



County Liability Insurance Policy Summary

The information provided in this policy summary is key information you should read. This policy summary does not contain the full terms and conditions of your Insurance Policy.

The full terms and conditions can be found in the policy document.

The insurer is a consortium led by Royal & Sun Alliance plc

The policy period is detailed in your schedule.

The policy is normally valid for 12 months and renewable annually.

Significant Features and Benefits

The policy is a complex document and contains a large number of specific terms. Many of the terms may be extended, curtailed or removed depending upon the nature of the risks being insured and covers requested. The policy may also contain warranties describing actions that you must take or avoid for cover to operate.

Section A - Employer's Liability

Use this section with the corresponding schedule in the full Policy wording

Significant features and benefits of cover

Injury sustained by any Person Employed by the Insured arising out of and in the course of his employment or engagement by the Insured during the Period of Insurance.

Significant and Unusual Exclusions

The policy does not cover Injury to Persons Employed that arises outside of Great Britain, Northern Ireland, Isle of Man or the Channel Islands except in respect of temporary non manual visits.

Section B - Public Liability

Use this section with the corresponding schedule in the full Policy wording.

Significant features and benefits of cover

Accidental Injury to any person

Accidental loss of or Damage to Property

happening anywhere in the world during the Period of Insurance and arising out of the Business.

Section C- Products Liability

Use this section with the corresponding schedule in the full Policy wording

Significant features and Benefits of Cover

- Accidental injury to any person
- Accidental loss of or Damage to Property happening anywhere in the world during the period of insurance and ceased by any Product

Section D – Tools Cover

Cover for Own Plant, Tools and Equipment

Stock

Personal tools.

Significant and Unusual Exclusions for Sections B & C

Insurers will not pay under these sections for liability arising from:-

Terrorism.

Asbestos.

Any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.

Fungus, including but not limited to mildew, mould, spore(s) or allergens.

Professional advice given by the insured for a fee or in circumstances where a fee would normally be charged.

Goods in the custody or control of the Insured.

Pollution or contamination other than incidents which are sudden, unidentifiable, unintended and unexpected which take place in their entirety at a specific moment in time and place during the Period of Insurance

These exclusions are more fully detailed under sections 12, 14 & 15 of your policy.

Significant and Unusual Exclusions for Section D

Insurers will not pay for loss or damage to the following:

Any mechanically propelled vehicle

Any watercraft

Breakdown

Mechanical failure or electrical breakdown or derangement

Theft from unattended vehicles unless evidence of forcible and violent entry to the vehicle or trailer, also subject to goods being kept out of sight

Computers and systems

Limit of Indemnity

Underwriters will not pay more than the sum specified in the Schedule as the Limit of Indemnity for each section.

Section A, Employer's Liability

The limit of indemnity is £10,000,000 any one occurrence, but limited too £5,000,000 any one occurrence in respect of acts of terrorism and for claims arising from asbestos.

The Employers Liability limit of indemnity is inclusive of your own defence costs.

Sections B & C, Public and Products Liability

The limit of indemnity for Public Liability cover applies in respect of any one occurrence or series of occurrences arising out of one originating cause. The Public Liability limit in respect of Pollution applies to all occurrences during the Period of Insurance.

The Products Liability limit applies to all occurrences during the Period of Insurance. Unless stated otherwise, your own defence costs, incurred with our consent, will be covered in addition to these limits.

Legal Jurisdiction.

The underwriters will indemnify the Insured against the legal liability to pay damages (including claimant's costs, fees and expenses) in accordance with the law of the UK.

Significant General Exceptions

It is a condition precedent to the liability of the underwriters that the Insured does not manufacture, mine, process, distribute, test, remediate, remove, store, dispose, sell or use asbestos or materials or products containing asbestos.

Excess

As stated on the schedule of insurance.

Claims Procedure

To make a claim simply call our claims help line telephone number: 0845 094 2077

At the time of making a claim, you will be asked:

The policy number stated on your schedule and full details of the claim.

Complaints Procedure

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 questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the insurance agent who arranged this insurance for you. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to Malcolm Sydenham Director County Insurance Services Limited. County House Glyme Court Langford Lane Kidlington OX5 1LQ

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry to the Compliance Officer at Royal & Sun Alliance Insurance plc (No. 93792) which is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

If after contacting the Compliance Officer you are still dissatisfied you may be able to refer your complaint to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR (Telephone No:0845 080 1800). Further information is available from them.

Cancellation rights

You may cancel the policy within 21 days of the conclusion of the contract or the day on which you receive the policy document, although we reserve our rights on refunding any premium if you have made a claim on this policy. To exercise your right to cancel, contact the broker who arranged this cover for you.

Identity of Insurers

Royal & Sun Alliance Insurance plc (No. 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Covéa Insurance plc, Registered in England and Wales No.613259.
Registered office, Norman Place, Reading, RG1 8DA

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the scheme if Insurers cannot meet their obligations. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim without upper limit. Further information may be obtained from FSCS. Their website address is www.fscs.org.uk