

MOTOR TRADERS EMPLOYERS LIABILITY SECTION

Summary of Cover

Cover for your legal liability in respect of injury to your employees

Cover Summary

This document is a summary of the insurance provided by the Employers Liability Section of our Motor Traders Commercial Combined Policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of cover in the Policy Document. This summary is provided to you for information purposes and does not form part of your insurance contract.

This document should be read in conjunction with the Motor Traders - General Conditions Summary of Cover.

Features and Benefits

Cover Offered	Standard Cover	Optional Cover
Legal Liability in respect of injury to an employee arising out of employment and associated costs	£10m any one event	
Cover applicable anywhere within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man other than offshore and also anywhere in the EEC for temporary manual work and elsewhere in the world for temporary commercial visits by persons normally resident in Great Britain	✓	
Indemnity to Principal	✓	
Cover for legal costs incurred in respect of the Health and Safety at Work etc Act 1974	✓	
Compensation for required court attendance	£50 per day per employee £100 per day per director/partner	
Compensation for unsatisfied court judgements	✓	



Significant or Unusual Exclusions and Limitations

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Liability for which compulsory motor insurance is required

Excesses

Section Excesses	
An excess does not apply to this section	Nil



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