



Liability Insurance Insurance Product Information Document







This insurance is underwritten by Argenta Syndicate 2121 at Lloyd's. Argenta Syndicate Management Limited (registered number 204974) (ASML) is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a liability insurance policy and is intended to provide liability cover for businesses and commercial enterprises.

	What is insured?		What is not insured?
✓	Section 1 – Employers Liability Cover is provided for liability to pay damages and legal costs that arise as a result of claims from employees suffering injury due to, and during, their employment	✗	Road Traffic Act (Employers, Public and Products Liability)
✓	Section 2 – Public Liability Cover is provided in respect of liability to pay compensation including legal costs for: <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 but not arising in connection with any products	✗	Contractual Liability (Employers, Public and Products Liability)
✓	Section 3 – Products Liability Cover is provided in respect of liability to pay compensation including legal costs for: <ul style="list-style-type: none"> injury to any person (excluding employees) damage to material third party property but only arising in connection with products	✗	Offshore (Employers, Public and Products Liability)
	<i>Cover may be taken with or without all of the above sections being included</i>	✗	Motor Vehicles (Public Liability)
✓	Court attendance costs	✗	Aircraft, watercraft or hovercraft (Public Liability)
✓	Unsatisfied Court Judgements	✗	Care, custody, control (Public Liability)
✓	Indemnity to Principals	✗	Defective work or materials (Public Liability)
✓	Cross Liabilities	✗	Professional Advice & Design (Public Liability)

✓	Cover includes liabilities incurred in connection with: - The Health and Safety at Work Act 1974 - Consumer Protection Act 1987 - Defective Premises Act 1972 - Data Protection Act 1984 (in respect of Sections 2 and 3)	✗	Pollution unless caused by a sudden, identifiable, unintended, unexpected occurrence (Public & Products Liability)
✓	Motor contingent liability (in respect of Section 2)	✗	Asbestos (Public & Products Liability)
✓	Overseas Personal Liability	✗	Fines or penalties (Employers, Public and Products Liability)
		✗	Goods known to be exported to the USA or Canada (Products Liability)
		✗	Products known to be intended for manufacturers of aircraft or safety critical aircraft components (Public & Products Liability)
		✗	Radioactive Contamination (Employers, Public and Products Liability)
		✗	War & Similar Risks (Employers, Public and Products Liability)
		✗	Electronic Risk (Employers, Public and Products Liability)
		✗	Date Recognition Exclusion (Employers, Public and Products Liability)
	Are there any restrictions on cover?		
	Endorsements may apply to your policy. These will be shown in your policy documents.		
	Where am I covered?		
✓	This insurance covers the property named in the schedule.		
	What are my obligations?		
-	You shall:- (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, unless your policy has been arranged on a 'minimum and deposit' basis in which case no refund is due.