

KEY FACTS & SUMMARY OF COVER

LIABILITY COVER

keyfacts®

POLICY SUMMARY

This is a summary of the cover under the Lemma Europe Insurance Company Combined Liability Policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy booklet (and accompanying policy schedule of insurance) that will be issued to you if you decide to take out the policy. (You should read this document immediately upon receipt. If you have any queries you should raise them with your insurance advisor immediately.)

NAME OF INSURER

Your insurance contract is Underwritten by Lemma Europe Insurance Company Ltd registered address (Reg No 96577) 85 Main Street PO Box 1267 Gibraltar Lemma Europe Insurance Company Ltd is registered with the Financial Services Authority (FSA) 25 The North Colonnade Canary Wharff London E14 5HS under Firm No 477453. This can be verified by visiting the FSA Website www.fsa.gov.uk/register or by phoning them on 0845 606 1234.

SIGNIFICANT FEATURES AND BENEFITS

Employers Liability - This section indemnifies the Insured for any legal liability incurred arising from any bodily injury sustained by an employee arising during the period of insurance and in the course of the business

Public Liability - This section indemnifies the Insured for any legal liability incurred arising from any bodily (other than to employees) and damage to property arising during the period of insurance and in the course of the business

Products Liability - This section indemnifies the Insured for any legal liability incurred arising from any bodily (other than to employees) and damage to property arising during the period of insurance arising from any product

Standard Policy Extensions

- Wide definition of Insured Person and Business Description
- Legal Fees and Expenses incurred in defence of a claim
- Health and Safety at Work Legal Defence Costs
- Compensation for Court attendance
- Unsatisfied Court Judgements
- Defective Premises Act
- Leased premises
- Contingent Motor Liability
- Data Protection Act

Significant and Unusual Exclusions or Limitations

- Pollution and Contamination other than sudden identifiable unintended and unexpected
- Offshore Work
- Goods in custody care or control of the insured and/or property being worked upon
- Damage to or the repair or reinstatement of any spare parts components units, accessories or other goods sold, supplied or which were subject of repair servicing or maintenance giving rise to liability of the Insured
- The use of Heat (to include soldering, blow lamps, welding or cutting equipment unless specifically agreed by the Company and endorsed on the quotation.
- Fungus Mould Mildew or Component Building materials which are hazardous to human health
- Deliberate Acts,
- Professional Indemnity.
- Fines Penalties & Liquidated Damages, Punitive and Exemplary Damages
- Vessels and Craft
- Defamation.
- Terrorism Exemption/Limitation