

CX Liability Insurance Certificate Summary

The information provided in this Certificate summary is key information you should read.

This Certificate summary does not contain the full terms and conditions of your Insurance Certificate. The full terms and conditions can be found in the Certificate document.

The insurer is International Insurance Company of Hannover Ltd.

The Certificate period is detailed in your schedule. The Certificate is normally valid for 12 months and renewable annually.

Significant Features and Benefits

The Certificate is a complex document and contains a large number of specific terms in relevant. Many of the terms may however be extended, curtailed or removed in individual cases, depending on the nature of the risks being insured and those covers requested. The Certificate may also contain warranties describing actions that you must take or avoid for any cover to operate.

Section A-Employer's Liability

Use this section with the corresponding schedule in the full Certificate 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 three Insured during the Period of Insurance.

Significant and Unusual Exclusions

The Certificate 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 Certificate 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 Certificate 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

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 Certificate.

Limit of Indemnity

Underwriters will not pay more than 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 United Kingdom.

Significant General Exceptions

It is a condition precedent to the liability if 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 Certificate 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 Certificate 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 the Managing Director at Commercial Express Quotes Ltd.

Their address is: -

Managing Director
Commercial Express Quotes Ltd
Unit 4, Castlegate Court
Castlegate Way
Dudley
DY1 4RD

If you are still unhappy with any issue connected with the handling of your insurance Certificate or claim then you should direct your enquiry to the Compliance Officer of International Insurance Company of Hannover Ltd, L'Avenir, Opladen Way, Bracknell, Berkshire RG12 0PE.

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 14 days of the conclusion of the contract or the day on which you receive the policy document.

The Insured may cancel this Policy at any time by giving the Underwriters written notice and in such event the Underwriters will return a percentage of the premium and tax paid for the current Period of Insurance in accordance with the table below subject to:

1. No claims having been made and no incidents having arisen that could result in a claim under this Policy
2. A minimum premium of £150 plus Insurance Premium Tax being retained by the Underwriters

Number of months on cover from commencement of the Period of Insurance	Percentage of current Premium returned including Tax
Within 1 month	80%
Within 2 months	70%
Within 3 months	60%
Within 4 months	50%
Within 5 months	40%
Within 6 months	30%
Within 7 months	20%
Within 8 months	10%
More than 8 months	0%

Financial Services Compensation Scheme (FSCS)

International Insurance Company of Hannover Ltd is covered by the FSCS. You may be entitled to compensation from the scheme if they 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 email address is www.fscs.org.uk