

Max 10/10 Combined Liability Insurance

Summary of Cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by your Max 10/10 policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

The Max 10/10 policy is designed to cover small businesses with a maximum of 10 manual employees, including labour only subcontractors, at any one time.

Insurer

This policy is underwritten by a consortium of Insurers being Royal & Sun Alliance, Aviva, Groupama Insurance Company Limited and National Insurance & Guarantee Corporation PLC.

Territorial Limits

The policy covers work undertaken by you on a Worldwide basis. In respect of Products Supplied cover is granted on a Worldwide basis other than the United States of America or Canada.

Type of insurance and cover

Provides cover for Employers Liability, Public and Products Liability, Tools and Contract Works.
This is an annually renewable policy.

Employers Liability

This policy protects companies against damages and legal costs that arise as a result of claims from employees suffering an injury or disease due to, and during, their employment.

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Public & Products Liability

Cover is provided in respect of legal liability to pay compensation including legal costs for:-

- accidental death or personal injury to any person excluding employees.
- accidental loss or damage to third party material property.

Cover can be taken with or without liability for products supplied.

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Contract Works

Cover is provided in respect of Damage to property as follows:-

- Temporary or permanent works completed or to be completed as part of a contract, including materials for incorporation.
- Hired in Plant and Temporary Buildings.
- Employees' Tools and Personal Belongings.

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Tools

If applicable endorsement ZC100 applies

Covers loss or damage to plant, tools, equipment and personal belongings owned by the Insured or your Employees including Transit.

Significant features or benefits

Employers Liability

Standard cover provides protection for legal liability world-wide for damages and legal costs of up to £10 million. (restricted to £5million in respect of terrorism) (See Policy Schedule).

Indemnity to principal.

Legal expenses arising from health and safety legislation.

Unsatisfied court judgements.

Cross liabilities.

Temporary Employees for up to 50 days (at least one permanent employee, manual or clerical as appropriate for the trade, must be covered for this extension to apply).

Compensation for court attendance. (£250 per Employee per day, £500 per Director/Partner or Principal per day).

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Significant features or benefits

Public & Products Liability

Cover applies world-wide (excluding USA/Canada products).

Indemnity limit of up to £10 million is available (See Policy Schedule).

Indemnity for directors, employees and principals is included.

Cross Liabilities.

Legal expenses arising from health & safety legislation.

Compensation for court attendance. (£250 per Employee per day, £500 per Director/Partner or Principal per day).

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Significant features or benefits

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Public & Products Liability (Continued)

Defective Premises Act liability.	11
Motor Contingent Liability.	12
Overseas Personal Liability.	12
Consumer Protection Act & Food Safety Act.	10
Tenant's Liability for Hired or Rented Buildings.	12
Pollution which is sudden, identifiable and unintended.	13
Liability for Buildings Temporarily Occupied.	10
Car Park & Cloakroom Liability.	11
Temporary Employees for up to 50 days.	13
Provisional 28 days cover for JCT 6.5.1 Contracts (£500 Excess).	9
Financial Loss Cover with a limit of £25,000 - Claims made during the period of insurance or up to 30 days after expiry.	11

Significant features and benefits

Contract Works

Cover includes up to 25% of the Maximum Contract Price in respect of removing debris, dismantling or demolishing, shoring or propping up following a loss.	17
Professional fees in respect of reinstatement following damage.	18
Re-writing or re-drawing plans following damage up to £25,000 limit.	18
Additional Interests.	17
Speculative Buildings up to 180 days after practical completion.	19
Showhouses and Contents covered. Limit for contents of £50,000 per property.	19
Continuing hire charges where Hired in Plant covered.	17
Free Issue Materials.	18
European Union and Public Authorities clause.	17
Damage to Security Devices - reduced Excess of £50 if an attempted theft of plant results only in damage to security devices.	17
Incidental Hiring of Plant with limit of £35,000.	18
Loss of Keys - Limit of £1,000 and Excess of £50.	18
Taken into use - cover provided if any part of the permanent Works are taken into use as a private dwelling or office.	19
No exclusion regarding theft of or from unattended vehicles.	

Significant features and benefits

Tools - If applicable endorsement ZC100 applies

Provides cover anywhere in the Great Britain, Northern Ireland, the Channel Islands and the Isle of Man:
~ Plant, tools, equipment and personal belongings owned by You or Your Employees.

Significant or unusual exclusions or limitations

Employers Liability

Cover for any employee on any offshore installation or support or accommodation vessel for any offshore installation.	6
Cover for any employee who is in transit to, from, or between any offshore installation or support or accommodation vessel for any offshore installation.	4
Bodily injury to any Employee carried in or on a vehicle whilst being used on a road (as defined in the Road Traffic Act 1988).	6
Terrorism (£5,000,000 Limit).	7

Significant or unusual exclusions or limitations

Public & Products Liability

Policy Excesses (See Policy Schedule)	
Damage to Contract Works.	13
Damage to property held in trust except for: - personal effects, buildings temporarily occupied by the Insured, premises hired, leased, rented or lent to the Insured under agreement, which the Insured would have not been responsible for in the absence of such agreement.	13
Product recall, replacement or guarantee.	13
Products sold or supplied to USA/Canada unless specifically agreed.	14
Liability for liquidated damages, fines or penalties.	13
Professional Services provided for a separate fee or under a separate contract.	13
Pollution or Contamination in USA/Canada.	13
Terrorism (£5,000,000 maximum limit/indemnity).	13
Asbestos.	14
Offshore.	13
Burning & Welding Conditions apply to all cases unless use of Heat is excluded by Endorsement on the policy schedule.	14
Underground Services Conditions apply to all policies.	14

Significant or unusual exclusions or limitations

Contract Works

War.	24
Terrorism.	20
Damage due to breakdown, explosion, gradual deterioration or wear and tear, rust or mildew.	19
Damage due to pressure waves caused by aircraft and other aerial devices.	19
Inventory losses.	19
Damage to any mechanically propelled vehicle licensed for road use other than a vehicle used solely as a tool of trade.	19
Damage to aircraft and watercraft.	19
Damage to or loss of money.	19
Damage to existing structures.	19

Damage to the contract once it has been completed and handed over (Unless in contract maintenance period).	19
Damage to the contract resulting from defects in the plans, design, specification, materials or workmanship.	19
Liquidated damages or other penalties, consequential loss or damage.	19
Date Recognition.	20
E Risks.	20
Territorial Limits Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.	16
Maintenance Period restricted to 12 months.	16

Significant or unusual exclusions or limitations

Tools – If applicable endorsement ZC100 applies

Excludes theft or attempted theft from any unattended vehicle, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted, and all the keys are removed, and between the hours of 9.00 pm and 6.00 am is kept in a securely locked building.

Excess applicable is £100 each and every loss.

Limit any one item £350.

Special Clauses

Your policy may have special clauses or endorsements applying to it which are more specific to your trade or occupation. (See policy Schedule).

Complaints Procedure

Towergate Underwriting Liability & Construction is committed to providing you with a high quality service, which we expect to maintain throughout the duration of the policy. In order for this level of service to be fully appreciated by you, we would first ask you to read through the policy documents carefully to ensure you understand the extent of the coverage provided and the conditions and exclusions that apply – particularly what is required of you if and when you become aware of a claim or a circumstance which may give rise to a claim being made against you.

If you have any questions or concerns about your policy, which cannot be answered to your satisfaction by your Broker, then please contact us at the address set out below.

If you have any complaint or issues over the handling of a claim you should, in the first instance, please contact the Compliance Officer at the address set out below.

If you feel that we have not offered you a first class service, please write and tell us at the address set out below and we will do our best to resolve the matter with you.

Contact Address:

Towergate Underwriting Liability & Construction
Towergate House, 20 Ellerbeck Court
Stokesley
North Yorkshire, TS9 5PT

Tel: **0845 072 0224**
Fax: **0845 072 0230**
E-mail: **liabilityandconstruction@towergate.co.uk**

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the complaints process.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: **0845 080 1800**

Financial Services Compensation Scheme

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if they are unable to meet their obligations. Full details are available from the FSCS.