

Insurance Product Information Document - Combined Liability Insurance

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The following summary provides only a summary setting out key information concerning your insurance policy. It 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 Combined Liability Insurance policy covering Employers', Public, Product and Pollution Liability (whichever sections are noted as "Operative" in the Schedule).

- Employers' Liability – covers your legal liability to pay compensation to your employees for death, illness or bodily injury.
- Public Liability Cover – covers your legal liability to pay compensation and legal costs for accidental injuries to any persons (excluding employees) and loss or damage to third party property, arising from your business.
- Product Liability Cover – covers your legal liability to pay compensation and legal costs for accidental injuries to any persons (excluding employees) and loss or damage to third party property, arising from your Products.
- Pollution Liability Cover – covers your legal liability to pay compensation and legal costs for accidental injuries to any persons (excluding employees) and loss or damage to third party property, arising from Pollution in connection with your Business.



What is insured?

- ✓ Liability to pay Damages and Defence Costs in respect of Bodily Injury sustained by an Employee (Employers' Liability cover).
- ✓ Bodily Injury sustained by your non-manual employees during temporary visits abroad.
- ✓ Liability to pay Damages and Defence Costs in respect of accidental Bodily Injury and Property Damage if these arise from your Business (Public Liability cover).
- ✓ Under the Public Liability cover, liability to pay compensation for claims made against you under applicable data protection legislation.
- ✓ Liability to pay Damages and Defence Costs in respect of accidental Bodily Injury and Property Damage if these arise from your Products (Product Liability cover).
- ✓ Liability to pay Damages and Defence Costs in respect of accidental Bodily Injury and Property Damage if these arise from Pollution in connection with the Business (Pollution Liability cover).
- ✓ Liability under the Public and Pollution Liability covers in respect of work carried out on behalf of Principals or directors by Employees engaged in their private capacity.



What is not insured?

- ✗ Motor insurance compulsory cover.
- ✗ Advice, design and other work provided for a fee (Public, Product and Pollution Liability covers).
- ✗ Products intended for incorporation or use into aircrafts, motor vehicles or marine equipment or vessels (Product Liability cover).
- ✗ Damage to land or water within or below the boundaries of land or premises you own or lease (Pollution Liability cover).
- ✗ Liability arising out of maltreatment of a person (except under the Employers' Liability cover).
- ✗ Liability or losses from asbestos (except under the Employers' Liability cover).
- ✗ Liability or losses from the use or misuse of computers
- ✗ Damage to data or breaches of data protection breaches (except under the Employers' Liability and the specific public liability data protection cover).
- ✗ Deliberate failure to prevent Bodily Injury or Property Damage.
- ✗ Liquidated damages or similar penalty clauses.
- ✗ Liability or losses from nuclear radiations or contamination.
- ✗ Liability or losses from any Communicable disease (except under the Employers' Liability cover)
- ✗ Liability or losses from war or acts of terrorism (except under the Employers' Liability cover)



Are there any restrictions on cover?

- | Endorsements may apply to your policy. These will be shown in your policy schedule.
- | Excess Clause applies as stated in the Policy.
- | Limit of Liability applies as stated in the Schedule.



Where am I covered?

In the Republic of Ireland, as described in the Territorial Limits in the policy documentation.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must search for and disclose to us all information that is material to the risk.
- You must notify us of all material facts or alterations in the risk that arise during the currency of the Policy.
- You must pay the premium in accordance with the terms of the Policy
- You must comply with the General Terms and Conditions of the Policy.
- If you receive a Claim or in case of any incident that may give rise to a Claim, you must:
 - notify us as soon as reasonably practicable and in any event, within 30 days of you receiving the Claim or being aware of the incident;
 - give us all information and documentation as we may require immediately when you receive them and otherwise cooperate with us or our appointed agents; and
 - take action to minimise the loss.
- You must cooperate and give us or our agent information as we may require.
- You must retain all documentation relevant to a claim or incident at all times.
- You must keep accurate records on Premium for the Insurance and shall at all times allow us to inspect such records.
- You must take reasonable precautions to prevent loss or damage and to comply with all obligations and regulations imposed by any authority.



When and how do I pay?

- For full details of when and how to pay, you can ask us or contact your broker.



When does the cover start and end?

- The dates of cover are specified in your policy schedule.



How do I cancel the contract?

- You can cancel by giving us thirty (30) days' notice in writing, in which case you may be entitled to a pro-rata return of premium, unless there is a claim or potential claim under the contract.