



# MANCHESTER

## UNDERWRITING MANAGEMENT

### PUBLIC/PRODUCTS & EMPLOYERS' LIABILITY INSURANCE

#### **POLICY SUMMARY**

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This policy summary is an outline of the coverage provided under our Public/Products & Employers' Liability Policy . If you need more information, refer to the Policy Certificate or consult your broker.

**Product name:** Public/Products & Employers' Liability Policy (MUM LIAB 01 14)

**Type of Insurance:** Public/Products & Employers' Liability

**Underwritten By:** Manchester Underwriting Management Ltd

#### **BASIS OF COVER**

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Public/Products Liability Insurance

Section A – Protection against your legal liability for bodily injury to third parties and and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Section B - Legal Liability for damages and costs following injury or damage by goods supplied, sold, repaired, tested or maintained.

Manchester Underwriting Management can offer Limits of Indemnity up to £10,000,000.

Employers' Liability Insurance

Protection against your legal liability for bodily injury to your employees up to a limit of £10,000,000 including costs and expenses

Your Public/Products & Employers' Liability is an annual contract which may be renewed each year subject to your requirements and our terms & conditions.

#### **KEY FACTS OF COVER**

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Public/Products Liability Insurance

Section A

Cover is automatically provided for:

- ❖ Defective Premises
- ❖ Contingent liability for employee vehicles
- ❖ Overseas personal liability for you and any of your directors, employees or any spouse or child with them
- ❖ Data Protection Act. 1998
- ❖ Car Park Liability
- ❖ Consumer Protection Act and Food Safety Act
- ❖ Sudden and identified Pollution

## Section A & B

Cover is automatically provided for:

- ❖ Legal expenses arising from Health and Safety and Corporate Manslaughter Legislation
- ❖ Compensation for court attendance - £250 per day (director/partner) and £150 per day (employee)
- ❖ Cross Liabilities

## Employers' Liability Insurance

Cover is automatically provided for:

- ❖ Temporary work overseas for non-manual employees normally residing in the United Kingdom
- ❖ Legal expenses arising from Health and Safety and Corporate Manslaughter legislation
- ❖ Unsatisfied court judgements
- ❖ Compensation for court attendance - £250 per day (director/partner) and £150 per day (employee)
- ❖ Cross Liabilities

## **EXCLUSIONS**

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### Public/Products Liability Insurance

#### Section A & B

Main Exclusions:

- ❖ Ownership or use of any craft or vehicle licensed for road use
- ❖ Advice, design or specification
- ❖ Liquidated damages, fines or penalties of any kind
- ❖ Liability arising out of the ownership or, or responsibility for any buildings or land
- ❖ Liability for compensation costs and expenses arising from an action brought in a court of law outside of the territorial limits
- ❖ Punitive, exemplary or aggravated damages
- ❖ Asbestos
- ❖ Terrorism

### Employers' Liability Insurance

#### Section A & B

Main Exclusions:

- ❖ Liability for bodily injury to an employee in circumstances where compulsory insurance or security is required by Road Traffic Acts.
- ❖ Liability arising offshore.

## **CONDITIONS**

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- ❖ The information provided by you on the proposal form or statement of fact are complete and accurate.
  - ❖ Any changes in circumstances during the period of insurance should be notified to us.
  - ❖ The policy is governed by English Law.
  - ❖ Claims and or circumstances which might give rise to a claim must be notified to us in writing as soon as possible.
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## **CLAIMS PROCESS**

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If a claim is made against you by a client or you are aware that a client has a problem with your work which may lead to a claim, notify us as soon as possible even if you disagree with the client's view.

Any notice of a claim or circumstance should be given in writing to your broker or to us at Manchester Underwriting Management Limited, Link House, St Mary's Way, Chesham HP5 1HR.

## **COMPLAINTS**

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All complaints must be referred in the first instance to Manchester Underwriting Management Ltd, Link House, St Mary's Way, Chesham HP5 1HR and, if no satisfaction is obtained, complaints can be referred to the Complaints departments, Lloyd's, Policyholder and Market Assistance, 1 Lime street, London EC3M 7HA

