



June 2017

Summary of cover & Faqs

## Public and Products liability insurance

### What is it - a summary of cover?

This document gives you an idea of what a liability policy from our website [www.publicliability.ie](http://www.publicliability.ie) underwritten by Hiscox insurance has to offer, and the main facts about the cover, without going into all the terms and conditions. This below outlines how public and products liability insurance can protect your business. If you need more information, consult the policy wording or contact our team in Galway at 091 563518 .

**Type of insurance:** Public and Products liability AND Employers Liability  
**Underwritten by:** Hiscox Insurance Company Limited

### Public and Products cover in a nutshell

Public Liability insurance covers you when you have to pay compensation because a client, contractor or member of the public claims over accidental injury or property damage. This may be something that happened at your workplace (e.g. a client slipping on a wet surface) or perhaps something an employee did while out and about, such as spilling coffee over a client's computer. The limit of indemnity you select will be on an any one claim basis. This means that each individual claim for compensation has its own limit of indemnity. The exception to this is when a claim is made for products liability ( if your policy covers this). For these claims your limit of indemnity will provide cover for the total of all claims in the policy period. The policy also covers legal costs incurred in defending a claim

### Key benefits: what risks are you protected against?

- The policy will pay the legal defense costs and compensation awards if, as a result of your business, any party brings a claim against you for bodily injury or property damage occurring during the period of insurance.
- This includes a claim against any employee or volunteer worker of yours when they are acting on your behalf in whatever capacity.

If your policy has products liability ( **Only some policies issued have and if yours has it the policy schedule will show this- you should assume that it will Not have the cover** ) the cover would include defense costs and compensation awards for claims caused by goods which your company either sold, manufactured, repaired, installed, erected, altered, cleaned or treated and - through negligence - caused injury or damage

### The small print: significant or unusual exclusions and limitations

- You will normally have to pay an initial amount for each claim (the excess). These excesses may vary by your choice and of cover or our underwriters' assessment. Your schedule of insurance will show the specific excesses applicable to your policy.
- Claims for Injury to your own employees / volunteers / helpers or your property is not covered.
- Insurers won't pay claims which arise because your contractual terms go beyond the duty of care you owe at common law.
- Any claims, circumstances which could give rise to a claim in future or shortcomings in your work which you knew about or ought reasonably to have known about before the policy started are not covered.
- Insurer won't pay any claims caused by your transmission of a computer virus.
- Cover is restricted to business activities declared and carried out in the EU, unless otherwise agreed by the insurer.
- Insurer won't pay any claims involving asbestos.
- Claims caused by war, terrorism or nuclear risks are not covered.
- Claims or losses arising out of professional advice you give are not covered.

## ..And if your policy has Employers Liability

### Employers Liability in a nutshell

Employers Liability insurance covers you when you have to pay compensation because an employee is injured in the course of their activities and brings a claim against you for their injuries. This may be something that happened at your workplace (e.g. an employee slipping on a wet surface) or perhaps an employee is injured when working on your behalf at a customer premises [eg an employee get injured carrying in too many boxes to a customer site for a demonstration ] The limit of indemnity is on an any one claim basis. This means that each individual claim for compensation has its own limit of indemnity.

### **Key benefits: what risks are you protected against?**

The policy will pay the legal defense costs and compensation awards any employee brings a claim against you for bodily injury caused to them during the period of insurance arising out of their work for you within the geographical limits,

The policy will pay legal defense costs for Criminal proceedings ( subject to policy limits ) if any governmental, administrative or regulatory body brings any criminal action against you during the period of insurance for any breach of statute or regulation directly relating to any actual or potential claim under the employers liability portion of your policy

### **The small print: significant or unusual exclusions and limitations**

You will normally have to pay an initial amount for each claim (the excess). These excesses may vary by your choice and of cover or our underwriters' assessment. Your schedule of insurance will show the specific excesses applicable to your policy.

Excluded in your policy will be things like ..

- Deliberate or reckless acts
- Any bodily injury caused to any of your employees while they are offshore.
- Any bodily injury to any employee while being carried in or upon, or entering or getting onto, or alighting from a vehicle
- Claims brought against you outside the applicable courts

### **Your side of the bargain**

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances. Please make sure the information you supply to us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

- If you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid.
- You should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply.
- Please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it.
- In the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation.
- As with any insurance, you have an obligation to take reasonable steps to mitigate any loss

This document is a broad summary of the covers available on a policy from our site [www.publicliability.ie](http://www.publicliability.ie) , BUT for full policy terms ,conditions exclusions and limitations you actually need to read the policy document , a sample of which is on the site .

### **Policy length**

Policies are usually issued on a continuous basis which means that cover will continue while your payments are up to date.

### **Cancellation rights**

If you change your mind, and you have received your policy documents within the last 14 days you can cancel your policy and we will return any premium you have paid in full (provided no claims have been made on the policy) **less an administration charge of €45.00** which will be deducted from any refund .At any other time, you can cancel this policy by giving us 30 days' notice. **You will be charged for the premiums due up to the date of cancellation plus an administration charge of €55.00 which will be deducted from any refund payable to you.** If the insurer opts to enforce a cancellation of this policy we give you notice in writing and refund any surplus premiums you might have paid. (Please note - we will make an administration fee of €55.00 payable if this happens and this administration fee will be deducted from your refund ( if any )

### Claims service

If you have a problem which may lead to a claim, please let us know as soon as possible. Prompt action could avoid unnecessary cost and distress.

Contact our experienced claims team on 091 – 563518 , Monday to Friday 8.30 am – 5.00 pm, or email [info@burkeins.ie](mailto:info@burkeins.ie)

### Any questions? Any complaints?

If ever you're unhappy about anything we do - or fail to do - please contact our Customer Services team. They'll do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Ombudsman Offices.

Please feel free to get in touch any time, with any questions about this policy or any of the insurances we do . Tel. 091 563518

May 2017 - Reference to wording General liability (public and products liability) 15742 WD-PIP-IRE-GL Employers' liability 15741 WD-PIP-IRE-EL