

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 policy period is detailed in your schedule.

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

Identity of insurers

Argo Direct Limited on behalf of ArgoGlobal SE.

Argo Direct Limited is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA. Covéa Insurance plc.

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

Argo Direct Limited is authorised and regulated by the Financial Conduct Authority. ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998. Covéa Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Several Liability

The liability of the Underwriters is several and not joint and is limited solely to the extent of their individual proportions as shown in the attached table of security. The Underwriters are not responsible for the subscription of any co-subscribing underwriter or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations.

Table of Security

Argo	70%
Covéa	30%

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 caused 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:-

- 1) Terrorism.
- 2) Asbestos -Any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.
- 3) 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.
- 4) Goods in the custody or control of the Insured.
- 5) 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:

- 1) Any mechanically propelled vehicle
- 2) Any watercraft Breakdown
- 3) Mechanical failure or electrical breakdown or derangement
- 4) 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
- 5) 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 to £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 or 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

At Pen Underwriting (Delegated) We understand that claims form a critical component of Our offering the moment the Policy becomes tangible and We are relied upon to deliver upon Our commitment to You.

To report a claim, please contact:

Either County Insurance Services Limited on 01865 844995: email claims@county-insurance.co.uk

or

Claims telephone number: 03330 107 190

Claims email address: uk.newclaims@penunderwriting.com

Complaints

It is always the intention to provide a first class standard of service. However it is appreciated that occasionally things go wrong. In some cases Your insurance provider who arranged the insurance will be able to resolve any concerns and You should contact them directly.

Alternatively if You need to complain please contact the Pen Underwriting Limited Complaints Officer quoting Your policy or claim number.

Pen Underwriting Limited Complaints Officer Telephone: 0141 285 3539
Address: 3 Atlantic Quay, 20 York Street, Glasgow, G2 8JH Email: pencomplaints@penunderwriting.com

Your complaint will be acknowledged within 5 business days of receipt. If the complaint is not resolved within 4 weeks of receipt Pen Underwriting will write to You and let You know what further action will be taken. A final response letter will be issued within 8 weeks of receipt. Upon receipt of the letter if You remain dissatisfied You may refer Your complaint to the Financial Ombudsman Service.

If after making a complaint to Pen Underwriting (Delegated) You are dissatisfied with Our "Final response" (or if Your complaint remains unresolved after 8 weeks of initially telling Us) You may be able to refer Your complaint to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service Exchange Tower
London E14 9SR
Tel: 0800 023 4567 (for landline users)
0300 123 9123 (for mobile users)
Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

The FOS may review Your complaint subject to certain eligibility criteria

Further details of the FOS can be obtained from www.financial-ombudsman.org.uk

Whilst We are bound by the decision of the FOS You are not.

Following the Complaints procedure does not affect Your right to take legal action.

Financial Services Compensation Scheme (FSCS)

The providers of this insurance as defined in this Policy are covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations You may be entitled to compensation under this scheme depending on the type of insurance and the circumstances of the claim

You are covered for 90 per cent of the claim without any upper limit. However, for compulsory classes of insurance You are covered for 100 per cent of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS
You can visit the website at www.fscs.org.uk or write to: Financial Services Compensation Scheme

7th Floor
Lloyd's Chambers Portsoken Street London
E1 8BN

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.

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