

Liability Insurance

Insurance Product Information Document



This insurance is provided by SCOR Managing Agency Ltd which is registered in the UK. SCOR Managing Agency Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 605605









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.

Cover may be taken with or without all of the below sections being included.

	What is insured?		What is not insured?
✓	<u>Section 1 – Employers Liability</u> 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)
✓	<u>Section 2 – Public Liability</u> 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)
✓	<u>Section 3 – Products Liability</u> 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)
		✗	Care, custody, control (Public Liability)
		✗	Defective work or materials (Public Liability)
		✗	Professional Advice & Design (Public Liability)
	-	✗	Pollution unless caused by a sudden, identifiable, unintended, unexpected occurrence (Public & Products Liability)
		✗	Asbestos (Public & Products Liability)

		✖	Fines or penalties (Employers, Public and Products Liability)
		✖	Goods known to be exported to the USA or Canada (Products Liability)
		✖	Radioactive contamination and nuclear assemblies (Employers, Public and Products Liability)
		✖	War & Similar Risks (Employers, Public and Products Liability)
		✖	Cyber and data (Employers, Public and Products Liability)
		✖	Infectious or contagious disease (Public and Products Liability)
		✖	Micro-organism exclusion (Employers, Public and Products Liability)
		✖	Nuclear, biological and chemical contamination (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?		
-	<p>At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.</p> <p>You must tell us within fourteen (14) days of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.</p>		
-	<p>You shall:-</p> <ul style="list-style-type: none"> • maintain the Premises, machinery, plant and equipment in a good state of repair • take all reasonable precautions to prevent damage, accident or injury • comply with all statutory requirements and other safety regulations imposed by any authority • exercise care in the selection and supervision of employees • take 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. 		
-	It is important that you comply with any conditions under the policy. Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.		
	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.
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