, organisms, thermal irritants, smells, noises, vibrations, light, electricity, radiations, changes in temperature, or any other sensory phenomena.</p>
Environmental Impairment	<p>Means any and all emissions, discharges, dispersals, disposals, seepages, releases, or escapes of any liquids, solids, gases, substances, organisms, or thermal irritants into or upon land, the atmosphere, or any watercourse or body of water, or generations of smells, noises, vibrations, light, electricity, radiations, changes in temperature, or any other sensory phenomena.</p>
Environmental Impairment Liability	<p>means any:</p> <ul style="list-style-type: none"> • legal obligation for Environmental Restoration; • legal obligation for Clean Up; • damages on account of Injury; • damages on account Property Damage, <p>For any interference with, or diminution of, any environmental right or amenity protected by law, arising out of any Environmental Impairment.</p>
Environmental Restoration	<p>Means returning natural resources to, or towards, their original 'baseline' condition and includes primary remediation, complementary remediation and compensatory remediation within the meaning of the EU Environmental Liability Directive.</p>
Property Damage	<p>Means physical loss of or physical damage to Property, including loss of use of Property whether or not physically lost or physically damaged.</p>
Reported Without Delay	<p>Means inform Us of all relevant aspects of the situation as soon as possible without delay and in any event within three working days of You becoming aware of anything that might give rise to a claim.</p>
Waste Facility	<p>Means any Property controlled or uncontrolled, used for the storage, treatment, processing or disposal of wastes, including the parcel of land on, or in which, the facility is located, together with any parcels of land sharing a common border, in common ownership.</p>

What is covered	Limitations and exclusions
<p>SCOPE OF COVER</p> <p>This is a claims-made Section and is limited to any Claim first made against You during the Policy Period and Reported Without Delay to Us including any extended discovery period in accordance with Policy conditions.</p> <p>(1) All sums which You shall become legally liable to pay including claimants’ costs and expenses in respect of Environmental Impairment which arises in connection with the Business in respect of:</p> <ul style="list-style-type: none"> (a) Injury; (b) Property Damage; (c) Environmental Restoration; (d) legal obligation for Clean Up; (e) any interference with, or diminution of, any environmental right or amenity protected by law, <p>provided that the Environmental Impairment was caused after the Retroactive Date stated in the Schedule and provided there is a Claim first made against You anywhere within the Section 4 Geographical Limits during the Policy Period and Reported Without Delay to Us.</p> <p>(2) All costs and expenses incurred by You with Our written consent in the investigation, defence or settlement of any Environmental Impairment Liability claim. This indemnification shall only apply to such costs and expenses as are incurred with respect to the portion of a claim covered by this Policy.</p> <p>(3) Upon Your request before the effective date of cancellation or non-renewal of the Policy We shall issue an endorsement providing an extended discovery period which shall cover Claims first made against You subsequent to the effective date of the cancellation or non-renewal arising out of actual or alleged Environmental Impairment which had taken place prior to the effective date of cancellation or non-renewal.</p> <p>If You fail to request the extended discovery period before the effective date of cancellation or non-renewal of the Policy You shall not at a later date be able to exercise such right.</p>	<p>We will not cover You under this Section:</p> <ul style="list-style-type: none"> (a) for any Claim first made against you prior to the start of the Policy Period; (b) for: <ul style="list-style-type: none"> (i) maintaining or obtaining compliance with any valid and applicable statute, regulation or written instruction issued by any competent governmental authority to prevent or minimise any emissions, discharges, dispersals, disposals, seepages, releases or escapes of any liquids, solids, gases, organisms or thermal irritants into or upon land, the atmosphere or any watercourse or body of water or generations of smells, noises, vibrations, light, electricity, radiations, changes in temperature or any other sensory phenomena; (ii) any routine or normal Clean Up; (iii) Environmental Restoration or Clean Up within any Waste Facility; (c) for Environmental Impairment arising out of any criminal acts by You or on Your behalf or noncompliance with any valid and applicable statute, regulation or written instruction issued by any governmental authority after such noncompliance becomes actually or constructively known by You or any director, partner, senior official or Employee of Yours with specific responsibility for environmental control. This exclusion shall not apply to any Environmental Impairment caused while Your noncompliance is covered by a compliance Schedule or waiver of compliance contained in a permit order or other valid instruction of a governmental authority; (d) for damages including claimants’ costs and expenses in respect of Injury or loss of, or damage to, Property in respect of pollution or contamination caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific moment in time and place during the Policy Period stated in the Schedule; (e) for damages for loss of, or damage to,

What is covered	Limitations and exclusions
<p>The additional premium for such endorsement shall be determined by Us at the time the endorsement is requested and You shall pay the additional premium within 30 days of the effective date of cancellation or non-renewal. This provision shall only apply if a period of at least 11 months has elapsed between the inception date of this policy or any previous policy of which this is a renewal and the effective date of cancellation.</p> <p>LIMITS OF LIABILITY</p> <p>The most We will pay under this Section for any and all Claims first made against you inclusive of all costs and expenses shall not exceed, in the aggregate during the Policy Period, or within an extended discovery period if You exercise that option, the Limits of Liability stated in the Schedule.</p> <p>GEOGRAPHICAL LIMITS</p> <p>Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.</p> <p>ANY ONE CLAIM</p> <p>In this Section, Any One Claim shall mean any claim or series of claims from one or multiple claimants arising out of the same isolated, repeated or continuing Environmental Impairment.</p>	<p>Property belonging to You, or in Your custody or control or the custody or control of any Employee other than:</p> <ul style="list-style-type: none"> (i) personal effects (including vehicles and their contents) of Employees or visitors; (ii) any premises, including their contents, not being premises leased or rented to You, which are temporarily occupied by You for the purpose of carrying out work there; (iii) any other Property on which You or any Employee or agent of Yours is or has been carrying out work, but We will not cover You in respect of loss or damage to that part of any Property being worked upon; <p>(f) arising from the ownership, possession or use under Your control, or the control of any Employee in respect of:</p> <ul style="list-style-type: none"> (i) any mechanically propelled vehicle, including anything attached to it, used in circumstances where insurance or security is required by any road traffic legislation or where insurance is, provided by any other policy or security; (ii) any craft intended to travel through air or space, or other aerial devices, hovercraft or watercraft (other than hand propelled watercraft or sailing craft not exceeding six metres in length); <p>(g) caused by any Goods after they have ceased to be in Your custody or control;</p> <p>(h) arising from professional advice given separately for a fee or other remuneration by You or by anyone on Your behalf or in circumstances where a fee would normally be charged;</p> <p>(i) the amount shown as Excess stated in the Schedule.</p>

GENERAL EXTENSIONS

These apply to all Sections of this Policy unless otherwise stated.

What is covered	Limitations and exclusions
<p>1. INDEMNITY TO PRINCIPAL</p> <p>We will cover any principal under Sections 1 and 2 against liability in respect of Injury or loss of, or damage to, Property, to the extent that any contract or agreement entered into by You with any principal so requires.</p>	<p>Provided that:</p> <ul style="list-style-type: none"> (a) payment would have been made by Us had a claim been made against You; (b) the principal shall observe fulfil and be subject to the terms, conditions, exclusions and endorsements of this Policy as far as they can apply; (c) No payment will be made by Us in respect of liquidated damages or under any penalty clause; (d) payment made by Us under Section 1 shall only apply in respect of liability to any person who is an Employee.
<p>2. CROSS LIABILITIES</p> <p>If You are comprised of more than one party, We will under Sections 2, 3 and 4 make payment to each party in the same manner and to the same extent as if a separate Policy had been issued to each party.</p>	<p>Nothing in this Extension shall increase the Limits Of Liability of the operative Section(s) stated in the Schedule, regardless of the number of persons claiming to be insured by this Policy.</p>
<p>3. HEALTH AND SAFETY AT WORK AND CORPORATE MANSLAUGHTER</p> <p>We will cover You and at Your request any director, partner, senior official or Employee of Yours, in respect of legal costs and expenses incurred with Our written consent in the defence of any prosecution or (subject to the provisions below) incurred in connection with appeal against conviction arising from such prosecution under the provisions of:</p> <ul style="list-style-type: none"> (1) the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978; (2) the Corporate Manslaughter and Corporate Homicide Act 2007. <p>Provided that the proceedings relate to an offence alleged to have been committed during the Policy Period and in the course of the Business, and where there is also a claim or potential claim for damages against You or any of the additional persons insured, You are entitled to cover under this Policy.</p>	<p>We will not cover You in respect of:</p> <ul style="list-style-type: none"> (a) fines or penalties of any kind, remedial or publicity orders or prosecution costs imposed as a consequence of such prosecution, including any fee for intervention; (b) any circumstances for which cover is provided by any other insurance; (c) proceedings consequent upon a deliberate act by, or omission of, any person entitled to insurance under this Extension if the result thereof could reasonably have been expected having regard to the nature and circumstances of such act or omission; (d) proceedings which arise out of any activity or risk excluded from this Policy.

What is covered	Limitations and exclusions
<p>We will only pay the costs and expenses of legal representation for an appeal against conviction if:</p> <ul style="list-style-type: none"> (a) any related claim against You for damages remains unsettled; and (b) in the opinion of the legal representatives acting for You an appeal is more likely than not to succeed; and (c) the total amount of any damages likely to be awarded against you exceeds the total cost of legal representation for an appeal. <p>The most We will cover You for in respect of all such legal costs and expenses in respect of each and every prosecution, arising out of one occurrence shall not exceed £1,000,000 regardless of the number of offences alleged against You.</p>	<p>If a claim for damages is settled or is withdrawn, We will have no further liability other than in respect of costs and expenses of legal representation incurred before the date of the claim payment.</p>
<p>4. COURT ATTENDANCE COSTS</p> <p>If any of the people mentioned below attend court as a witness at Our request, in connection with a claim in respect of which You are entitled to insurance under this Policy, We will provide compensation to You at the following rates per day for each day on which attendance is required:</p> <ul style="list-style-type: none"> (a) £250 for You or any of Your directors or partners; (b) £100 for any Employee. 	