

Public and Products Liability

Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Public and Products Liability policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.

Type of insurance and cover

Cover is provided in respect of legal liability to pay compensation including legal costs for:

- accidental death or personal injury to any person excluding employees
- accidental loss or damage to third party material property.

Cover includes liability for products supplied.

The duration of this non-investment insurance contract is 12 months.

Significant features and benefits

- Cover applies world-wide (excluding products exported to USA/Canada).
- Contractual liability for both Public and Products Liability.
- Indemnity limit of up to £10 million is usually available.
- Cover includes liabilities incurred in connection with:
 - Defective Premises Act 1972
 - Data Protection Act 1998.
- Cover includes legal costs and expenses in defending a prosecution brought under:
 - Health & Safety at Work Act 1974
 - Food Safety Act 1990
 - Consumer Protection Act 1987
 - Corporate Manslaughter and Corporate Homicide Act 2007.
- Indemnity for directors, employees and principals is included.
- Personal liability overseas applies.
- Compensation and claimants' costs against libel and slander by in-house and trade publications is automatic.
- Includes cover for cross liabilities.
- Contingent motor liability cover applies.

- Includes court attendance costs of:
 - any director or partner (£250 per day limit)
 - any employee (£100 per day limit).

For selected trades we are also able to offer cover for

- Financial Loss.
- Statutory Clean Up costs following sudden, accidental and unexpected pollution.

Significant exclusions or limitations

- Damage to that part of any property where it's the direct result of work carried out by the Insured.
- Damage to property held in trust except for:
 - personal effects
 - buildings temporarily occupied by the Insured
 - premises hired, leased, rented or lent to the Insured under agreement, which the Insured would not have been responsible for in the absence of such agreement.
- The first £250 of any claim for third party property damage.
- Product recall, replacement or guarantee.
- Products sold or supplied:
 - to USA or Canada, unless specifically agreed
 - for use in aircraft or spacecraft.
- Liability for liquidated damages, fines or penalties which applies solely because of a contract.
- Professional Indemnity where a fee is charged or would normally be charged.
- Fines or penalties.
- Punitive damages awarded by a Court of Law outside of the UK.

Cancellation rights

This policy does not entitle you to a cooling-off period.

Claims

To notify a claim please call 08453 002 055.

Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if you remain dissatisfied with your final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Following the Complaints Procedure does not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk

Law applicable to the contract

In the UK the law allows both you and us to choose the law applicable to the contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon your address stated in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases.

If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s).

We can supply details of the databases we access or contribute to, on request.



CommunityMark
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Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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