

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: **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?

Public Liability (Excess Layer)

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

 <p>What is insured?</p> <ul style="list-style-type: none"> ✓ Your legal liability to pay compensation (i.e. damages and costs) for any accidental Bodily Injury caused to any person (other than an Employee). ✓ Your legal liability to pay compensation (i.e. damages and costs) for any accidental loss of or damage caused to Property of any person. ✓ Defence costs and expenses. 	 <p>What is not insured?</p> <ul style="list-style-type: none"> ✗ Asbestos. ✗ War. ✗ Radiation. ✗ UN, EU, UK or USA Sanctions. ✗ North American claims. ✗ Terrorism.
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	<p>Are there any restrictions on cover?</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"> • 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. <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>Where am I covered?</p> <ul style="list-style-type: none"> ✓ You are covered within the territorial and/or jurisdiction limits contained in your Certificate.
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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/or any Clauses 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 give notice in writing to to MUM@LCSI.ie or Leeson Claims Services Ireland, 68 Merrion Square South Dublin 2. Telephone: +353 1 485 2980 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

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 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.



When does the cover start and end?

Your cover will start from the date shown on the Insurance Certificate.

The cover will last for a period of one year from the start date, unless the Certificate is cancelled by either party.

Your Certificate start and end dates will be confirmed in your Insurance Certificate.



How do I cancel the contract?

The Certificate may be cancelled at any time at your request, by contacting MUM however there may not be a refund.