



SUMMARY OF COVER

COMBINED LIABILITY



The following will be included in Your Policy according to the cover You have selected which is detailed in Your Policy Schedule.

This Summary is not exhaustive.

Some specific causes of Damage will be excluded, specific Property may be excluded and some cover will be subject to specific limits. These will be detailed in Your Policy Schedule and Policy Wording.

Your Excess in the event of a claim will be shown in Your Policy Schedule

Policy Summary

Your Policy is an annually renewable Commercial Combined Insurance, which is underwritten by Argo Direct Limited, AIG & Covea. The information below provides a summary of the cover provided. For full terms and condition of the cover provided, please refer to Your Policy documents.

Full details of what cover You have chosen, including the Sums Insured and Limits of Liability will be shown in Your Quotation or Policy Schedule.

Cover is based on the insurable value of the Property and if the values that You declare are less than the full amount Your claim may be reduced.

For full Policy details and our full terms and conditions please read Your Policy Wording, which will be provided on completion of Your contract or at any time upon request.

Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Law and Language applicable to the Policy
- Financial or Trade Sanctions
- Our Complaints Procedure
- Financial Services Compensation Scheme

Making a Claim

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:

Claims Telephone Number - 03330 107 190

Claims Email Address - uk.newclaims@penunderwriting.com

Liability Section	
Features & Benefits	Significant Exclusions or Limitations
Employers Liability: Provides protection against your legal liability for Damages and legal costs arising from Injury to any person employed by you in the course of their employment in Your Business	
Standard Cover: <ul style="list-style-type: none"> Bodily Injury caused to an Employee during the Period of Insurance within the Territorial Limits. Bodily Injury is defined as: physical or mental injury including death, illness, disease, mental anguish or shock but not defamation Cover for Employees temporarily working within the European Union 	<ul style="list-style-type: none"> Limit of indemnity £10,000,000 for any one event (restricted to £5,000,000 in respect of Terrorism). The Policy includes the claimants costs and expenses within the Limit of Indemnity Indemnity does not apply in respect of: <ul style="list-style-type: none"> Injury for which you are required to arrange motor insurance in accordance with the Road Traffic Act within the European Union Offshore Activity
Public & Products Liability: Provides cover for your legal liability for damages arising out of accidental injury to any person or accidental loss or damage to third party property	
Standard Cover: Public Liability <ul style="list-style-type: none"> Accidental Bodily Injury to any person, or Accidental Damage to Property Wrongful arrest, wrongful detention, false imprisonment or malicious prosecution Occurring during the Period of Insurance within the Territorial Limits in connection with Your Business <ul style="list-style-type: none"> Contingent Motor Liability Pollution Clean Up Costs Products Liability <ul style="list-style-type: none"> Accidental Bodily Injury to any person or Accidental Damage to Property Occurring during the Period of Insurance anywhere in the world and caused by or arising from any Product supplied	<ul style="list-style-type: none"> Minimum Limit of Liability provided for Public Liability is £1,000,000 for any one event. Higher limits can often be provided on request. The Limit of Liability shall not exceed £2,000,000 in respect of Terrorism. The Policy will compensate for claimants costs and expenses in addition to the Limit of Liability Cover is limited to £100,000 and is deemed to have occurred the Period of Insurance and is the total amount payable. Minimum Limit of Liability Provided for Products Liability is £1,000,000 for any one event and in the aggregate in respect of all Events during any one Period of Insurance The Limit of Liability shall not exceed £2,000,000 in respect of Terrorism The Policy will compensate for claimants costs and expenses in addition to the Limit of Liability Public and Products liability exclude legal liability: <ul style="list-style-type: none"> Arising from risks that require more specific insurance ie. Motor, marine etc. arising in connection with advice, design or specification provided for a fee for injury to employees arising from loss or damage to property in your custody or control caused by pollution other than sudden and unintended pollution. caused by or arising from any Product Supplied which to Your knowledge is for use in or supply to the United States of America or Canada arising from contractual liability for product finances and penalties nuclear risks war risks fear of contracting asbestos related diseases cost of removing, repairing and managing asbestos present in buildings Other specific events may be excluded by endorsement.