

## EXCESS LAYER LIABILITY INSURANCE CERTIFICATE

### The Contract of Insurance

This **Certificate** is a contract of insurance between **You** and **Us**. In return for the premium shown in the **Schedule** that **You** have paid or agreed to pay **We** agree to insure **You** in accordance with the terms and conditions contained in this **Certificate** and any **Endorsement**.

This **Certificate** has been arranged and is administered by Manchester Underwriting Management Limited (**MUM**). **MUM** is an insurance intermediary, authorised and regulated by the Financial Conduct Authority. **MUM** are agents of **Us** to the extent agreed under the Contract Number referenced in the **Schedule**.

**You** should take the time to read all the **Certificate's** terms, especially the conditions which **You** have to fulfil to ensure that **Your** insurance remains valid and what **You** have to do when making a Claim.

### Important

In deciding to insure **You** and in setting the terms and premium, **We** have relied on the **Proposal**. **You** must ensure that all information provided in the **Proposal** is accurate and complete. **You** must disclose every material fact and circumstance **You** know or ought to know to enable **Us** to assess **Your** insurance risk, both at the commencement of the **Period of Insurance** and at any subsequent renewal of this **Certificate**.

It is important that **You**:

- check that the information **You** have given **Us** is accurate and complete;
- comply with **Your** duties as set out in this **Certificate** and any **Endorsement**.

If this **Certificate** does not meet **Your** requirements, or if **Your** requirements change, **You** should contact **Your Broker** at **Your** earliest opportunity.

### Renewal

**MUM** will write to **Your Broker** at least 21 days before the **Period of Insurance** ends with renewal terms or with full details of the information that **MUM** will require in order to offer renewal terms. Please contact **Your Broker** if **You** do not want to renew this **Certificate**. Occasionally, **We** may not be able to offer to renew **Your Certificate**. If this happens, **We** will write to **Your Broker** at least 21 days before the expiry of **Your Certificate** to allow enough time for **You** to make alternative insurance arrangements.

### Interpretation

- words and expressions appearing in bold type shall bear the meanings given against the word or expression in the section of this **Certificate** headed "Definitions".
- headings are for ease of reference only and shall not be taken into account in construing this **Certificate**.
- references to masculine include the feminine and vice versa;
- the singular includes the plural and vice versa;
- reference to any legislation, statute or statutory provision shall include any amendment or replacement;

- references to any position, title or legislation shall include their equivalent in the relevant jurisdiction.

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## INSURING CLAUSE

### What is covered

In return for the premium shown in the **Schedule** that **You** have paid or agreed to pay **We** shall **Indemnify You** as follows for all sums which **You** become legally liable to pay as damages and claimant's costs fees and expenses in the event of:

- i) accidental **Bodily Injury** to any person
- ii) accidental loss of or damage to **Property**

occurring during the **Period of Insurance**.

### Limits of Indemnity

Our total liability to pay damages and claimants' costs fees and expenses shall not exceed the **Limits of Indemnity** shown in the **Schedule** and shall only be payable in excess of the **Underlying Limits** and after the **Primary and Underlying Excess Insurers** have paid or been held liable to pay the full amount of the **Underlying Limits**.

## EXCLUSIONS

### What is not Covered

These exclusions are applicable to the entire **Certificate** unless otherwise specified.

**We** will not **Indemnify You** against:

- 1 a) **Your** liability directly or indirectly caused by or alleged to be caused by or contributed to in whole or in part by or arising from the existence of or exposure to asbestos and/or any asbestos containing materials or  
b) **Your** obligation to defend any claim or suit alleging liability resulting from 1 a) above nor to any liabilities for any costs fees or expenses arising therefrom;
- 2 **Your** liability directly or indirectly caused by, happening through or following war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- 3 **Your liability** directly or indirectly caused by or contributed to by or arising from:
  - a) ionising radiation or contamination from radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of an explosive nuclear assembly;
- 4 anything where or to the extent that to do so would expose **Us** or **MUM** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or any other economic or financial sanctions and embargos legislation applicable to **Us** or **MUM**. Sanctions, prohibitions or restrictions of the United States of America shall only apply provided that they do not violate current European and / or any other law applicable to **Us** or **MUM**;
- 5 any judgment award payment or settlement made within countries which operate under the laws of **North America** (or to any order made anywhere in the world to enforce such judgment award payment or settlement in whole or in part) nor in respect of legal costs fees and expenses pertaining thereto;
- 6 **Your** liability directly or indirectly caused by or arising out of **Terrorism** or any loss, damage, costs or expenses directly or indirectly caused by or arising out of any action taken in controlling, preventing, suppressing or in any way relating to any act of **Terrorism**.

## CLAIMS AND HOW TO MAKE A CLAIM

It is a condition precedent to **Our** liability to **Indemnify You** or to make any payment under this **Certificate** that **You** will comply with "Claims and How to Make a Claim".

### Notification

**You** must give notice in writing to Vericclaim UK Ltd as soon as reasonably practicable, but in any event within fourteen days, of any claim(s) made against **You** (or any specific event or circumstance that may give rise to a claim(s) being made against **You**) in respect of which the largest possible amount recoverable from **You** may exceed 50% of the total **Underlying Limits** on the assumption that **You** have no defence on any aspect of liability or quantum and excluding the possibility that **You** may have any right of recovery from any third party.

Notice shall include the reasons for the anticipation of a claim, with full particulars as to the circumstances, dates and persons involved. All documents related to the above requirements must be forwarded to Vericclaim UK as soon as reasonably practicable, but no later than fourteen days after receipt.

New Claims, reportable accident notifications, or any notices of, or intention to, any adjudications should be made to [mum@vericclaim.co.uk](mailto:mum@vericclaim.co.uk) or Vericclaim UK Limited, Rawdon Court, 20 Leeds Road, Rawdon, Leeds, LS19 6AX (tel. 0113 387 9032).

## GENERAL CONDITIONS

- 1 This **Certificate** is subject to the same warranties conditions definitions terms and exclusions as the **Primary Policy** (except as regards the premium the obligation to investigate and defend the renewal agreement (if any) the amount and limits of indemnity and except as otherwise stated herein) which were applicable at the time the **Bodily Injury** and/or damage to **Property** occurs. This **Certificate** shall not automatically follow settlements in discharge of **Primary and Underlying Excess Insurers** liability under the **Underlying Policies**.
- 2 Liability to pay under this **Certificate** shall not attach unless and until the **Primary and Underlying Excess Insurers** shall have admitted liability for the **Underlying Limits** or unless and until **You** have by final judgement been held liable to pay an amount which exceeds such **Underlying Limits** and then only after **Primary and Underlying Excess Insurers** have paid or have been held liable to pay the full amount of the **Underlying Limits**.
- 3 It is a condition precedent to liability of this **Certificate** that the **Underlying Policies** are maintained in full force and effect during the currency of this **Certificate** except for any reduction of any aggregate limits contained therein solely by payment of claims thereunder.
- 4 In the event of reduction or exhaustion of any **Underlying Limits** for which an aggregate is stated in the **Underlying Policies** this **Certificate** subject to its terms conditions definitions and exceptions shall
  - a) in the event of reduction pay the excess of such reduced amounts
  - b) in the event of exhaustion apply in place of the **Underlying Policies** but not in respect of which any reduced inner aggregate underlying amount applies.
- 5 Where the premium is provisionally based on **Your** estimates **You** must keep accurate records and within ninety (90) days of the expiry of the **Period of Insurance** declare actual values as **We** require. The premium will then be adjusted and any difference paid or allowed to **You**, except that if the premium stated in the **Schedule** is expressed as "minimum and deposit" and the premium adjustment calculation results in an amount which is less than the "minimum and deposit" stated in the **Schedule**, a rebate of premium will not be paid to **You**. Failure to declare these particulars to **Us** will entitle **Us** to estimate those actual values if **We** so wish and to assess further premium payment due calculated on **Your** original estimated values.
- 6 In the event of any dispute between us as to the meaning, effect or validity of this **Certificate**, or the amount to be paid under this **Certificate** (liability being otherwise admitted by **Us**), then the dispute should be referred to an arbitrator to be appointed by **You** and **Us** in accordance with Insurance and Reinsurance Arbitration Society (ARIAS) (UK) Arbitration Rules (or any subsequently amending authority or rules). All costs of the arbitration will be at the discretion of the arbitrator who will decide how much each of the parties in dispute must pay and to whom. The seat of the arbitration will be in London, England and the arbitration tribunal will apply the proper law of this contract and of this arbitration condition as stated in General Condition 19.

However, **You** may not need to engage in arbitration if **You** meet the criteria for the Financial Ombudsman Service to deal with the dispute and **You** follow the complaints procedure, all of which is contained in "Complaints".

- 7 **You** must give notice to **Us** of any alteration or circumstance which materially affects the risks insured under this **Certificate** and until **We** are advised of that alteration or circumstance and have expressly agreed in writing to accept liability for that altered risk and **You** have paid or agreed to pay the additional premium (if any) **We** will not be liable in respect of any claim or claims due wholly or partially to that alteration or circumstance.
  
- 8 **We** may at any time pay to **You** in connection with any claim or series of claims under this **Certificate** to which an **Indemnity** applies the limit of indemnity (after deduction of any sums already paid) or any lesser amount for which those claims can be settled and, upon payment being made, **We** will relinquish the conduct and control of and be under no further liability in connection with those claims except for the payment of defence costs incurred with **Our** consent before the date of payment (unless the limit of indemnity is stated to be inclusive of defence costs). However, if **We** exercise the above option and the amount required to dispose of any claim or series of claims exceeds the limit of indemnity and the balance of the amount required to dispose of the claim is insured either in whole or in part with defence costs payable in addition to the limit of indemnity under this **Certificate** then **We** will also contribute **Our** proportion of subsequent defence costs incurred with **Our** consent. Our proportion will be calculated as the percentage of the relevant limit of indemnity under this **Certificate** to the total limit of indemnity provided by the insurances to which **You** are entitled to an **Indemnity**.
  
- 9 If **We** determine that any claim is in any respect fraudulent or if **You** or anyone acting on **Your** behalf makes any claim or any statement knowing this to be false or fraudulent in any way, **We** will cancel this **Certificate** from the date of the fraudulent claim or the date that the false or fraudulent statement was made and **We** will not pay or **Indemnify** **You** in relation to any fraudulent claim or any subsequent claims.
  
- 10 If **You** deliberately or recklessly breach **Your** duty to provide a fair presentation **We** will be entitled to avoid this **Certificate**, refuse all claims and not return any of the premiums paid.
  - a) If the breach is neither deliberate nor reckless, **We** will avoid this **Certificate** and return the premiums only if **We** would not have entered into this contract had **We** known the true position. If **We** would have entered into this contract, but on different terms, those terms will be deemed to be incorporated in this **Certificate**. In addition, if **We** would have entered into this contract, whether the terms would have been the same or different, but would have charged a higher premium, **We** may reduce proportionately the amount to be paid on a claim.
  - b) The burden of proof for this condition will be on **Us**.

For the purpose of this condition, the acts, omissions or knowledge of one of the policyholders will not be imputed to any other policyholder.

**We** or **Your Broker** will write to **You** if **We**:

  - c) intend to treat this insurance as if it never existed; or
  - d) need to amend the terms of **Your** insurance.



- 11 Manchester Underwriting Management Limited acts as **Our** agent and not for **You**.
- 12 Any notice to be given under this **Certificate** must be sent by pre-paid first class post and shall be deemed to have been received:
- 12.1 by **You** if it is sent to **Your** last known address or to **Your Broker**; and
- 12.2 by **Us** if sent to **MUM**.
- 13 The due observance and fulfilment of the provisions of this **Certificate** insofar as they may relate to anything to be done or complied with by **You**, or are already described in the **Certificate** as conditions precedent, will be a condition of this **Certificate**.  
In the event of a breach of any provision of the **Certificate**, and without prejudice to any of **Our** other rights, **We** may reject or reduce claims connected with the breach, providing **We** can demonstrate some prejudice, and continue the **Certificate** on such terms as it may determine and if any payment on account of any claim has already been made, **You** will repay forthwith all payments on account to **Us**.
- 14 If in respect of any claim under this **Certificate** there is any other insurance or **Indemnity** in **Your** favour in force relative to that claim, or there would be but for the existence of this **Certificate**, **Our** liability will be limited to the amount in excess of that which is or would have been payable (but for the existence of this **Certificate**) in respect of that claim but always limited to the limit of indemnity.
- 15 **You** agree to pay the premium in full to **Us** within 60 days of inception of the **Period of Insurance** and that if the premium has not been so paid **We** shall have the right to cancel this **Certificate** by giving **You** 14 days' notice in writing. If **We** exercise this right then the premium payable by **You** shall be due to **Us** pro-rata for the period during which **We** have been on risk during the **Period of Insurance** unless any notification has been made in accordance with "Claims and How to Make a Claim" section 1 prior to the expiry of the notice period in which case the full premium shall be due and payable.
- We** agree that if the premium due is paid in full to **Us** before the notice period expires, **Our** notice of cancellation shall be withdrawn automatically.
- 16 The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.
- 17 **You** and **We** are the only parties to this contract and no other person or party may enforce any rights under this **Certificate**, but this does not affect the ability of any third party to enforce any other right or remedy they may have.
- 18 **We** may at any time during the **Period of Insurance** serve written notice on **You** at **Your** last known address cancelling the **Certificate** with effect from the thirtieth day after service of the notice. Such cancellation shall not affect the coverage or premium attributable under this insurance to the period prior to cancellation. **We** will return to **You** a part of the premium paid in excess of that proportionate to the pre-cancelled **Certificate**. If the premium at the commencement of the **Period of Insurance** has been calculated on any

estimates provided by **You**, it will be adjusted in accordance with General Condition 5 before calculating the return of premium.

Without prejudice to any other forms of service, the notice of cancellation is deemed to be served on the third day after being posted if sent by pre-paid letter post properly addressed.

If **You** pay **Your** premium by direct debit and there is any default in payment, **We** will contact **You** to request payment by a given date. If payment is still not received by this date, **We** may then cancel this insurance. No refund or credit of premium will be due when cancellation takes place in these circumstances.

- 19 This **Certificate** is governed by English law.
- 20 The language of **Your Certificate** and any communication throughout the duration of the **Period of Insurance** will be English.
- 21 The insolvency bankruptcy receivership or any refusal or inability to pay by **You** and/or any insurer shall not operate to
  - a) reduce or exhaust the **Underlying Limits**
  - b) increase the **Our** liability under this **Certificate**.
- 22 Where these Conditions require notice to be given to **Us** that notice shall be given in writing to **MUM**.

## DEFINITIONS

In this **Certificate** where the following words appear in bold type they shall have these meanings:

<b>Bodily Injury</b>	Death, injury, illness, disease or nervous shock
<b>Certificate</b>	This document and any accompanying <b>Schedule</b> and <b>Endorsements</b> to it
<b>Deductible</b>	The amount payable by <b>You</b> and not indemnifiable by the <b>Primary and Underlying Excess Insurers</b> under the <b>Underlying Policy/ies</b>
<b>Endorsement</b>	A document detailing a change in the terms and conditions of this insurance
<b>Excess</b>	The amount payable by <b>You</b> before the <b>Primary and Underlying Excess Insurers</b> are obliged to make any payment under the <b>Underlying Policy/ies</b>
<b>Indemnity / Indemnify / Indemnified</b>	The principle according to which a person who has suffered a loss is restored (so far as possible) to the same financial position that they were in immediately before the loss, subject to the limits of indemnity as specified in the <b>Schedule</b> .
<b>Limit of Liability</b>	The amount stated in the <b>Schedule</b>
<b>MUM</b>	Manchester Underwriting Management Limited whose address is Link House, St. Mary's Way, Chesham, Buckinghamshire HP5 1HR, who act as <b>Our</b> agent
<b>North America</b>	The United States of America or Canada or any countries, territories, possessions, dependencies or protectorates which operate under the laws of the United States of America or Canada.
<b>Primary Policy</b>	The Primary Policy specified in the <b>Schedule</b> that is not an excess layer policy
<b>Proposal</b>	All information supplied by <b>You</b> to <b>Us</b> by written, electronic or any other means
<b>Period of Insurance</b>	The period stated in the <b>Schedule</b>
<b>Property</b>	Property which is both material and tangible
<b>Primary and Underlying Excess Insurers</b>	The insurer or insurers subscribing to the <b>Underlying Policy/ies</b>
<b>Schedule</b>	The schedule attached to this <b>Certificate</b>

<b>Terrorism</b>	Act of terrorism means an act, including but not limited to the use of force or violence and/or the threat of an act of terrorism, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear
<b>Underlying Limits</b>	The amount stated in the <b>Schedule</b> as the “Total Primary and Underlying Excess Limits” and which is the cumulative maximum amount of the liability to <b>Indemnify You</b> by the <b>Primary and Underlying Excess Insurers</b> under the <b>Underlying Policy/ies</b> after payment by <b>You</b> of any applicable <b>Excess</b> and/or deduction of the <b>Deductible</b>
<b>Underlying Policy/ies</b>	The <b>Primary Policy</b> and Underlying Excess Policy/ies specified in the <b>Schedule</b>
<b>Us/Our/We</b>	The Insurer or Insurers stated in the Schedule of Insurers
<b>You/Your</b>	The Insured named in the <b>Schedule</b> together with, individually and collectively, each of <b>Your</b> partners, members or directors including all former partners, members or directors, and all who may become partners, members or directors in <b>Your</b> firm during the <b>Period of Insurance</b>

## COMPLAINTS

If **You** have any questions or concerns about **Your** insurance **Policy** or the handling of a claim, **You** should contact:

In connection with the handling of a claim:

Vericclaim UK Limited, Rawdon Court, 20 Leeds Road, Rawdon, Leeds, LS19 6AX

Tel.: +44 113 387 9032

Email: [mum@vericclaim.co.uk](mailto:mum@vericclaim.co.uk)

In connection with all other matters, **MUM**:

The Complaints Manager, Manchester Underwriting Management Limited whose address is Link House, St. Mary's Way, Chesham, Buckinghamshire HP5 1HR

Tel.: +44 (0)1494 770700

E-mail: [complaints@manchesterunderwriting.com](mailto:complaints@manchesterunderwriting.com)

If **You** remain dissatisfied after **We** have considered **Your** complaint, or if **You** have not received a written final response within eight weeks from the date that **MUM** received **Your** complaint, **You** may be entitled to refer **Your** complaint to the Financial Services Ombudsman's Bureau who will independently consider **Your** complaint. Their contact details are:

<b>Post</b>	Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29, Ireland
<b>Telephone:</b>	+353 1 6620 899
<b>Fax:</b>	+353 1 6620 890
<b>Email:</b>	<a href="mailto:enquiries@financialombudsman.ie">enquiries@financialombudsman.ie</a>
<b>Website:</b>	<a href="https://www.financialombudsman.ie/">https://www.financialombudsman.ie/</a>

The complaints handling arrangements above are without prejudice to **Your** rights in law.

Please note:

- **You** must refer **Your** complaint to the Financial Services and Pensions Ombudsman within six years of the date of the conduct giving rise to the complaint.
- The Financial Services Ombudsman will normally only consider a complaint from private individuals or from a business that has an annual turnover of less than 3 million Euros.

## COMPENSATION

Please note that that in the event of **Us** being unable to pay a claim, **You** may be entitled to compensation from the Insurance Compensation Fund in Ireland ("the Fund"). Further information about the Fund is available from the Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1 and on their website [www.centralbank.ie](http://www.centralbank.ie).

## PRIVACY NOTICE

In order to provide insurance cover (an insurance policy) or to pay a claim **We** and **MUM** will hold **Your** details in accordance with all applicable data protection laws and principles. Information **You** supply may be used by **Us** and **MUM** for the purposes of administering **Your** insurance (including underwriting, processing, claims handling and fraud prevention) within **Our** and **MUM's** groups, and **Our** and **MUM's** partners inside and outside the European Economic Area. **We** and **MUM** may share with our respective agents and service providers, members of our groups, other insurers and their agents, and with any intermediary acting for **You**, and with recognised trade, governing and regulatory bodies, information **We** or **MUM** hold about **You** and **Your** claims history. This includes the Insurance-Link database and Insurance Ireland's anti-fraud claims matching database. **We** or **MUM** may also in certain circumstances use private investigators to investigate a claim. In order to prevent and detect fraud and the non-disclosure of relevant information **We** or **MUM** may at any time:

- Share information about **You** with companies within **Our** and **MUM's** groups, other organisations these groups including where applicable private investigators and public bodies including An Garda Síochána
- Check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give **Us** or **MUM** false or inaccurate information and **We** or **MUM** suspect fraud, **We** or **MUM** will record this. Databases used include but are not limited to:
  - the Insurance Link Anti-Fraud register (for more info see [www.inslink.ie](http://www.inslink.ie))
  - Companies Registration Office.

**We** or **MUM** may also use **Your** personal data to search these agencies, databases and other publically available information to:

- Help make decisions about the provision and administration of insurance, credit and related services for **You**
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **Your** insurance policies with **Us** or **MUM**
- Check **Your** identity to prevent money laundering, unless **You** furnish **Us** or **MUM** with other satisfactory proof of identity
- Undertake credit searches and additional fraud searches.

Information about claims (whether by **Our** or **MUM's** customers or third-parties) made under policies that we provide is collected by **Us** and **MUM** when a claim is made and placed on an industry database of claims known as Insurance Link. This information may be shared with other insurance companies, self-insurers or statutory authorities. Insurance companies share claims data:

- a) to ensure that more than one claim cannot be made for the same personal injury or property damage
- b) to check that claims information matches what was provided when insurance cover was taken out
- c) and, when required, to act as a basis for investigating claims to verify recorded information or when **We** or **MUM** suspect that insurance fraud is being attempted.

The purpose of Insurance Link is to help **Us** and **MUM** identify incorrect information and fraudulent claims and, therefore, to protect customers. Information about insurers' obligations in relation to **Your** information is contained in the Data Protection Commissioner's Code of Practice on Data Protection for the Insurance Sector which is available at [www.dataprotection.ie](http://www.dataprotection.ie). Under the Data Protection Acts 1988 and 2003 **You** have a right to know what information about **You** and **Your** previous claims is held on Insurance Link. If you wish to exercise this right then please contact

**MUM. We** or **MUM** may also need to collect sensitive personal data (for example, information relating to **Your** physical or mental health or the commission or alleged commission of an offence) to assess the terms of insurance that **We** or **MUM** issue/arrange or to administer claims which arise. By providing **Us** or **MUM** with your information and proceeding with this contract, **You** consent to all of **Your** information being used, processed, disclosed, transferred and retained for the purposes of insurance administration (including underwriting, processing, claims handling and fraud prevention).

For any questions or comments, or requests to see a copy of the information that **We** or **MUM** hold about **You**, please write to **Our** Group Data Protection Controller or to the Group Data Protection Controller at **MUM**, as appropriate.