

Employers' Liability, Public Liability and Products Liability Insurance

Insurance Product Information Document (IPID)

Company: Protector Insurance. Registered in England No FC033034. Authorised and regulated by the Financial Conduct Authority 602381.

Product: Commercial Sector Liability Insurance Cover

This document provides a non-personalised general summary of the key information relating to Commercial Liability insurance cover. Your policy schedule will show which sections of cover and levels of cover you have selected. You can find full information by reading your policy wording terms and conditions.

What is this type of insurance?

This is an insurance policy, to provide cover for Employers' Liability, Public Liability or Products Liability or a combination of all. Your Policy Schedule will show which section(s) and level of cover you have selected.

Coverage Selected for the Period of Insurance is subject always to the Excess(es) and the limits, terms, conditions, and exclusions of the respective section of the Policy. Full information on coverages is contained in the Commercial Sector Liability Wording LB009.



What Is Insured?

- ✓ **Employers' Liability** – if an employee suffers physical injury including death, illness, or disease as a result of an accident which occurs due to your business activities, this insurance covers the legal costs and expenses and the claimant's compensation.
- ✓ **Public Liability** – if property is damaged, or someone suffers physical injury including death, illness, or disease as a result of an accident which occurs due to your business activities, this insurance covers the legal costs and expenses and the claimant's compensation.
- ✓ **Products Liability** – if property is damaged, or someone suffers physical injury including death, illness, or disease as a result of an accident which occurs due to supply of products within your business activities, this insurance covers the legal costs and expenses and the claimant's compensation.



What is Not Insured?

We've explained what we believe are the most significant costs not covered by the policy. There are other costs not covered and you need to read the full terms and conditions to understand the cover under your policy.

- ✗ Any claim in any way caused or contributed by Cyber incident.
- ✗ Any claim which consists of fines or penalties
- ✗ Any claim in any way caused by or contributed by radioactive contamination.
- ✗ Any operation based outside of United Kingdom, Channel Islands, or Isle of Man.

Section A – Public and Products Liability.

- ✗ Any claim in any way caused or contributed by pollution or contamination that is not caused by a sudden, identifiable, unintended, and unexpected incident.
- ✗ Any claim arising out of professional advice or design / specification provided by you.
- ✗ Any claim in any way caused or contributed by a terrorist incident.
- ✗ Any claim in any way caused by or contributed to consequence or war.

Section B – Employers Liability.

- ✗ Any claim for physical injury including death for which you are required to arrange motor insurance in accordance with any road traffic legislation in United Kingdom, Channel Islands, or Isle of Man.
- ✗ Any claim arising out of work undertaken on any Offshore oil or gas rig, platform, or vessel.



Where am I covered?

✓ This policy covers you in United Kingdom, the Channel Islands, or the Isle of Man under Employers' Liability and Public Liability for any manual work undertaken in connection with your business activities. This is then extended to anywhere in the world other than United States of America or Canada in respect of temporary visits to carry out non-manual work for employees normally resident in United Kingdom, Channel Islands, or Isle of Man. In respect of Products Liability cover operates worldwide excluding United States of America or Canada in respect of products supplied from United Kingdom, Channel Islands, or Isle of Man.



What are my obligations?

We have explained what we believe are the most significant obligations. There are also other obligations, and you will need to read terms and conditions of the policy wording to understand these.

- You agree to tell us or help us find out all the circumstances of an incident that results in a claim, provide written statements or documentation requested and go to court if needed.
- You must immediately send us any writ, summons, or legal documents you receive, and you must never reply to any of these.
- You must inform us immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings.
- You must not admit responsibility, agree to pay any claim, or negotiate with any other person following an accident.



When and how do I pay?

You will be required to pay as a single payment via the intermediary with whom you took out this insurance policy with.



When does the cover start and end?

Your cover will start and end on the dates you requested.
You can find these details on your policy schedule.



How do I cancel the contract?

Once this contract has been taken out you will need to wait until the end date of the policy before you may cancel.



Are there any restrictions on cover?

We have explained what we believe are the most significant restrictions of the policy.
There are other restrictions, and you should read the full terms and conditions to understand the cover under your policy.