



# Business Insurance

## Summary of cover – public liability section only

### About this document

This document is a summary of the insurance provided and does not contain the full terms and conditions of your insurance. You can find these in the policy wording. This summary is for information only and does not form part of your insurance contract. A copy of the full policy wording is available.

### Features and benefits

- Legal liability to pay claims and associated legal costs for accidental bodily injury, loss or damage to material property, obstruction, nuisance or wrongful arrest in connection with the business
- Includes cover for legal costs and expenses in connection with any alleged breach of statutory duty under health and safety, consumer protection or food safety legislation
- Includes cover for legal costs and expenses in connection with any criminal inquiry into, or court proceedings brought against you, for manslaughter, corporate manslaughter, corporate homicide or culpable homicide
- Includes cover for your legal liability to pay compensation under the Data Protection Act
- Includes cover for your legal liability for loss, damage or bodily injury arising from any sudden or unexpected incident of pollution or contamination
- Compensation paid to you where court attendance is required of any director, partner, principal or employee in relation to a professional indemnity claim that is covered by this insurance
- Automatically includes cover for temporary employees up to a total of 50 man days in any one period of insurance.

### Limits of cover available

The most we will pay is a limit of indemnity that you select. You may choose from limits of indemnity between £1,000,000 and £10,000,000. The costs incurred in investigating, defending or settling the claim are paid in addition to the limit of indemnity.

There is no limit on the number of claims that can be made in any one period of insurance (note that some sections of cover restrict the amount we will pay in any one insurance period).

Court attendance costs are paid at £250 per day for each person.

## Significant or unusual exclusions or limitations

As this document is a summary of the insurance provided, the following is not a list of every exclusion that applies. You can find details of all the exclusions in the policy documents.

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### Exclusion or limitation

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Aircraft or watercraft exclusion

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Exclusion of liability arising from work in or on aircraft/watercraft, or at airports or aerodromes in areas with aircraft access

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Asbestos exclusion

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Design, advise and treatment exclusion

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Exclusion of bodily injury to an employed person

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Exclusion of damage to property owned or in your custody and control

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Exclusion of legal liability for which compulsory motor insurance is required

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Exclusion of liquidated damages, fines and penalties

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Exclusion of work outside the UK other than temporary work by a non-manual employed person

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Offshore exclusion

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Pollution and contamination exclusion unless pollution or contamination is sudden or unforeseen

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Rectification of defects exclusion

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## Standard excesses

There is no standard excess under the public liability section. Your policy schedule will include details of what excess applies to you for each and every claim under this section.

## Policy duration

This is an annually renewable policy.

## Applicable law

You and we can choose the law which applies to this policy. We propose that English law applies. Unless we and you agree otherwise, English law will apply to this policy.

## Making a complaint

If you have a complaint about your policy you should first contact us.

If your complaint relates to a claim on your policy please contact the department dealing with your claim. If you are not satisfied, with the way in which your complaint has been dealt with, you should write to Customer Relations at AXA Insurance.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Referral to the FOS will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy booklet.

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## This document is available in other formats.

If you would like a Braille, large print or audio version, please contact us.

**[www.axainsurance.com](http://www.axainsurance.com)**