

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 Certificate and/or any Clauses, to which you should also refer, for full and precise details of your cover.

This insurance is provided by: **HDI Global Specialty SE** a company registered in Germany at the local court of Hannover under company number HRB 211924 acting through its UK Branch which is situated at 10 Fenchurch Street, London, EC3M 3BE, United Kingdom, who are authorised by Bundesanstalt für Finanzdienstleistungsaufsicht.

Arthur J Gallagher Nordic AB T/A Manchester Underwriting Management Europe incorporated and registered in Sweden with Registration No. 556418-5014 whose registered office is at Mölndalsvägen 22, 412 63, Göteborg, Sweden

What is this type of insurance?

Combined Liability

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



What is insured?

Employers Liability (if selected)

- ✓ 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.
- ✓ Employees working within the Republic of Ireland's territorial limits and subject to the Republic of Ireland's legal jurisdiction.
- ✓ Employees normally resident in the Republic of Ireland and working temporarily in your Business elsewhere in the world.
- ✓ Defence costs and expenses.
- ✓ Unsatisfied Court Judgments.
- ✓ Indemnity to Principals.
- ✓ Cross Liabilities.

Public Liability (if selected)

- ✓ Your legal liability to pay compensation (i.e. damages and costs) to a third party (other than an Employee) for any accidental Bodily Injury caused.
- ✓ Your legal liability to pay compensation (i.e. damages and costs) to a third party for any accidental loss or damage caused to their property.
- ✓ Your legal liability to pay compensation (i.e. damages and costs) to a third party for any accidental trespass or interference with rights or amenities.
- ✓ Defence Costs and Expenses.
- ✓ Defective Premises.
- ✓ Leased Premises.
- ✓ Contingent Liability (non-owned vehicles).
- ✓ Overseas Personal Liability.
- ✓ Car Park and Cloakroom Liability.
- ✓ Remediation Costs (sudden and accidental Pollution).
- ✓ Legionellosis.
- ✓ Indemnity to Principals.
- ✓ Cross Liabilities.

Product Liability (if selected)



What is not insured?

Employers Liability (if selected)

- ✗ Road Traffic Act Claims.
- ✗ Employees permanently based outside of the Republic of Ireland.
- ✗ Offshore Claims.
- ✗ Contractual Liability
- ✗ North American Claims.
- ✗ Punitive Damages or Fines.
- ✗ Radioactivity.
- ✗ War.
- ✗ Asbestos.
- ✗ Terrorism.
- ✗ Sanctions.
- ✗ Computer Hacking or Misuse.
- ✗ Computer Systems.
- ✗ Deliberate Acts.

Public Liability (if selected)

- ✗ Damage to your own property.
- ✗ Road Traffic Act Claims.
- ✗ Use of Aircraft/Marine Craft.
- ✗ Product Liability.
- ✗ Contractual Liability
- ✗ North American Claims.
- ✗ Punitive Damages or Fines.
- ✗ Radioactivity.
- ✗ War.
- ✗ Asbestos.
- ✗ Terrorism.
- ✗ Sanctions.
- ✗ Computer Hacking or Misuse.
- ✗ Computer Systems.
- ✗ Deliberate Acts.

Product Liability (if selected)

- ✓ Your legal liability to pay compensation (i.e. damages and costs) to any third party for any accidental Bodily Injury caused by your Products.
- ✓ Your legal liability to pay compensation (i.e. damages and costs) to any third party for any accident loss or damage caused to their property by your Products.
- ✓ Defence Costs and Expenses.
- ✓ Indemnity to Principals
- ✓ Cross Liabilities.

- ✗ Products supplied to North America.
- ✗ Products supplied for use in Aircraft/Marine Craft.
- ✗ Damage to/repair of Products supplied.
- ✗ Product Recall.
- ✗ Fines or Penalties.
- ✗ Contractual Liability.
- ✗ Punitive Damages or Fines.
- ✗ Radioactivity.
- ✗ War.
- ✗ Asbestos.
- ✗ Terrorism.
- ✗ Sanctions.
- ✗ Computer Hacking or Misuse.
- ✗ Computer Systems.
- ✗ Deliberate Acts.

Are there any restrictions on cover?

You will not be covered for any of the following:

! Any events that occur:



- outside of the Period of Insurance;
- outside of the Certificate's territorial/jurisdiction limits;
- that are not connected to your Business, as described in the Insurance Certificate.

! Any sum above the Limit of Indemnity referred to in the Certificate.

! Any Excess payable by you.



Where am I covered?

- ✓ You are covered within the territorial and/or jurisdiction limits contained in your Certificate.



What are my obligations?

You must ensure that all information provided in the Proposal is accurate and complete.

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.

You must comply with your duties set out in the Certificate and any Clause issued.

During the Period of Insurance, you must advise MUM immediately of any material changes which may affect the insurance risk originally proposed.

You must immediately report to all events, accidents or incidents that could in any way possibly give rise to a claim against you to MUM@LCSI.ie or Leeson Claims Services Ireland, 68 Merrion Square South Dublin 2. Telephone: +353 1 485 2980

You must fully cooperate with and assist MUM in defending/responding to all claims against you.

You must pay the premium on time and in full, or within any agreed credit terms or payment plan.

You must pay the Excess immediately on request.

You must take all reasonable steps to prevent accidents, injuries, loss or damage.



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.

The consequences of a failure to fully comply with Certificate 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).



When and how do I pay?

For full details of when and how to pay, you should contact MUM or your intermediary.

	<p>When does the cover start and end?</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>
	<p>How do I cancel the contract?</p> <p>The Certificate may be cancelled at any time at your request, by contacting MUM however a refund may not be allowed.</p>