

The information provided in this Insurance Product Information Document (IPID) is a summary of key information about your Insurance Certificate, which you should also read. This IPID does NOT contain the Certificate’s full Terms, Conditions, Excesses and Exclusions. These are detailed in the Primary Policy, Insurance Certificate, Schedule and/or any Endorsements, to which you should also refer, for full and precise details of your cover.

This insurance is provided by: **ArgoGlobal SE, of Aragon House, Dragonara Road, St. Julian’s, STJ 3140, Malta.** ArgoGlobal SE is authorised and regulated by the Malta Financial Services Authority (MFSA) and is regulated by the Central Bank of Ireland for the conduct of insurance business in Ireland.

Your insurance is arranged and administered by Manchester Underwriting Management Limited (MUM). MUM is an insurance intermediary, authorised and regulated by the Financial Conduct Authority. MUM are agents of Argo Direct Limited, on behalf of ArgoGlobal SE.

**What is this type of insurance?**

Employers Liability (Excess Layer)

**Important:** Cover and restrictions will vary depending upon which option you have chosen.

 <p><b>What is insured?</b></p> <ul style="list-style-type: none"> <li>✓ Your legal liability to pay compensation (i.e. damages and costs) for any accidental Bodily Injury caused to any Employee, arising out of their employment in your Business.</li> <li>✓ Employees working within the Republic of Ireland’s territorial limits and subject to the Republic of Ireland’s legal jurisdiction.</li> <li>✓ Employees normally resident in the Republic of Ireland and working temporarily in your Business elsewhere in the world.</li> <li>✓ Defence costs and expenses.</li> </ul>	 <p><b>What is not insured?</b></p> <ul style="list-style-type: none"> <li>✗ Employees permanently based outside of the Republic of Ireland.</li> <li>✗ Asbestos.</li> <li>✗ War.</li> <li>✗ Radiation.</li> <li>✗ UN, EU, UK or USA Sanctions.</li> <li>✗ North American Claims.</li> <li>✗ Terrorism.</li> </ul>
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	<p><b>Are there any restrictions on cover?</b></p> <p>You will not be covered for any of the following:</p> <p>! Any events that occur:</p> <ul style="list-style-type: none"> <li>• outside of the Period of Insurance;</li> <li>• outside of the Certificate’s territorial/jurisdiction limits;</li> <li>• that are not connected to your Business, as described in the Insurance Certificate.</li> </ul> <p>! Any sum below the Underlying Limits referred to in the Certificate</p> <p>! Any sum above the Limit of Indemnity referred to in the Certificate</p>
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	<p><b>Where am I covered?</b></p> <p>✓ You are covered within the territorial and/or jurisdiction limits contained in your Certificate.</p>
	<p><b>What are my obligations?</b></p> <p>You must ensure that all information provided in the Proposal is accurate and complete.</p> <p>You must disclose every material fact and circumstance and provide a fair presentation of the information required, both at the commencement of the Period of Insurance and at any subsequent Renewal.</p>

	<p>You must comply with your duties set out in the Certificate and/or any Clause issued.</p> <p>During the Period of Insurance, you must advise MUM immediately of any material changes which may affect the insurance risk originally proposed.</p> <p>You must give notice in writing to to <a href="mailto:mum@sedgwick.co.uk">mum@sedgwick.co.uk</a> or Sedgwick International UK, 2 The Boulevard, City West One Office Park, Gelderd Road, Leeds, LS12 6NY (tel. 0113 387 9032) 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</p> <p>You must fully cooperate with and assist MUM in defending/responding to all claims against you.</p> <p>You must pay the premium on time and in full, or within any agreed credit terms or payment plan.</p> <p>You must take all reasonable steps to prevent accidents, injuries, loss or damage.</p> <p>You may have specific additional obligations under your Certificate. These will be contained in your Certificate, and/or Clause as Exceptions, General Conditions and Claims Conditions.</p> <p>The consequences of a failure to fully comply with Conditions include, but are not limited to, the Certificate being void or the rejection of claims which are connected with the breach of the Condition(s).</p>
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	<p><b>When and how do I pay?</b></p> <p>For full details of when and how to pay, you should contact MUM or your intermediary.</p>
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	<p><b>When does the cover start and end?</b></p> <p>Your cover will start from the date shown on the Insurance Certificate.</p> <p>The cover will last for a period of one year from the start date, unless the Certificate is cancelled by either party.</p> <p>Your Certificate start and end dates will be confirmed in your Insurance Certificate.</p>
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	<p><b>How do I cancel the contract?</b></p> <p>The Certificate may be cancelled at any time at your request, by contacting MUM however there may not be any return premium.</p>
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