

Premco

Per capita insurance policy



underwriters

Contents

Important

This policy is a legal contract and it is important that **you** read it carefully to make sure that it meets **your** requirements. If it does not, or if **your** insurance requirements change, please let **your** insurance adviser know immediately.

We would remind **you** that **you** must tell **us** immediately of any facts or changes which might affect **our** assessment or acceptance of this insurance.

You should read this policy together with **your** current schedule of insurance which gives precise details of the cover.

Contents

| | | | |
|--|--|------------|----------------|
| Introduction | | GEN | 2 |
| Data protection | | GEN | 3 |
| General definitions | | GEN | 4 - 5 |
| How to make a claim | | GEN | 6 |
| How to make a complaint | | GEN | 7 |
| General conditions | | GEN | 8 - 12 |
| Claims conditions | | GEN | 13 |
| General exclusions | | GEN | 14 - 15 |
| Section 1 – Employers liability | (only if shown as Insured in the schedule) | EL | 1 - 2 |
| Section 2 – Public liability | (only if shown as Insured in the schedule) | PL | 1 - 5 |
| Section 3 – Products liability | (only if shown as Insured in the schedule) | PR | 1 - 2 |
| Section 4 – Contract works and employee tools | (only if shown as Insured in the schedule) | CAR | 1 - 5 |
| Section 5 – Contractors’ plant and equipment | (only if shown as Insured in the schedule) | CPE | 1 - 5 |
| Section 6 – Professional indemnity | (only if shown as Insured in the schedule) | PII | 1 - 7 |
| Section 7 – Legal expenses insurance policy provided by MSL Legal Expenses Limited (Appendix i) | (only if shown as Insured in the schedule) | LEI | 1 - 8 |

Introduction

The insurance cover provided by this policy is issued in accordance with the authorisation certain underwriters at Lloyd's and other Association of British Insurers member insurance companies have granted to Premier Commercial Limited under the terms of the contract(s), referenced in the Schedule of insurance, between Premier Commercial Limited and the participating syndicate(s) and/or insurance company. This contract makes Premier Commercial Limited agent of the participating syndicate(s) and/or insurance company and gives them the authority to perform certain acts on its behalf but does not affect your rights to claim or make a complaint. The participating syndicate and/or insurance company names are available on request.

SEVERAL LIABILITY CLAUSE

In this contract of insurance, **our** syndicate numbers are noted in the schedule of insurance. **we** bind ourselves severally and not jointly, that is, in the event of a loss, each of **us** (and **our** Executors and Administrators) is liable only for **our** share of **our** syndicate's proportion of the risk.

You or **your** representative can obtain the name of each of **us** and **our** respective shares by applying to:
Market Services, Lloyd's, One Lime Street, London EC3M 7HA.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Our Firm Reference Numbers and other details can be found on the Financial Services Register at www.fca.org.uk.

Financial & Legal Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

COVERHOLDER

Premier Commercial Limited
Stanhope House, 12 Stanhope Place, Edinburgh EH12 5HH

CONFORMITY

When **you** read the policy **you** will find that some items can be singular or plural, feminine or masculine. This clause is designed to correct this. Words in the singular shall include the plural and vice versa. Words importing the masculine will import the feminine and the neuter. References to 'a person' will also include any individual, company, partnership, or any other legal entity. References to a statute law also includes all its amendments or replacements.

Data protection

Data Protection

We act as the Data Controller. How **we** use and look after the personal information is set out below.

Information may be used by **us**, the coverholder, agents and service providers for the purposes of insurance administration, underwriting, claims handling or for statistical purposes. The lawful basis for the processing is that it is necessary for **us** to process **your** personal information to enable the performance of the insurance contract, to administer **your** policy of insurance and/or handle any insurance claim **you** may submit to **us** under this policy. The processing of **your** personal data may also be necessary to comply with any legal obligation **we** may have and to protect **your** interest during the course of any claim.

What we process and share

The personal data **you** have provided, **we** have collected from **you**, or **we** have received from third parties may include **your**:

- name; date of birth, residential address and address history.
- contact details such as email address and telephone numbers.
- financial and employment details.
- identifiers assigned to **your** computer or other internet connected device including **your** internet protocol (IP) address.
- health or criminal conviction information.
- vehicle or household details.
- any information which **you** have provided in support of **your** insurance claim.

We may receive information about **you** from the following sources:

- **your** insurance broker.
- from third parties such as credit reference agencies and fraud prevention agencies.
- from insurers, claims handling agents, witnesses, the Police (in regards to incidents) and solicitors
- directly from **you**.

You acknowledge that we may be required as a matter of law or regulation to disclose Personal Data provided to us to a Court of law or regulatory body such as the PRA or the FCA or Lloyd's or ELTO or any other public body or authority of competent jurisdiction and you consent to any such disclosure.

We will not pass **your** information to any third parties except to enable **us** to process your claim, prevent fraud and comply with legal and regulatory requirements. In which case **we** may need to share **your** information with the following third parties within the EU:

- solicitors or other claims handling agents appointed by **us** or by **you**
- underwriters and reinsurers
- fraud and crime prevention agencies, including the Police.
- other suppliers carrying out a service on **our**, or **your** behalf.

We will not use **your** information for marketing further products or services to **you** or pass **your** information on to any other organisation or person for sales and marketing purposes without **your** consent.

Data Retention

We will hold **your** details for up to seven years after the expiry of **your** policy, complaint and/or claims settlement.

Your rights

Your personal data is protected by legal rights, which include **your** rights to:

- object to **our** processing of **your** personal data.
- request that **your** personal data is erased or corrected.
- request access to **your** personal data and data portability.
- complain to the Information Commissioner's Office, which regulates the processing of personal data.

You can request to see what data **we** hold on **you**, there is no charge for this service.

If **you** have any questions about **our** privacy policy or the information **we** hold about **you** please contact **us**.

General definitions

The following definitions apply in all sections of this policy unless otherwise stated. Each time one of the words below is used it will have the same meaning wherever it appears in the policy, schedule, endorsements or conditions. To help identify these words they will appear in **bold** in the policy wording.

Business

The business activities as described in the **schedule** and shall include

- (i) the ownership repair and maintenance of **your own property**
- (ii) the provision and management of canteen social sports and welfare activities for the benefit of **you or your employees**
- (iii) the provision and management of first aid fire security and ambulance services
- (iv) the performance of private duties carried out by **your employees** with **your** written consent for any director partner or senior official of **yours**

and no other business for the purposes of this insurance.

Communicable disease

Any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

Computer system

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, **data** storage device, networking equipment or back up facility

Contract site

Contract site means the site which is the subject of the **contract** and upon which the **contract works** are undertaken

Contract works

The permanent and temporary works executed in performance of the contract and materials for use in connection therewith.

Cyber act

Means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.

Cyber incident

Means

- a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**; or
- b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

Cyber loss

Means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber act** or **Cyber incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**.

Damage

Physical loss, destruction of or damage to the property insured.

Data

Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical **data processing** or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of such equipment.

Data processing

Data processing system shall mean any computer or **data processing** equipment or media or microchip or integrated circuit or any similar device or any computer software or computer firmware.

Data processing media valuation

Notwithstanding any provision to the contrary within the policy or any endorsement thereto, it is understood and agreed as follows:

General definitions

Should **data processing media** insured by this policy suffer physical loss or damage insured by this policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the **data** from back-up or from originals of a previous generation. These costs will not include research and engineering or any costs of recreating, gathering or assembling such **data**. If the media is not repaired, replaced or restored the bases of valuation shall be the cost of the blank media. However this policy does not insure any amount pertaining to the value of such **data** to the Assured or any other party, even if such **data** cannot be recreated, gathered or assembled

ELTO

Means the Employers' Liability Tracing Office or any successor body or bodies to it.

Employee

Any person who is

- a) under a contract of service or apprenticeship with **you**.
- b) a labour master or supplied by a labour master.
- c) employed by labour only sub-contractors.
- d) self-employed and working for **you** and under **your** control.
- e) hired to or borrowed by **you**.
- f) supplied to **you** for the purposes of study, work or training experience.
- g) a prospective employee who is undergoing practical work experience whilst being assessed by **you** as to his or her suitability for employment.
- h) a voluntary helper while working under **your** supervision and control in connection with the **business**.
- i) an outworker or homeworker employed under a contract to personally carry out any work in connection with the **business** while they are engaged in that work.

Employees Tools

Personal tools and effects the property of the Insured's employees other than motor vehicles precious metals precious stones or articles made therefrom or money

Excess

This is the first part of any claim that **you** will have to pay after the application of all other terms and conditions of the insurance including average (General condition 5).

Goods

Any goods or products (including containers labelling instructions or advice provided in connection therewith) manufactured sold supplied erected repaired altered treated transported serviced or installed by **you** in the course of the **business**

Injury

Bodily injury death illness disease or shock causing bodily injury

Money

Cash, bank and currency notes, postal and money orders, bankers' drafts, cheques, giro cheques, giro drafts, national giro payment orders, travellers cheques, crossed warrants, bills of exchange, securities for money, postage revenue, current postage stamps and unused postal franking machine units, national insurance and holiday with pay stamps, stamped national insurance and holiday with pay cards, national savings certificates, national savings stamps, saving stamps, war bonds, premium savings bonds, franking machine impressions, credit company sales vouchers, luncheon vouchers, trading stamps, VAT invoices, travel vouchers, travel tickets, airline tickets, uncrossed dividend warrants, consumer redemption vouchers, gift tokens, certificates of deposit and credit cards.

Offshore

From the moment in time that an **employee** shall embark onto any conveyance at the point of final departure on land to any offshore installation until the moment in time that an **employee** shall disembark from any conveyance onto land upon their return from any offshore installation

Period of insurance

The period from the effective date shown in the schedule until midnight on the expiry date shown in the schedule. This includes any subsequent period for which **we** may accept payment for renewal of this policy.

Pollution

Pollution or contamination by naturally occurring or man-made substances, forces, organisms or any combination of them whether permanent or transitory and all loss, damage or injury, directly or indirectly caused by such pollution or contamination.

Premises &/or property

The premises and the material property stated in the schedule.

Terrorism

Any act whether involving violence or the use of force or not or the threat or the preparation thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which is designed to or does intimidate or influence a de jure or de facto government or governmental organisation or the public or a section of the public

General definitions

or disrupt any segment of the economy and from its nature or context is done in connection with political social religious ideological or similar causes and objectives.

Unoccupied

Any building or part of any building which is unoccupied or not in use by **you** or any tenant of **you** for more than thirty consecutive days.

We/us/our

The Lloyd's syndicates and insurance companies detailed in **your** schedule of insurance.

You/your/yours

The person or persons or corporate body named in the schedule and includes

- (a) any subsidiary company which is named in the policy schedule operating in or from premises in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- (b) at **your** written request
 - (i) any director or **employee** of **yours** while acting on behalf of or in the course of his employment or engagement by **you** in respect of liability for which **you** would have been entitled to indemnity under this insurance if the claim against any such person had been made against **you**
 - (ii) any officer member or **employee** of **yours**, social sports or welfare organisation or fire first aid or ambulance service in his respective capacity as such
 - (iii) any director partner or senior official of **yours** in respect of private work carried out by any **employee** of **you** for any such person with **your** the consent
- (c) in the event of **your** death **your** personal representatives in respect of liability incurred by **you** provided that such person shall, as though he were **you**, observe fulfil and be subject to the terms exceptions conditions and endorsements of this insurance as far as they can apply

How to intimate a claim

If you need to make a claim

We aim to provide you with a first class claims service and we may utilise the services of loss adjusters and claims management companies to help us handle your claim efficiently and with the expertise you would expect from us. If you are unhappy with any aspect of the handling of your claim please telephone us or email us complaints@premco.co.uk

In the first instance you should contact your insurance broker detailed on your Schedule of insurance

You may also call **us** on **0845 111 0125** and **you** will be advised of the steps to take. It will assist if **you** have details of **your** policy and cover available when telephoning.

Please refer to the claims conditions of the policy set out on pages 11 - 12.

In all communications please quote **your** policy number.

You may email claims@premco.co.uk

You may write to Premier Commercial Limited, Stanhope House, 12 Stanhope Place, Edinburgh EH12 5HH

How to make a complaint

Your right to complain

If **you** wish to make a complaint, please contact:-

Premier Commercial Limited,
Stanhope House
12 Stanhope Place
Edinburgh
EH12 5HH

In the event that **you** remain dissatisfied, it may be possible in certain circumstances for **you** to refer the matter to the Complaints team at Lloyd's.

The address of the Complaints team at Lloyd's is:

Complaints
Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Kent
ME4 4RN

Email: complaints@lloyds.com
Telephone +44 (0) 20 7327 5693
Fax +44 (0) 20 7327 5225
www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered your complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at www.financial-ombudsman.org.uk.

For covers not underwritten at Lloyd's

Crawford Boyd LLB (Hons) ACII, Chartered Insurer, Underwriting Director, Premier Commercial Limited Stanhope House, 12 Stanhope Place, Edinburgh EH12 5HH Telephone 0131 623 6230 complaints@premco.co.uk | crawford@premco.co.uk

IMPORTANT NOTE

Premier Commercial Limited acts as a managing general agent for the underwriters and not for **you**.

General conditions

1. Fair presentation of the risk

- a) **You** must make a fair presentation of the risk to **us** at inception, renewal and variation of the policy.
- b) **We** may avoid the policy and refuse to pay any claims where any failure to make a fair presentation is:
 - i) deliberate or reckless; or
 - ii) of such other nature that, if **you** had made a fair presentation, **we** would not have issued the policy.

We will return the premium paid by **you** unless the failure to make a fair presentation is deliberate or reckless.
- c) If **we** would have issued the policy on different terms had **you** made a fair presentation, **we** will not avoid the policy (except where the failure is deliberate or reckless) but **we** may instead:
 - i) reduce proportionately the amount paid or payable on any claim, the proportion for which **We** are liable being calculated by comparing the premium actually charged as a percentage of the premium which **We** would have charged had **you** made a fair presentation; and/or
 - ii) treat the policy as if it had included such additional terms (other than those requiring payment of premium) as **we** would have imposed had **you** made a fair presentation.

2. Conditions precedent

There are conditions contained within the policy that are conditions precedent to **our** liability.

You may find a condition precedent applies only to a particular section in which case it will be shown under that section.

If **you** do not comply with any part of a condition precedent, **we** will not pay for any claim, except that where the condition precedent concerned:

- a) operates only in connection with particular premises or locations, **we** will pay for claims arising out of an event occurring at other premises or locations which are not specified in the condition;
- b) operates only at particular times, **we** will pay for any claim where **you** show on the balance of probabilities that its non-compliance with the condition precedent did not cause or contribute to the injury, loss, damage or liability which occurred;
- c) would, if complied with, tend to reduce particular types of injury, loss, damage or liability, **we** will pay for any claim where **you** show on the balance of probabilities that its non-compliance with the condition precedent did not cause or contribute to the injury, loss, damage or liability which occurred.

3. Care and prevention

It is a condition precedent that **you** shall take all care to prevent accidents and to maintain and keep in proper repair **your** premises, plant and everything used in the **business**. **You** shall make good or remedy any defect or danger which becomes apparent, and take such additional precautions as the circumstances may require. **You** must also take all care to act in accordance with all statutory obligations and regulations and to employ only competent **employees**. If **you** do not do so **we** may reject or be unable to deal with **your** claim or be unable to pay **your** claim in full.

You shall at **your** own expense

- a) take all reasonable precautions to prevent or reduce **damage**;
- b) cease any activity which may give rise to liability under this policy;
- c) maintain all buildings, furnishings, ways, works, machinery, caravans and vehicles in sound condition;
- d) exercise care in the selection and supervision of **employees**;
- e) remedy any defect or danger as soon as possible after discovery and in the meantime take such additional precautions as the circumstances may require; and
- f) comply with all statutory requirements and other safety regulations imposed by any authority.

4. Alteration

This policy shall be avoided if

- a) any alteration after the commencement of this insurance increases the risk of injury, **damage** or liability; or
 - b) **your** interest ceases except by will or operation of law
- unless **we** agree in writing to continue the policy.

5. Average

Wherever a sum insured is stated to be subject to average, if at the time of any **damage** such sum insured on any item of the **property** insured is less than the total value of such **property**, **you** shall be considered as being **your** own insurer for the difference and shall bear a rateable share of the loss accordingly.

6. **We** can cancel this insurance by giving **you** fourteen (14) days' notice in writing. **we** will only do this for a valid reason (examples of valid reasons are as follows):

- non-payment of premium;
- a change in risk occurring which means that **we** can no longer provide **you** with insurance cover;
- non-cooperation or failure to supply any information or documentation **we** request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

If this insurance is cancelled then, provided **you** have not made a claim, **you** will be entitled to a refund of any premium paid,

General conditions

subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual premium, subject to a deduction for any commission paid to **your** insurance broker. If **we** have paid any claim, or part of any claim, or a payment is pending to you in respect of a claim then no refund of premium will be allowed.

You have a statutory right to cancel this insurance within the first 14 days if your business turnover is under £2,000,000.

You may cancel this insurance after the contract has been concluded by giving notice in writing to **your** broker at the address shown in their correspondence or to **us** at the address shown on **your** policy schedule. This right does not apply at the first or any subsequent renewal of the policy or if the premium is shown in the schedule of insurance as the minimum and deposit premium **we** will accept:

You will only have this right provided that there have been no

- a) claims made under the policy for which **we** have made a payment;
- b) claims made under the policy which are still under consideration; or
- c) incidents likely to give rise to a claim but yet to be reported to **us**.

We will give a refund of part of the premium paid proportionate to the unexpired **period of insurance**.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance**, no refund of the premium will be given.

7. Discharge of liability

We may at any time pay the limit of indemnity or the sum insured (less any sum already paid) or any lower amount for which a claim can be settled. **We** shall be under no further liability except for the payment of costs and expenses incurred before the date of payment.

8. Survey and Risk Improvement Requirements

It is a condition of this insurance that you permit us to survey your premises and business operations and that **you** shall comply and continue to comply with all risk improvement requirements that have been notified to **you** and agreed to by **you** or on **your** behalf. If **you** do not do so **we** may reject or be unable to deal with **your** claim or be unable to pay **your** claim in full.

9. Excess

We shall not be liable for the amount of the **excess** stated in the schedule in respect of each and every loss calculated after the application of all other terms and conditions of this policy.

10. Identification

The policy, schedule, certificates and appendices shall be read together as one contract. Any word or expression to which a specific meaning has been given in any part of the policy, schedule or sections shall have the same meaning wherever it appears unless **we** state otherwise.

11. Adjustment of premium

The premium payable under this policy is provisional and has been calculated on estimates given by **you**. The premium is subject to adjustment upon disclosure of the actual values for the **period of insurance** in respect of the following;

- i) wageroll
- ii) turnover
- iii) contract works (maximum declared value including escalator extension if sum insured exceeded)
- iv) new replacement value of owned plant
- v) charges for hired in plant

The actual premium will be calculated at the rates applicable on the amounts declared and if the actual premium differs from the provisional premium **you** will pay the difference or **we** shall refund the difference subject to renewal of this insurance and a minimum retention of any minimum premium payable referred to in the schedule or 75% of the provisional premium whichever is the greater.

You must keep an accurate record of all relevant particulars which shall be available to **us** for inspection and within a reasonable time after the end of each **period of insurance**, **you** shall supply to **us** an accurate statement in the form required so that the premium for that period can be calculated and the difference paid by or returned to **you**.

If **you** do not supply such a statement within a reasonable time after the end of the **period of insurance**, **we** shall be entitled to charge an additional premium in respect of that **period of insurance** equivalent to 20% of the provisional premium. Should any balance of premium remain unpaid we reserve the right to adjust the **period of insurance** to reflect the amount paid

General conditions

12. Instalments

If **you** are paying the premium through a loan taken out with a finance house and **we** cancel the policy due to non-payment of an instalment or any other reason, any refund of premium will be made directly to the finance house.

In the event of a default, the cancellation will be effective from the day the finance house advises **us** of the default.

13. Long term undertaking

(Applies only if stated in the schedule)

In consideration of a discount off the net premium being allowed until the date stated in the schedule, **you** undertake to offer annually for three years the insurance under this policy on the terms and conditions in force at the expiry of each **period of insurance** and to pay the premiums annually in advance it being understood that

- a) **we** shall be under no obligation to accept an offer made in accordance with this undertaking; and
- b) the sum insured may be proportionately reduced at any time to correspond with any reduction in value of the **business**.

This undertaking applies to any policy or policies which may be issued by **us** in substitution of this policy and the same discount shall be allowed off the net premium on any substituted policy or policies issued by **us**.

Payment of the first or renewal premium due at the effective date shall be deemed acceptance by **you** of this clause.

Nothing in this undertaking shall prejudice **our** right to cancel this policy or any of its sections in accordance with the conditions.

14. Contract (Rights of Third Parties) Act 1999

The terms of this policy are only enforceable by the named insured. A person who is not a named insured has no rights under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

This clause does not affect any rights enforceable under the Third Parties (Rights against Insurers) Act 2010.

15. Choice of law

There is a choice of law which can apply to this policy but the pre-contractual offer by **us**, subsequent acceptance by **you** and the contract itself have been made on the basis of English law and this can only be amended with the express written agreement of both parties to the contract.

16. Law interpretation

The proper law for the interpretation of the construction and language of this policy is English law and the courts of England and Wales alone shall have jurisdiction for hearing and determining any litigation arising out of or in connection with any dispute regarding the interpretation of this policy.

17. Tax

You will pay any tax due on the premium in accordance with current legislation.

18. Access and reasonable precautions

You will afford reasonable facilities for **our** representatives to examine any **property** insured under this policy. **You** will also take and cause to be taken all reasonable precautions to prevent accidents and to safeguard the **property** insured against loss or **damage** and to ensure that all statutory and other regulations relating to the **property** insured are observed.

20. Joint Code of Practice

You undertake to comply with the Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings undergoing renovation dated May 1992 or any subsequent amendment to or revised edition thereof current at inception (or subsequent renewal if applicable) of the policy hereinafter referred to as The Joint Code.

In the event of **our** becoming aware of a breach of The Joint Code, **we** may inform the main/management contractor's site management of the nature of the breach specifying the remedial measures required by **us** (the remedial measures) and the period within which these must be completed.

Where **we** consider such a breach is of sufficient importance **we** may confirm the same by notice in writing (the notice) to the Employer and the main/management contractor and the first named party collectively forming the insured business(es), when this is not the employer or the main/ management contractor, at their respective addresses nominated by **you** at the inception of cover or as subsequently amended. Under the terms of this or any subsequent notice **we** may suspend or cancel all cover at the contract site concerned from the date named in the notice not being a date earlier than the date named for completion of the remedial measures it being understood that upon suspension such cover shall be reinstated when **we** are satisfied that the remedial measures have been completed. Such notice shall be given by registered post, recorded delivery facsimile transmission or by hand.

This additional clause shall not in itself be considered a condition precedent to liability but its inclusion shall not prejudice, waive or remove **our** rights under the terms of this policy.

General conditions

20. **Stoppage of work**

In the event of stoppage of work by **you** on the contract site from any cause for a period of one month cover under Section 4 Part 1. **Contract works** shall be suspended unless its continuance be agreed in writing by **us**. In the event of such total or partial cessation of work **you** shall use due diligence and do all things reasonably practicable to protect the **property** insured.

21. **Series defects**

If the development or discovery of a defect in any part of the **property** insured by Section 4 Part 1. **Contract works** shall indicate or suggest that similar defects exist in other parts of the said **property you** will forthwith investigate and if necessary rectify the defects in such other parts at **your** own expense or alternatively bear all losses arising out of the said defects.

Claims conditions

1. 1. If any claim is in any respect fraudulent or if **you** or anyone acting on **your** behalf use any fraudulent means to obtain any benefit under this policy or deliberately cause **damage** all benefit under this policy shall be forfeited from the date of the fraudulent act.
2. If **you** wish to intimate a claim under the terms of this policy the following conditions precedent to our liability will apply:
 - a) it is a condition precedent that **you** give notice in writing without delay of anything which may give rise to any claim being made against **you** and for which there may be liability under this policy. If **you** do not do so **we** may reject or be unable to deal with **your** claim or be unable to pay **your** claim in full. Details of how to give this notice are given on page GEN8.
 - b) It is a condition precedent that **you** give notice in writing without delay when any claim is actually made against **you** (whether written or oral) and for which there may be liability under this policy. If **you** do not do so **we** may reject or be unable to deal with **your** claim or be unable to pay **your** claim in full. Details of how to report a claim are given on page GEN8.
 - c) It is a condition precedent that **you** advise **us** in writing without delay if at any time **you** know of any impending prosecution, inquest or fatal accident inquiry in connection with any claim or circumstance notified under (a) or (b) above. If **you** do not do so **we** may reject or be unable to deal with **your** claim or be unable to pay **your** claim in full. Details of how to give this notice are given on page GEN8.
 - d) It is a condition precedent that **you** shall without delay provide **us** with such particulars and information as **we** may require in relation to any occurrence or claim notified to **us**, and shall forward to **us**, without delay on receipt, every letter, claim form, writ, summons, process, or any other legal papers. If **you** do not do so **we** may reject or be unable to deal with **your** claim or be unable to pay **your** claim in full.
3. **We** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim, and may prosecute at **our** own expense and for **our** benefit any claim for insurance or damages against any other persons, and **you** shall give all information and assistance required. If **you** do not do so **we** may reject or be unable to deal with **your** claim or be unable to pay **your** claim in full. No admission of liability or offer, promise or payment shall be made without **our** written consent.
4. **We** will not pay any claim under this policy unless **you** have complied with the terms of condition 2.
5. If **we** choose or are required to reinstate or replace any property **you** shall at **your** own expense give **us** all such plans, documents, books and information as **we** may reasonably require.

We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and shall not in any case be bound to pay out more than the sum insured on any item.
6.
 - a) In the event of any **damage** for which a claim is or may be made under this policy **we** and any person authorised by **us** may without incurring any liability or diminishing **our** right to rely upon any conditions of this policy enter, take or keep possession of the building or **premises** where the **damage** has happened and any property insured under this policy.

If **you** or anyone acting on **your** behalf does not comply with **our** requirements or hinders or obstructs **us** in doing any of the above, then all benefit under this policy shall be forfeited. **You** shall not in any case be entitled to abandon any property to **us** whether **we** take possession of it or not.
 - b) **You** or anyone acting on **your** behalf must not make any admission, offer, promise or payment without **our** written consent. **We** have the right to take over and conduct in **your** name the defence or settlement of any claim or to prosecute any claim in **your** name for **our** own benefit and **we** shall have full discretion in the conduct of any proceedings and in the settlement of any claim.
 - c) **You** shall give all such assistance as **we** may require.
7. Any claimant under this policy shall at **our** request and expense do and allow all such acts and things as **we** may reasonably require for the purpose of enforcing any rights and remedies **we** may have of obtaining recovery or indemnity from third parties, irrespective of whether **we** require this before or after **we** indemnify **you**.
8. *Not applicable to Section 3 part 2 - Personal injury (robbery)*

If at the time of any claim there is any other insurance covering **your** interest in the property **damaged** or the same legal liability **our** liability under this policy shall be limited to its rateable proportion of such claim.

If the other insurance is subject to any condition of average this policy if not already subject to any condition of average shall be subject to average in the same way.

If any other insurance effected by **you** or on **your** behalf covers any of the property insured but is subject to any provision which excludes it from ranking concurrently with this policy either in whole or in part or from contributing rateably to the **damage**, **our** liability under this policy shall be limited to such proportion of the **damage** as the sum insured bears to the value of the property.
9. *Not applicable to Section 3 part 2 - Personal injury (robbery)*

If any difference as to the amount to be paid under this policy (liability being otherwise admitted) arises, it may be referred to an arbitrator to be appointed by the parties in accordance with statutory provisions. Where any difference is referred to arbitration the making of any award shall be a condition precedent to any right of action against **us**.

General exclusions

1. This policy does not cover failure of any computer system, whether or not **your** property, to be date or time compliant including failure of any correction, attempted correction, conversion, renovation, rewriting or replacement of any computer system relating to date or time compliance.
2. This policy does not cover any award of punitive or exemplary damages whether as fines, penalties, multiplication of compensatory awards or damages, or in any other form whatsoever.
3. This policy does not cover or provide any benefit where doing so would breach any sanction, prohibition or other restrictions imposed by law or regulation.
4. Any judgment, award or settlement made within countries which operate under the laws of the United States of America or Canada (or any order made anywhere in the world to enforce such judgment award or settlement either in whole or part) unless **you** have requested that there shall be no such limitation and have accepted the terms offered by **us** in granting such cover, which offer and acceptance must be subject to specific endorsement to this policy.
5. This policy does not cover any liability assumed by **you** under any express warranty, agreement or guarantee unless such liability would have attached to **you** irrespective of such express warranty, agreement or guarantee.
6. This policy does not cover death, disablement or **damage** to any property, any loss or expense resulting or arising therefrom or any legal liability of whatsoever nature directly or indirectly caused by, contributed to or arising from
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or;
 - b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear components;but as far as concerns **injury** to any **employee** which arises out of and in the course of their employment or engagement by **you** this exclusion shall apply only in respect of
 - i) liability of any principal, including directors, partners, or senior officials
 - ii) liability assumed by **you** by agreement and which would not have attached in the absence of such agreement.
7. This policy does not cover **damage** directly caused by pressure waves caused by aircraft and other aerial devices travelling at Sonic or supersonic speeds.
8. This policy does not cover
 - i) **money**, jewellery, precious stones, precious metals (except where parts of machinery or tools) bullion, bonds, furs, curiosities, rare books, works of art, patterns, models, moulds, plans and designs;
 - ii) goods held in trust or on commission, documents, manuscripts, business books, computer systems, records, explosives, video tapes or cassettes for sale or hire; or
 - iii) property in transitunless specifically mentioned.
9. This policy does not cover liability, **damage** or consequential loss directly or indirectly caused by or arising out of **terrorism** except as provided for in section 8. employers liability extension 3.
In any action, suit or other proceedings where **we** allege that **damage** or consequential loss caused by **terrorism** is not covered by this policy, the burden of proving that such **damage** or consequential loss is covered shall be upon **you**.
10. This policy does not cover **damage** or consequential loss in Northern Ireland occasioned by, happening through or in consequence directly or indirectly of civil commotion.
11. Property cyber and **data** exclusion
 - 11.1 Notwithstanding any provision to the contrary within this policy or any endorsement thereto this policy excludes any:
 - 11.1.1 **cyber loss**;
 - 11.1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data**, including any amount pertaining to the value of such **data**;regardless of any other cause or event contributing concurrently or in any other sequence thereto.
 - 11.2 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
 - 11.3 This endorsement supersedes and, if in conflict with any other wording in the policy or any endorsement thereto having a bearing on **cyber loss** or **data**, replaces that wording.
12. This policy does not cover any liability caused by or arising out of **pollution** apart from that specified under Section 2 Public liability.
13. **We** will not indemnify **you** against liability in respect of any loss, cost or expense directly or indirectly arising out of, resulting as a consequence of or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in a consequence of loss.
This exclusion shall not apply to the accidental discovery of asbestos, or materials containing asbestos fibre, provided that without delay, upon discovery all handling, removal, transportation or disposal of asbestos, or materials containing asbestos fibre, ceases and any subsequent handling, removal, transportation or disposal of asbestos, or materials containing asbestos fibre, is carried out by qualified licensed subcontractors on terms which will indemnify **you** for all liability arising out of such work.

General exclusions

14. This policy does not cover **damage**, cost or expense of any nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.
15. **We** shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit under this insurance to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
16. **Communicable disease** exclusion
(This exclusion does not apply to Section 1 – Employers liability)
 - 16.1. This policy does not insure any loss, **damage**, liability, **injury**, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a **communicable disease** or the fear or threat (whether actual or perceived) of a **communicable disease**.
 - 16.2. For the purposes of this endorsement, loss, **damage**, liability, **injury**, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean up, detoxify, remove, monitor or test:
 - 16.2.1. for a **communicable disease**, or
 - 16.2.2. any property insured hereunder that is affected by such **communicable disease**.
 - 16.3. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage with the exception of the cover provided under Section 1 – Employers liability of this insurance

Section 1 – Employers liability

Insuring clause

We shall cover you under the terms of this policy in respect of:

- 1) All sums which **you** shall become legally liable to pay as damages including claimants' costs and expenses in respect of **injury** sustained by an **employee of yours** arising out of and in the course of their employment or engagement by **you** and caused during the **period of insurance** stated in the **schedule** in connection with the **business** and occurring within the geographical limits given below.
- 2) All costs and expenses incurred by **you** (except as described in 3 below) with **our** written consent in respect of any claim against **you** which may be covered by this policy.
- 3) The payment of legal and other defence fees incurred with **our** written consent, up to a limit of £50,000 arising out of any one occurrence, for **your** representation at any Coroner's Inquest or Fatal Accident Inquiry in respect of any death, and at which **your employee** or principal, including any director, partner, or senior official, has been requested to give evidence, and proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of statutory duty resulting in **injury** which may be covered by this policy.

Geographical limits

- (a) in Great Britain Northern Ireland the Channel Islands or the Isle of Man
- (b) whilst temporarily outside the countries named in (a) provided that any such **employee** is
 - (i) ordinarily resident in any of the aforesaid countries
 - (ii) engaged in non-manual work

Limit of liability

The most **we** will pay under this section in respect of any one claim against **you**, or series of claims against **you** arising out of one occurrence, inclusive of all costs and expenses shall not exceed in the aggregate the **limit of liability** stated in the **schedule**.

Rights of recovery

The cover granted by section 8 of this insurance is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to **employees** in Great Britain Northern Ireland the Channel Islands Isle or the Man but **you** shall repay to **us** all sums paid by **us** which **we** would not have been liable to pay but for the provisions of such law

Extensions

These apply in addition to the general extensions

1. Unsatisfied court judgements

Where a judgement for damages has been obtained by any **employee** or the legal personal representatives of any **employee**

- A. in respect of **injury** sustained by the **employee** arising out of and in the course of employment by **you** in the **business**
- B. against any company or individual operating from or resident in premises within the geographical limits in any court situate in the geographical limits

and such judgement remains unsatisfied in whole or in part 6 months after the date of judgement then at **your** request **we** will pay to the **employee** or the said legal personal representatives the amount of any such damages and any awarded costs to the extent that they remain unsatisfied

Provided that

- (a) there is no appeal outstanding
- (b) if any payment is made by **us** the **employee** or the said legal personal representatives shall assign the judgement to **us**
- (c) this section (section 8) of the policy is operative at the time that such **injury** is caused
- (d) **our** liability for damages costs and expenses shall not exceed the amount stated as the limit of indemnity in the **schedule**

We will not cover any judgment where an appeal remains outstanding.

2. Indemnity to principal

We will cover any principal under this section against liability in respect of **injury** or loss of, or damage to, **property**, to the extent that any contract or agreement entered into by **you** with any principal so requires.

Provided that

- a) payment would be made against **you**
- b) the principal shall observe fulfil and be subject to the terms conditions and endorsements of this policy as far as they can apply

Section 1 – Employers liability

- c) No payment will be made by **us** in respect of liquidated damages or under any penalty clause;
- d) payment made by **Us** under section 8 shall only apply in respect of liability to any person who is an **Employee**.

3. Health and Safety at Work Act etc and Corporate Manslaughter

We will cover **you** and at **your** request any director, partner, senior official or **employee** of **yours**, in respect of legal costs and expenses incurred with **our** written consent in the defence of any prosecution or (subject to the provisions below) incurred in connection with appeal against conviction arising from such prosecution under the provisions of:

- (i) the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978
- (ii) the Corporate Manslaughter and Corporate Homicide Act 2007

Provided that the proceedings relate to an offence alleged to have been committed during the **period of insurance** and in the course of the **business**, and where there is also a claim or potential claim for damages against **you** or any of the additional persons insured, **you** are entitled to cover under this policy.

We will only pay the costs and expenses of legal representation for an appeal against conviction if:

- a) any related claim against **you** for damages remains unsettled; and
- b) in the opinion of the legal representatives acting for **you** an appeal is more likely than not to succeed; and

We will not cover **you** in respect of:

- a) fines or penalties of any kind, remedial or publicity orders or prosecution costs imposed as a consequence of such prosecution, including any fee for intervention;
- b) any circumstances for which cover is provided by any other insurance;
- c) proceedings consequent upon a deliberate act by, or omission of, any person entitled to insurance under this extension if the result thereof could reasonably have been expected having regard to the nature and circumstances of such act or omission;
- d) proceedings which arise out of any activity or risk excluded from this policy.

If a claim for damages is settled or is withdrawn, **We** will have no further liability other than in respect of costs and expenses of legal representation incurred before the date of the claim payment.

4. Court attendance costs

If any of the people mentioned below attend court as a witness at **our** request, in connection with a claim in respect of which **you** are entitled to insurance under this policy, **we** will provide compensation to **you** at the following rates per day for each day on which attendance is required:

- a) £250 for **you** or any of the directors or partners of **yours**
- b) £100 for any **employee**

5. Offshore

If **we** are required by compulsory insurance regulations then **we** will make a payment in respect of **injury** occurring **offshore**. The amount **we** will pay **you** or on **your** behalf shall be limited to £5,000,000 any one occurrence.

6. Terrorism

Injury as a result of **terrorism** to any **employee** of **yours** which arises out of and in the course of employment or engagement by **you**. The amount **we** will pay **you** or on **your** behalf shall be limited to £5,000,000 any one occurrence.

Exclusions

These apply in addition to the general exclusions.

We shall not indemnify **you** under this section against liability for **injury** sustained by any **employee** of **yours**

- (i) in respect of which compulsory insurance or security is required to be arranged by **you** under the Road Traffic Act 1988 or the Road Traffic (Northern Ireland) Order 1981 or any subsequent legislation amending or replacing such Act or Order
- (ii) whilst **offshore**

If **we** are required by compulsory insurance regulations to make a payment in respect of **injury** occurring **offshore** then the limit of indemnity of £5,000,000 any one occurrence shall apply

Section 2 – Public liability

Insuring clause

We shall cover you under the terms of this policy in respect of:

- 1) All sums which **you** shall become legally liable to pay as damages including claimants' costs and expenses in respect of:
 - a) Accidental **injury** to any person;
 - b) Accidental physical loss of, or physical damage to property;
 - c) Obstruction, trespass, nuisance or interference with any right of way, air, light or water or other easement;
 - d) Wrongful arrest, wrongful detention, false imprisonment, or malicious prosecution;in connection with the **business** and occurring anywhere within the geographical limits given below during the **period of insurance** stated in the **schedule**.
- 2) All costs and expenses incurred by **you** (except as described in 3 below) with **our** written consent in respect of any claim against **you** which may be covered by this policy.
- 3) The payment of legal and other defence fees incurred with **our** written consent, up to a limit of £50,000 arising out of any one occurrence, for **your** representation at any Coroner's Inquest or Fatal Accident Inquiry in respect of any death and at which **your employee** or principal, including any director, partner, or senior official, of **yours** has been requested to give evidence and proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of statutory duty resulting in **injury** or loss of or damage to property which may be covered by this policy.

Geographical limits

- a) in Great Britain Northern Ireland the Channel Islands or the Isle of Man
- b) whilst temporarily outside the countries named in (a) provided that any such **employee** is
 - (i) ordinarily resident in any of the aforesaid countries
 - (ii) engaged in non-manual work

Limit of liability

The most **we** will pay under this section (including any extensions) for damages in respect of any one claim against **you** or series of claims against **you** arising out of one occurrence shall not exceed in the aggregate the **limit of liability** stated in the **schedule**.

Any costs and expenses incurred by **you** in respect of this section under this policy will be payable in addition to the **limit of liability** stated in the **schedule**.

Extensions

These apply in addition to the general extensions

1. Motor vehicles tool of trade risk

We will cover **you** under the terms of this policy in respect of liability for **injury** or loss of or damage to property caused by or arising from:

- a) the use of plant as a tool of trade at **your** premises or on any site at which **you** are working
- b) the loading or unloading of any vehicle or the bringing to or taking away of a load from any vehicle
- c) damage to any building bridge weighbridge road or to anything beneath caused by vibration or by the weight of any vehicle or its load

We will not cover **you** against liability:

- a) in respect of which compulsory insurance or security is required under any legislation governing the use of the vehicle
- b) for which insurance is provided by any other policy

2. Motor contingent liability

We will cover **you** in respect of liability for **injury** or damage to property arising from the ownership, possession or use under **your** control or the control of any of **your employees** of any mechanically propelled vehicle, including anything attached to it, used in circumstances where insurance or security is required by any road traffic legislation or where insurance is already provided by any other policy or security, caused by or arising from any motor vehicle or anything attached to it, not belonging to or provided by **you**, being used by an **employee** in the course of the **business**.

We will not cover **you** against liability

- a) in respect of damage to any such vehicle or trailer or property conveyed therein or thereon
- b) for which insurance is provided by any other insurance
- c) caused or arising whilst such vehicle or trailer is

Section 2 – Public liability

- (i) engaged in racing pace-making reliability trials or speed testing or
- (ii) being driven by **you** or
- (iii) being driven with the general consent of **you** or their representative by any person who to the knowledge of **you** or other such representative does not hold a licence to drive such vehicle unless such person has held and is not disqualified from holding or obtaining such a licence or
- (iv) used elsewhere than within the geographical limits

3. Movement of obstructing vehicles

We will cover **you** in respect of liability for **injury** or loss of or damage to property caused by or arising from any vehicle (not owned or hired by or lent to **you**) being driven by **you** or by any **employee** with **your** permission whilst such vehicle is being moved for the purpose of allowing free movement of any vehicles or pedestrians.

We will only cover **you** under this section extension if:

- a) movements are limited to vehicles parked on or obstructing **your** premises or any site at which **you** are working; and
- b) the vehicle causing obstruction will not be driven by any person unless such person is competent to drive the vehicle; and
- c) the vehicle causing obstruction is driven by use of the owner's ignition key

We will not cover **you** against liability

- a) in respect of damage to such vehicle
- b) in respect of which compulsory insurance or security is required under any legislation governing the use of the vehicle

4. Defective premises act

We will cover **you** in respect of liability arising under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any premises previously owned or occupied by **you** for purposes pertaining to the **business** and which have since been disposed of by **you**.

We will not cover **you** against liability

- a) for which insurance is provided by any other insurance
- b) for the costs of remedying any defect or alleged defect in such premises

5. Leased or rented premises

We will cover **you** in respect of liability for loss of, or damage to, premises including their contents being leased or rented to **you**.

We will not cover **you** against liability assumed by **you** under any agreement, which would not have attached in the absence of such agreement.

6. Overseas personal liability

We will cover

- a) **you**
- b) at **your** request
 - (i) any director partner or **employee** of **yours**
 - (ii) any spouse or child of the persons stated in a) or b) i) above who are accompanying such persons

in respect of personal liability incurred by such persons for accidental **injury** to any person or accidental loss of or damage to **property** in connection with an event occurring in a country outside of the geographical limits of section 9 whilst on a temporary visit to such country in connection with the **business**.

Provided that

- a) any insured person under this section extension shall as though they were **you** be subject to the introduction, the customer service information, the general definitions, general conditions, general exclusions, sections, section extensions, the **schedule** and any endorsements to this policy;
- b) nothing in this section extension shall increase **our** liability to pay any amount exceeding the **limit of liability** stated in the **schedule**, regardless of the number of persons claiming to be covered.

We shall not cover **you** in respect of:

- a) contractual liability
- b) liability for which insurance is provided by any other insurance
- c) liability in respect of damage to **property** belonging to or in the custody or under the control of any person insured under this section extension
- d) liability in respect of **injury** to any insured person under this section extension
- e) liability caused by or arising from
 - i) the ownership or occupation of land or buildings
 - ii) the carrying on of any business profession trade or employment
 - iii) the ownership possession or use of animals other than domestic dogs or cats.

Section 2 – Public liability

7. Data Protection Act

If **you** have registered in accordance with the terms of the Data Protection Act 2018, or have applied for such registration which has not been refused or withdrawn, or were previously registered in accordance with the terms of the Data Protection Act 1998, **we** will cover **you** under this section 9 extension in respect of compensation for damage arising out of any claim under Section 169 of the Data Protection Act 2018 not otherwise insured hereunder and first made against **you** during the **period of insurance** stated in the **schedule**.

We shall not cover **you** for damages, costs and expenses that exceed the Limits of Liability stated in the **schedule**, and notwithstanding anything stated in the **schedule** or elsewhere in this policy to the contrary the said **limit of liability** shall for the purpose of this section extension apply in respect of the total of all claims during the **period of insurance** stated in the **schedule**.

We shall not cover **you** in respect of:

- a) fines levied by the Information Commissioner's Office or imposed as a result of conviction under the Data Protection Act 2018
- b) for 10 per cent of each claim subject to a minimum of £500 and a maximum of £5,000
- c) liability caused by or arising from a deliberate act by or omission of any person entitled to insurance under this section extension if the result thereof could reasonably have been expected having regard to the nature and circumstances of such act or omission
- d) for the costs of replacing reinstating rectifying or erasing any personal data
- e) liability caused by, or arising from, any incident or circumstances known to **you** at the start of the **period of insurance** stated in the **schedule** which may give rise to a claim;
- f) caused by or arising from the recording processing or provision of data for reward or the determining of the financial status of a person
- g) contractual liability
- h) liability in respect of **injury** to any person or damage to property

8. Indemnity to principal

We will cover any principal under this section against liability in respect of **injury** or loss of, or damage to, property, to the extent that any contract or agreement entered into by **you** with any principal so requires.

Provided that

- a) payment would be made against **you**
- b) the principal shall observe fulfil and be subject to the terms conditions and endorsements of this policy as far as they can apply
- c) No payment will be made by **us** in respect of liquidated damages or under any penalty clause;
- d) payment made by **Us** under section 8 shall only apply in respect of liability to any person who is an **Employee**.

9. Cross liabilities

If **you** are comprised of more than one party, **we** will under this section make payment to each party in the same manner and to the same extent as if a separate policy had been issued to each party.

Nothing in this extension shall increase the **limit of liability** of the operative section(s) stated in the **schedule**, regardless of the number of persons claiming to be insured by this policy.

10. Health and Safety at Work Act etc and Corporate Manslaughter

We will cover **you** and at **your** request any director, partner, senior official or **employee** of **yours**, in respect of legal costs and expenses incurred with **our** written consent in the defence of any prosecution or (subject to the provisions below) incurred in connection with appeal against conviction arising from such prosecution under the provisions of:

- 1) the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978
- 2) the Corporate Manslaughter and Corporate Homicide Act 2007

Provided that the proceedings relate to an offence alleged to have been committed during the **period of insurance** and in the course of the **business**, and where there is also a claim or potential claim for damages against **you** or any of the additional persons insured, **you** are entitled to cover under this policy.

We will only pay the costs and expenses of legal representation for an appeal against conviction if:

- a) any related claim against **you** for damages remains unsettled; and
- b) in the opinion of the legal representatives acting for **you** an appeal is more likely than not to succeed; and
- c) the total amount of any damages likely to be awarded against you exceeds the total cost of legal representation for an appeal.

Section 2 – Public liability

We will not cover **you** in respect of:

- e) fines or penalties of any kind, remedial or publicity orders or prosecution costs imposed as a consequence of such prosecution, including any fee for intervention;
- f) any circumstances for which cover is provided by any other insurance;
- g) proceedings consequent upon a deliberate act by, or omission of, any person entitled to insurance under this extension if the result thereof could reasonably have been expected having regard to the nature and circumstances of such act or omission;
- h) proceedings which arise out of any activity or risk excluded from this policy.

If a claim for damages is settled or is withdrawn, **We** will have no further liability other than in respect of costs and expenses of legal representation incurred before the date of the claim payment.

11. Court attendance costs

If any of the people mentioned below attend court as a witness at **our** request, in connection with a claim in respect of which **you** are entitled to insurance under this policy, **we** will provide compensation to **you** at the following rates per day for each day on which attendance is required:

- c) £250 for **you** or any of the directors or partners of **yours**
- d) £100 for any **employee**

Special condition – Applicable to any process involving the application of heat

It is a condition precedent to our liability under Section 2 of this insurance that the following special precautions will be complied with on each occasion in relation to any of the following work and that in relation to the following work no work shall be carried out unless specifically authorized by the occupier of the premises at which the work is to be undertaken and that the occupier shall specifically approve the following safety arrangements

- a) Work involving any blow lamp, blow torch, flame gun or hot air gun or work involving electric gas or other welding cutting or portable grinding equipment
 - i. The area in which work is to be carried out (including adjoining shafts or openings and the area the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat
 - ii. Wherever practicable all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection
 - iii. Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work
 - iv. All burning equipment is to be lit and used in strict accordance with the manufacturer's instructions not left unattended when lit and extinguished immediately after use
 - v. Hot air guns are to be switched off when unattended and immediately after use
 - vi. All portable grinders are to be switched on and used in strict accordance with the manufacturers instructions and switched off when unattended and immediately after use
 - vii. A person who is competent in the use of fire extinguishing appliances is to be appointed to act as a firewatcher in conjunction with the operative using the equipment and to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off
 - viii. Wherever practicable gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work
 - ix. A continuous check that there is no fire or risk of fire is to be made in the vicinity of the point of work and immediately following completion of each period of work a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) and a further check is to be made not less than 30 minutes immediately following the completion of each period of work A suitable employee is to be responsible for fire safety for each period of work
- b) Work involving asphalt or bitumen tar boilers:
 - i. Regulation spill trays are to be used
 - ii. All tar boilers are to be kept wholly at ground level
 - iii. The equipment and work is not to be left unattended at any time whilst in use
 - iv. Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work
 - v. Immediately following completion of each period of work, a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition)

Section 2 – Public liability

Exclusions

These apply in addition to the general exclusions

We will not cover **you** under this section against liability

- 1) for loss of or damage to property belonging to **you** or in the custody or control of the **insured** or of any **employee of your** other than
 - (i) personal effects (including vehicle and their contents) of **employees** or visitors
 - (ii) any premises including their contents not being premises leased or rented to **you** which are temporarily occupied by **you** for the purpose of carrying out work therein or thereon
 - (iii) any other property on which **you** or any **employees** or agent of **yours** is, or has been carrying out work but **we** will not indemnify **you** in respect of loss or damage to that part of any property being worked upon
- 2) arising from the ownership possession or use under the control of **you** or of any **employee of yours** of
 - (i) any mechanically propelled vehicle including anything attached to it used in circumstances where insurance or security is required by any road traffic legislation or where indemnity is provided by any other policy or security
 - (ii) any craft intended to travel through air or space or other aerial devices hovercraft or watercraft (other than hand propelled watercraft or sailing craft not exceeding six metres in length)
- 3) for loss caused by any **goods** after they have left **your** the custody or control other than food or drink supplied primarily for the use of **your employees** or for entertainment purposes
- 4) for loss arising from professional advice given separately for a fee or other charge by **you** or by anyone on **your** behalf or in circumstances where a fee would normally be charged
- 5) for the amount of the **excess** stated in the **schedule**
- 6) for **injury** sustained by an **employee** which arises out of and in the course of their employment or engagement by **you**.
- 7) for loss of, or damage, or legal liability occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government, or public, or local authority.
- 8) for loss of, or damage to, or any costs or expense incurred in repairing, replacing, removing, rectifying, recalling, or making any refund in respect of **goods**.
- 9) for liability arising from **goods** used with **your** knowledge in connection with aircraft and other aerospace devices (including drones), watercraft, or **offshore** structures.
- 10) for **injury**, loss, damage, cost or expense of any kind caused by, resulting from or in connection with, any component building material that must be removed, encapsulated or otherwise abated because its presence or release is a hazard to human health.
- 11) for **injury**, loss, damage, cost or expense of any kind caused by, resulting from or in connection with any fungus of any kind, including but not limited to mildew, mould, spores or allergens.
- 12) any liability caused by, or arising out of pollution, or contamination of buildings or other structures or of water or land or the atmosphere, but this exclusion shall not apply in respect of pollution or contamination caused by a sudden identifiable, unintended and unexpected incident which takes place in its entirety at a specific moment in time and place during the **period of insurance** stated in the **schedule**.
- 13) for any loss of any kind caused by or attributable to:
 - (i) an outbreak of a disease that becomes an epidemic whether or not declared to be an epidemic by any competent civil authority
 - (ii) an outbreak of a disease declared or categorised by the World Health Organisation as a pandemic or
 - (iii) a Public Health Emergency of International Concern declared by the World Health Organisation

For the avoidance of doubt, where an epidemic, pandemic or Public Health Emergency of International Concern occurs, this policy will not insure loss of any kind for any period prior to such epidemic, pandemic or Public Health Emergency of International Concern.

For the purposes of this exclusion **loss** means and includes all sums which you become legally liable to pay as damages including claimants' costs and expenses, and, in addition, includes but is not limited to, any kind of pecuniary losses whether described as compensation, legal costs, defence costs, other costs, expenses, fees, charges or similar terms.

Section 3 – Products liability

Insuring clause

We shall cover you under the terms of this policy in respect of:

- 1) All sums which **you** shall become legally liable to pay as damages including claimants' costs and expenses in respect of:
 - a) Accidental **injury** to any person; and
 - b) Accidental physical loss of, or physical damage to, property, caused by any **Goods** occurring anywhere within the geographical limits given below during the policy **Period of insurance** stated in the **schedule** which arises in connection with the **Business**.
- 2) All costs and expenses incurred by **you** (except as described in 3 below) with **our** written consent in respect of any claim against **you** which may be covered by this policy.
- 3) The payment of legal and other defence fees incurred with **our** written consent up to a limit of £50,000 arising out of any one occurrence for **your** representation at any Coroner's Inquest or Fatal Accident Inquiry in respect of any death and at which an **employee** or principal including a director, partner, or senior official, of **yours** has been requested to give evidence and at proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of statutory duty resulting in **injury** or loss of or damage to property in respect of any **goods**.

Geographical limits

Anywhere in the world other than at **your** premises during the **period of insurance** stated in the **schedule** and caused by any **goods**.

Limit of liability

The most **we** will pay under this section (including any extensions) in respect of damages awarded against **you** shall not exceed in the aggregate during the **period of insurance** the **limit of liability** stated in the **schedule**.

Any costs and expenses incurred by **you** in respect of this section, will be payable in addition to the **limit of liability**.

Extensions

These apply in addition to the general extensions

1. Consumer Protection Act and Food Safety Act

We will cover **you**, and at **your** request any principal, including any director, partner, senior official, or any **employee** of **yours**, under this section 10 extension, for legal costs and expenses incurred with **our** written consent in the defence of any criminal proceedings brought for a breach of Part II of the Consumer Protection Act 1987 and Sections 7 and 8 of the Food Safety Act 1990, including such legal costs and expenses incurred in an appeal against conviction arising from such proceedings and prosecution costs awarded in connection.

Provided that

- (a) the proceedings relate to an offence alleged to have been committed during the **period of insurance** and in the course of the **business**
- (b) the principal, including a director, partner or senior official, or **employee** shall as though they were **you** be subject to the terms, conditions, exclusions and limitations of this policy insofar as they can apply.

We shall not cover **you** in respect of:

- a) fines or penalties of any kind;
- b) any proceedings arising from circumstances for which insurance is already provided by any other policy;
- c) proceedings consequent upon a deliberate act by, or omission of, any person entitled to insurance under this section 10 extension if the result thereof could reasonably have been expected having regard to the nature and circumstances of such act or omission;
- d) proceedings which arise out of any activity or risk excluded from this policy.

2. Indemnity to principal

We will cover any principal under this section against liability in respect of **injury** or loss of, or damage to, property, to the extent that any contract or agreement entered into by **you** with any principal so requires.

Provided that

- a) payment would be made against **you**
- b) the principal shall observe fulfil and be subject to the terms conditions and endorsements of this policy as far as they can apply
- c) No payment will be made by **us** in respect of liquidated damages or under any penalty clause;
- d) payment made by **Us** under section 8 shall only apply in respect of liability to any person who is an **Employee**.

3. Cross liabilities

If **you** are comprised of more than one party, **we** will under this section make payment to each party in the same manner and to the same extent as if a separate policy had been issued to each party.

Nothing in this extension shall increase the limits Of liability of the operative section(s) stated in the **schedule**, regardless of the number of persons claiming to be insured by this policy.

Section 3 – Products liability

4. Health and Safety at Work Act etc and Corporate Manslaughter

We will cover **you** and at **your** request any director, partner, senior official or **employee** of **yours**, in respect of legal costs and expenses incurred with **our** written consent in the defence of any prosecution or (subject to the provisions below) incurred in connection with appeal against conviction arising from such prosecution under the provisions of:

- 1) the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978
- 2) the Corporate Manslaughter and Corporate Homicide Act 2007

Provided that the proceedings relate to an offence alleged to have been committed during the **period of insurance** and in the course of the **business**, and where there is also a claim or potential claim for damages against **you** or any of the additional persons insured, **you** are entitled to cover under this policy.

We will only pay the costs and expenses of legal representation for an appeal against conviction if:

- a) any related claim against **you** for damages remains unsettled; and
- b) in the opinion of the legal representatives acting for **you** an appeal is more likely than not to succeed; and
- c) the total amount of any damages likely to be awarded against you exceeds the total cost of legal representation for an appeal.

We will not cover **you** in respect of:

- a) fines or penalties of any kind, remedial or publicity orders or prosecution costs imposed as a consequence of such prosecution, including any fee for intervention;
- b) any circumstances for which cover is provided by any other insurance;
- c) proceedings consequent upon a deliberate act by, or omission of, any person entitled to insurance under this extension if the result thereof could reasonably have been expected having regard to the nature and circumstances of such act or omission;
- d) proceedings which arise out of any activity or risk excluded from this policy.

If a claim for damages is settled or is withdrawn, **We** will have no further liability other than in respect of costs and expenses of legal representation incurred before the date of the claim payment.

5. Court attendance costs

If any of the people mentioned below attend court as a witness at **our** request, in connection with a claim in respect of which **you** are entitled to insurance under this policy, **we** will provide compensation to **you** at the following rates per day for each day on which attendance is required:

- a) £250 for **you** or any of the directors or partners of **yours**
- b) £100 for any **employee**

Exclusions

We will not cover **you** under this section in respect of liability:

- 1) caused by, or in connection with, any **goods** which to **your** knowledge are for export to, or use in, the United States of America or Canada;
- 2) caused by any **goods** in **your** custody or control;
- 3) the amount shown as **excess** in the **schedule**.
- 4) for **injury** sustained by an **employee** which arises out of and in the course of their employment or engagement by **you**.
- 5) for loss of, or damage, or legal liability occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government, or public, or local authority.
- 6) for loss of, or damage to, or any costs or expense incurred in repairing, replacing, removing, rectifying, recalling, or making any refund in respect of **goods**.
- 7) for liability arising from **goods** used with **your** knowledge in connection with aircraft and other aerospace devices (including drones), watercraft, or **offshore** structures.
- 8) for **injury**, loss, damage, cost or expense of any kind caused by, resulting from or in connection with, any component building material that must be removed, encapsulated or otherwise abated because its presence or release is a hazard to human health.
- 9) for **injury**, loss, damage, cost or expense of any kind caused by, resulting from or in connection with any fungus of any kind, including but not limited to mildew, mould, spores or allergens.
- 10) any liability caused by, or arising out of pollution, or contamination of buildings or other structures or of water or land or the atmosphere, but this exclusion shall not apply in respect of pollution or contamination caused by a sudden identifiable, unintended and unexpected incident which takes place in its entirety at a specific moment in time and place during the **period of insurance** stated in the **schedule**.
- 11) for any loss of any kind caused by or attributable to:
 - a. an outbreak of a disease that becomes an epidemic whether or not declared to be an epidemic by any competent civil authority
 - b. an outbreak of a disease declared or categorised by the World Health Organisation as a pandemic or
 - c. a Public Health Emergency of International Concern declared by the World Health Organisation

For the avoidance of doubt, where an epidemic, pandemic or Public Health Emergency of International Concern occurs, this policy will not insure loss of any kind for any period prior to such epidemic, pandemic or Public Health Emergency of International Concern.

For the purposes of this exclusion **loss** means and includes all sums which you become legally liable to pay as damages including claimants' costs and expenses, and, in addition, includes but is not limited to, any kind of pecuniary losses whether described as compensation, legal costs, defence costs, other costs, expenses, fees, charges or similar terms.

Section 4 – Contract works and employee tools

Insuring clause

Part 1 – Contract works

The insurance by this Section is in respect of **damage** to the Contract works occurring

Transit

whilst in transit (other than by sea or air) in the United Kingdom to or from the contract site (including any loading or unloading in connection therewith).

Contract site

whilst on the contract site or adjacent thereto until the issue of a certificate of completion or until taken over by the principal and for fourteen days thereafter where **you** are required to insure under the terms of the contract.

Maintenance visits

during the period of maintenance of defects liability not exceeding twelve months occasioned by the contractor in the course of any operations carried out by him on the contract site for the purpose of complying with his obligations under the maintenance or defects liability clause in the contract.

Provided that **you** will demonstrate that any **damage** which is first revealed during the period of maintenance or defects liability is the responsibility of the contractor under the terms of the Contract.

Part 2 – Employees' tools

The insurance by this Section is in respect of **damage** to Employees Personal Tools and Personal Effects whilst on the contract site or adjacent thereto.

Limit of Liability

The amount of liability under this policy shall not exceed in addition to the amounts stated in the extensions.

Under Part 1

The sum insured stated in the schedule

Under Part 2

In respect of any one item of **property** insured the market value of the item at the time of the **damage**

In respect of any one employee the sum of £1000

The sum insured stated in the schedule.

Section 4 – Contract works and employee tools

Extensions

The insurance by Section 4 Part 1. of this policy is extended to cover

Offsite storage

Damage as herein provided to the **property** insured whilst in store at any situation in the United Kingdom other than the contract site but not where the value of the **property** insured in store exceeds £25,000 unless **our** prior consent has been obtained. Provided that **you** are responsible for such **damage** under the terms of the contract.

Speculative building

Property being built or erected by **you** other than under a contract. In respect of such **property** cover shall cease to apply from the date such **property** is sold or let or three months after the date of completion of the work of building or erecting such **property** whichever is the earlier

Completion shall mean completion apart from a prospective purchasers or tenants choice of decorations and/or final fitments.

Principals indemnity

Any principal in a like manner to **you** where required by the conditions of the contract in respect of contracts undertaken in the United Kingdom only.

JCT contract conditions

The following where the Insured undertakes a contract under JCT Standard Form of Building Contract 1998 (or the equivalent thereof)

In respect of **damage** to the **property** insured by any of the specified perils defined in the above mentioned Standard Form of Building contract it is agreed that so far as is required by the sub-contract **we** will not pursue any rights of subrogation against sub-contractors directly engaged by **you**.

Expediting expenses

The costs necessarily and reasonably incurred by **you** in making temporary repairs and expediting permanent repair including overtime working and the use of rapid transport in consequence of **damage** to the **contract works** for which **you** are indemnified by Part 1. Provided that the amount payable shall not exceed fifty per cent of the cost of repair had such costs not been incurred.

Escalation clause

The cover provided by this policy in respect of Part 1. of the insured **property** may be increased by an amount not exceeding 25% of the sum insured stated in the schedule provided that such increase is included in the declaration provided to **us** in accordance with the declaration adjustment condition in this policy.

Free issue materials

Reference to materials under the definition of **contract works** is deemed to include materials supplied to **you** for inclusion in the **contract works** for which **you** are responsible under the terms of any insured contract provided that the value of such materials is included within both the sum insured and the declaration condition provided to **us** in accordance with the declaration adjustment condition in this policy.

Automatic sum insured reinstatement following a claim

The sums insured will not be reduced by the amount of any claim

In consideration of this extension **you** will pay an additional premium at a rate to be agreed on the amount of each claim for the period from the date of the incident to the date of the expiry of the **period of insurance** and any such additional premium will disregarded for the purpose of any adjustment of premium under the adjustment of premium condition in this policy.

Debris removal

The costs and expenses necessarily incurred by **you** with **our** consent in

- a) removing debris
- b) dismantling and/or demolishing
- c) shoring up propping and fencing off
- d) repairing or cleaning drains sewers service mains and the like and/or dewatering
- e) temporary boarding up of windows following breakage of glass

Following **damage** to the **contract works** for which **you** are indemnified by Part 1. provided that the amount payable shall not exceed ten percent of the limit of liability in respect of Part 1.

Section 4 – Contract works and employee tools

Professional fees

The cost of architects, surveyors, consulting engineers and other professional fees necessarily and reasonably incurred in the re-instatement of the **property** insured following **damage** to the **contract works** for which **you** are indemnified by Part 1 not being fees for preparing any claim. Provided that the amount payable shall not exceed those authorised by the appropriate professional body or two and half per cent of the contract price whichever is the greater

Plans

The cost of rewriting or redrawing documents drawings and business books but only for the value of the materials as stationery and the cost of clerical labour in writing up and not for the value of the information contained therein. Provided that the amount payable shall not exceed two and half per cent of the contract price.

Public authorities' clause

The additional cost of re-instatement following **damage** to **property** insured for which **you** are indemnified by Part 1 of this policy solely to comply with any regulations arising out of an act of Parliament or with bye-laws of any Municipal or Local Authority or European Union directive.

Provided that:

Re-instatement (which may be carried out upon another site subject to the liability not being increased thereby) is carried out without delay

The amount recoverable under this clause shall not include:

- a) The costs incurred in complying with regulations or bye-laws intimated to **you** prior to the happening of the **damage**
- b) The costs incurred in respect of undamaged **property**
- c) The amount of any rate tax duty development or other charge which may become payable following compliance with such regulations or bye-laws.

The amount payable shall not exceed shall not exceed five per cent of the contract price

Special condition – Applicable to any process involving the application of heat

It is a condition precedent to our liability under Section 1 Part 1. of this insurance that the following special precautions will be complied with on each occasion in relation to any of the following work and that in relation to the following work no work shall be carried out unless specifically authorized by the occupier of the premises at which the work is to be undertaken and that the occupier shall specifically approve the following safety arrangements

- a) Work involving any blow lamp, blow torch, flame gun or hot air gun or work involving electric gas or other welding cutting or portable grinding equipment
 - i. The area in which work is to be carried out (including adjoining shafts or openings and the area the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat
 - ii. Wherever practicable all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection
 - iii. Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work
 - iv. All burning equipment is to be lit and used in strict accordance with the manufacturer's instructions not left unattended when lit and extinguished immediately after use
 - v. Hot air guns are to be switched off when unattended and immediately after use
 - vi. All portable grinders are to be switched on and used in strict accordance with the manufacturers instructions and switched off when unattended and immediately after use
 - vii. A person who is competent in the use of fire extinguishing appliances is to be appointed to act as a firewatcher in conjunction with the operative using the equipment and to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off
 - viii. Wherever practicable gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work
 - ix. A continuous check that there is no fire or risk of fire is to be made in the vicinity of the point of work and immediately following completion of each period of work a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) and a further check is to be made not less than 30 minutes immediately following the completion of each period of work A suitable employee is to be responsible for fire safety for each period of work
- b) Work involving asphalt or bitumen tar boilers:
 - i. Regulation spill trays are to be used
 - ii. All tar boilers are to be kept wholly at ground level
 - iii. The equipment and work is not to be left unattended at any time whilst in use
 - iv. Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work
 - v. Immediately following completion of each period of work, a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition)

Section 4 – Contract works and employee tools

Exclusions

We will not be liable under Section 4 Part 1. **contract works** of this policy in respect of

Existing structures

Damage to any **property** forming or which has formed part of any existing structure prior to the commencement of the contract (or speculative building as provided for by extension to Part 1).

Breakdown during testing

Damage to any item of machinery caused by its own explosion, mechanical, electrical breakdown, failure, breakage or derangement.

Normal Upkeep

Normal upkeep or normal making good.

Limited defective condition exclusion (DE3)

The cost of repairing, replacing or rectifying any:

- a) **property** insured which is in defective condition due to a defect in design, plan, specification, materials or workmanship of such **property** insured or any part thereof.
- b) **property** insured lost or damaged to enable the repair, replacement or rectification of **property** insured excluded by a) above.

Part a) above shall not apply to other **property** insured, which is free of the defective condition but is damaged as a consequence thereof. For the purpose of this policy and not merely this exclusion the **property** insured shall not be regarded as lost or damaged solely by virtue of the existence of any defect in design, plan, specification, materials or workmanship in the **property** insured or part thereof.

Occupation of the works

Damage due to the use or occupancy other than as dwellings or offices of any portion of the permanent works by any owner tenant or occupier other than as herein provided.

Relief under contract

Damage for which **you** are relieved of responsibility by the conditions of the contract

Non-ferrous metals

Theft of unfixed non-ferrous metals of any description unless at the time of the theft either:

- a) an authorised employee or agent of **yours** is actually on site or
- b) such **property** is contained in a securely locked hut or building

Money

Deeds bonds bills of exchange promissory notes cash bank notes cheque securities for money or stamps.

Sea and Air Transit

Damage occurring whilst any **property** is in transit by sea or air.

Consequential loss

Liquidated damages penalties for delay or detention or in connection with guarantees of performance or efficiency or other consequential loss of whatsoever nature.

Inventory losses

Loss of the **property** insured by its disappearance or by shortage if such disappearance or shortage is only revealed when an inventory is made or loss of the **property** insured is discovered due to its being stolen or otherwise missing unless such loss is identifiable by **you** with a specific occurrence which has been the subject of notification under the terms of the Claims procedure condition including reporting the matter to the Police.

Waterborne risks

Damage to any airborne or waterborne vessel or craft marine rig platform or **property** situated on any such vessel craft marine rig or platform.

Wear, tear & corrosion

The cost of rectification or making good of wear and tear gradual deterioration due to atmospheric conditions or otherwise rust corrosion or oxidization or scratching of painted or polished surfaces.

Wilful act

Damage caused by the wilful act or wilful neglect by **you**.

Section 4 – Contract works and employee tools

Water table level

Damage attributable solely to a change in the water table level.

Permanent works

Damage to the permanent works or any part thereof after such works have been taken over or taken into use (whichever is the earlier) by the Employer/Purchaser/Principal (except as provided for by Part 1 – **contract works** – maintenance visits).

Improvements

Any costs incurred in connection with or in consequence of improvements, overhauls following **damage** but not forming part of the work insured under this policy.

Deductible

The amount stated in the schedule as the deductible in respect of the cost of each and every occurrence for which **you** are indemnified by this policy. It is agreed that any **damage** to the **property** insured arising on any contract site during any one period of 72 consecutive hours caused by earthquake, storm, tempest or flood shall be deemed to be a single event and therefore to constitute one occurrence. For the purpose of the foregoing the commencement of any such period shall be decided by **you**, it being understood and agreed that there shall be no overlapping of any two or more such periods.

Contractors Plant

Contractors plant and equipment owned borrowed on loan to or hired in by **you**.

Fly-tipping

The costs incurred in clearing and removing any property illegally deposited in on or around a **contract site**

Section 5 – Contractors’ plant and equipment

Insuring clause

Part 1

Damage to owned property

in the event of damage (subject to any exclusions) to **property** owned by or on deferred purchase or lease to **you** happening during the **period of insurance** whilst situated or in transit anywhere within the territorial limits and at the time of such damage the **property**

- a) is less than or equal to 18 months old from the date of sale as new the amount payable by **us** shall be reinstatement value
- b) is more than 18 months old from the date of sale as new **we** will pay to **you** the value of the **property** at the time of the **damage** or the cost of repair of the **damage** to a condition substantially the same as but not better or more extensive than the condition at the time of the **damage** or at its option reinstate or replace such **property**.

Part 2

Damage to other property

in the event of **damage** (subject to any exclusions) to **property** hired in by **you**, or **property** for which **you** are legally responsible to insure prior to the occurrence of any damage, happening during the **period of insurance** whilst situated or in transit anywhere within the territorial limits **we** will pay to **you** all sums which **you** shall become legally liable to pay for

- a) damage to the **property** hired in by **you**, or **property** for which the **you** are legally responsible and;
- b) hiring charges levied upon **you** in consequence of such damage

Limit of Liability

Our liability shall not exceed

- a) if cover is provided by this policy in respect of Part 1. the sums insured stated in the schedule or the balance of such sums insured remaining after deduction for any other **damage** occurring during the same **period of insurance** unless **we** have agreed to reinstate any such sum insured provided that the **property** description is on a specified item basis otherwise;
- b) if cover is provided by this policy in respect of Part 1 and/or 2 in total in respect of any one incident of **damage** or series of incidents of **damage** from a common cause the limit of liability stated in the schedule.

Where the basis of payment is to be reinstatement value payment of reinstatement value shall not be made

- a) unless reinstatement commences and proceeds without unreasonable delay or;
- b) until reinstatement has been carried out.

if at the time of reinstatement the sum representing 85% of the cost which would have been incurred in reinstating the whole of the **property** exceeds the sum insured thereon at the commencement of any damage **our** liability shall not exceed that proportion of the amount of the damage which the sum insured shall bear to the sum representing the cost of reinstating the whole of the **property** at that time.

in the event that the insured consists of more than one party or legal entity **our** liability shall not exceed the amount for which **we** would have been liable had such damage been sustained by any one of the insured parties or legal entities.

Section 5 – Contractors’ plant and equipment

Extensions

Hiring out

The cover provided by this policy is extended to include **property** whilst hired out provided that

- a) the terms of any such hiring out covered by Part 1. are no less onerous than the recognised standard hire conditions in the territory concerned.
- b) the terms of any such hiring out covered by Part 2. are no less onerous than those terms under which the **property** was hired in by **you**.

Indemnity to other parties

The cover provided by this policy is extended to include **your** employer/purchaser/principal/financier/head contractor/property owner/other party solely to the extent required by the conditions of contract in force between **you** and the employer/purchaser/principal/financier/head contractor/property owner/other party provided always that such employer/purchaser/principal/financier/head contractor/property owner/other party shall act as if they were the Insured observe fulfil and be subject to the terms exclusions and conditions of the policy.

Immobilised property

The cover provided by this policy is extended to include costs necessarily and reasonably incurred by **you** to recover **property** which has become accidentally immobilised during normal operations other than by its own explosion mechanical or electrical breakdown failure breakage or derangement (including but not limited to **damage** caused by any failure to maintain the **property** in accordance with the manufacturers recommendations but not including **damage** caused by the error or omission of the driver(s) or operator(s) of the **property** other than in respect of failure to maintain) provided that

- a) **our** liability shall not exceed £25,000 in respect of all recoveries during any **period of insurance**
- b) such costs do not exceed the sum which would otherwise have been payable under the terms of this policy had such costs not been incurred
- c) **we** shall not be liable in respect of **damage** in order to effect recovery of **property**

Subrogation waiver

We agree to waive any rights and remedies or relief to which it may become entitled by subrogation against any Insured named or described by this policy.

This subrogation waiver extends to include all directors, officers, employees or servants of any of the Insured entities.

Section 5 – Contractors’ plant and equipment

Special conditions

All of the special conditions are conditions precedent to **our** liability under Section 5 of this policy.

Cranes

You shall ensure that all crane operations are undertaken only on firm and level ground and that such items are in a blocked or stabilised position when performing such operations.

Jibs/Booms

You shall ensure that jibs/ booms on cranes or similar lifting appliances are lowered to ground level at the end of each working day and/or when such items are not in use.

Maintenance of Property

You shall ensure that all **property** is operated and maintained in accordance with manufacturer’s recommendations.

Overload Alarms

You shall ensure that all cranes are fitted with overload alarm systems and wind speed indicators and that such systems/ indicators are monitored in an operational working condition.

Operators

You shall ensure that all operators of the **property** are licensed to operate such **property** in accordance with statutory regulations. In areas where there is no statutory requirement the operators must have completed **your** internal training programme and in all cases have sufficient practical experience with proof of same being supplied to Insurers.

Reasonable Precautions

You shall take all reasonable precautions to prevent **damage**.

Security of contractors’ plant and equipment

It is a condition precedent to our liability for theft under section 5. Contractors’ plant and equipment that whilst plant and equipment is left unattended overnight or at weekends:

- a) All Category A plant and equipment with a replacement value in excess of £75,000 will be fitted with a tracking device
- b) All Category A, B and C plant and equipment will be fitted with a visible immobilising device and/or hydraulic lock
- c) All Category D, E and F plant and equipment shall be retained
 - i) within a locked building or
 - ii) within a locked container or receptacle which must be retained within a secure or attended garage or yard or
 - iii) within a locked and alarmed vehicle which must be situated within a secure or attended garage or yard

Categories of plant and equipment

- A - Driven Equipment comprising Large Tracked and Wheeled Machines greater than 3 tonnes
- B - Driven Equipment comprising Compact and Smaller Driven Equipment less than 3 tonnes
- C - Non-Driven Equipment and Towed Plant with Axle
- D - Non-Driven Mobile/Portable Attachments and Equipment
- E - Power Tools
- F - Non-Powered items

In accordance with the Home Office Security Guidance Document for Agricultural and Construction Plant. Publication no 64/09

Special Precautions

You shall maintain the **property** in an efficient condition and fit for its purpose and shall ensure that any **property** requiring inspection or test under any statute or order or regulation shall be so inspected or tested.

Section 5 – Contractors’ plant and equipment

Exclusions

We will not be liable under Section 5 of this policy in respect of

Breakdown

Damage in respect of Part 1. to any item by its own explosion mechanical or electrical breakdown, failure breakage or derangement. This exclusion does not apply to resultant damage to the **property** (other than in respect of jibs and booms on cranes or similar lifting appliances) which results from explosion mechanical or electrical breakdown, failure, breakage or derangement.

Hydraulic fluids

Damage arising from fire caused by the combustion of fuel of or hydraulic fluids escaping as a result of **damage** to or deterioration of pipes hoses or similar lines unless they have been regularly inspected and maintained in accordance with manufacturer’s recommended service and maintenance intervals and standards and a record of such has been kept by **you**.

The onus of proving that inspections and maintenance have been carried out accordingly shall be **yours**.

Rubber tyres

Damage to rubber tyres unless such **damage** arises out of an accident for which cover is provided under this policy to other parts of the **property** or unless such **damage** arises out of a malicious act which necessitates replacement of such tyres repair thereof being impracticable.

Unexplained losses

Loss of **property** due to theft or otherwise missing unless such loss is identifiable by **you** with a specific occurrence which has been notified under the terms of the claims conditions and within 14 days of discovery.

Waterborne vessels

Damage to waterborne vessels or craft or **property** on such vessels or craft but this exclusion shall not apply to **property** on such vessels or craft whilst being transported by inland waterway.

Underground recovery

- a) **damage to property** occurring underground unless the **property** can be repaired underground or brought back to the surface at **your** own expense.
- b) abandonment howsoever occurring and from any cause whatsoever in respect of **property** underground.

Your contribution

The deductible stated in the schedule being the first part of each and every claim to be borne by **you** as ascertained after the application of all other terms and conditions of the policy.

Fixed property

Fixed or static **property** which is more specifically insured elsewhere.

Drilling rigs and tunnel boring machines

Oil and gas well drilling rigs and/or tunnel boring machines.

Pollution or contamination

Damage caused by pollution or contamination except (unless otherwise excluded) **damage** caused by pollution or contamination which itself results from any **damage**.

Transit by Air & Sea

Damage occurring whilst the **property** is in transit by sea or air.

Corrosion or erosion

Damage consisting of or caused by any form of corrosion or erosion howsoever the same may arise but this exclusion shall not apply to **damage** to any other part of the **property** free from such corrosion or erosion.

Wear & Tear

Damage consisting of or caused by gradually occurring wear and tear or deterioration which is both predictable and inevitable from the normal operation or usage of the **property** but this exclusion shall not apply to **damage** to any other part of the **property** free from any such condition.

Financial Loss

Loss of any kind whatsoever including financial loss, loss of profits loss due to delay or any consequential loss of any kind whatsoever not otherwise specifically covered by this policy.

Section 5 – Contractors' plant and equipment

Radioactive Contamination

Damage to any **property** whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by arising from

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

Multiple Lifting

Damage to any **property** whilst undertaking lifting operations in which a single load is shared between more than one item of lifting equipment at the same time.

Section 6 – Professional indemnity

Definitions

The words and phrases defined below apply to this section and will keep the same meaning wherever they appear in the section, unless an alternative definition is stated to apply. A defined word or phrase will be shown in **bold** each time it appears.

Activities and duties

The performance of and/or professional assistance with the following services by **professional staff** on **your** behalf:

- a) design, specification, inspection, supervision, feasibility study, surveying, procurement, CDM coordination and/or the provision of advice or technical information
- b) such additional services as declared to, and agreed by, **us**.

This definition shall not include:

- c) inspection and/or supervision by **you** of **your** own, or **your** subcontractors', work where such inspection and/or supervision is undertaken in **your** capacity as building or engineering contractor; and/or
- d) the services of a clerk of works or similar person carrying out inspection and/or supervision of construction.

Circumstance

Information or facts or matters of which **you** are aware which is/are likely to give rise to a claim against **you** which **you** could become legally liable to pay and which arises out of the exercise and conduct of the **activities and duties**.

Contract

Any written or verbal **contract** entered into by **you** to undertake the manufacture, construction, alteration, repair, or maintenance services of any property or goods.

Contract shall also be deemed to include any manufacture, construction, alteration, repair, or maintenance services of any property or goods by **you** on **your** own account where no such **contract** exists with another party.

Consultants

Consultants, contractors, specialist designers or others appointed by **you** in connection with the **activities and duties**.

Co-operate

You shall

- a) assist **us** and **our** duly appointed representatives to put forward the best possible defence of a claim within the time constraints available;
- b) have adequate internal systems in place, which will allow ready access to material information;
- c) at all times, and at **your** own cost, give to **us** or **our** duly appointed representatives all such information, assistance, signed statements or depositions as may properly be required to facilitate compliance with all applicable Civil Procedure Rules, Practice Directions and Pre-Action Protocols and recoveries;
- d) pay the **excess** on demand by **us**, or **our** duly appointed representatives, to comply with any settlement **we** have agreed.

Defence costs

All costs and expenses incurred in the investigation, defence or settlement of any claim or **circumstance** notified under the terms of this Section and/or the cost of representation at any enquiry or other proceedings which have a direct or indirect relevance to the investigation, defence or settlement of any matter notified under the terms of this Section.

This definition shall not include costs and expenses incurred by **you** in preparing and presenting any claim under this section or providing **us** with the necessary information to defend or mitigate any claim.

Excess

The sum shown in the schedule as the **excess** applicable to this section, unless otherwise stated in this policy, which is the first amount of each claim which is payable by **you**, and not covered by **us**.

Where, however, more than one claim is made during the **period of insurance** which arises from the same original cause and/or **contract** then only a single **excess** shall apply in respect of such claims.

Geographical limits

Anywhere in the World excluding the United States of America and/or Canada or their Dominions or Protectorates or as varied in the schedule.

Harm

Any **harm** to the health of any living organism, or interference with ecological systems of which they form part, and, in the case of a person, includes offence caused to any of their senses.

Section 6 – Professional indemnity

Letter of claim

The **letter of claim** as detailed in any applicable Civil Procedure or Criminal Procedure Pre-Action Protocol.

Limit of liability

The sum shown in the schedule which is available to indemnify **you** in respect of each claim provided always that, where more than one claim arises from the same original cause and/or **contract**, all such claims shall be deemed to be one claim and only one **limit of liability** shall be payable in respect of the aggregate of all such claims.

Pollution

Any one, or a combination, of a release, emission, discharge, dispersal, disposal or escape of any substances, which are capable of causing **harm** to any person or any living organism, into or onto any water, land or air.

Professional staff

Those persons either qualified as architects, engineers or surveyors or having other professional qualifications appropriate to the **activities and duties** or having a minimum level of experience of five years in undertaking the **activities and duties**.

You/Your/The Insured/The Policyholder

The corporate body or bodies named as 'The Insured' in the schedule including:

- a) any predecessors in business;
- b) any business for which **you** are legally liable in consequence of **your** acquisition of such business (whether partial or otherwise) prior to inception of this section, provided **we** have been notified in writing of the existence of such other business and have not refused to insure it;
- c) any office or division of **yours** as specified above unless expressly stated otherwise

Insuring clause

Part 1

Legal liability

We will insure **you**, up to the **limit of liability**, for the amount of any claim, including claimant's costs and expenses, first made against **you** and notified to **us** during the **period of insurance**, in respect of any legal liability for any negligent act, negligent error or negligent omission which arises out of the exercise and conduct of the **activities and duties** by **you**.

We will not insure **you** in respect of the **excess**.

Part 2

Costs and expenses incurred in mitigating a claim or potential claim

We will insure **you** for all costs and expenses necessarily incurred, prior to hand-over of the **contract** works, in taking any necessary action for the sole purpose of mitigating a claim brought under Cover 1 or in seeking to avoid or mitigate such a claim arising out of any **circumstance** discovered during the **period of insurance** where such costs and expenses have been incurred with **our** prior written consent, as more fully described in Claims conditions 1(d).

Part 3

Defence costs

We will also insure **you** for **defence costs** where such costs have been incurred with **our** prior written consent. Such **defence costs** shall

- a) not be in addition to the **limit of liability**; and
- b) not be the subject of any **excess**.

Extensions

We will also provide cover for the following:

1. Infringement of copyright or patents

We will insure **you**, up to the **limit of liability** for the amount of any claim, including claimant's costs and expenses, first made against **you** and notified to **us** during the **period of insurance** in respect of any legal liability arising from any unintentional infringement of copyright, design right, registered design, trademark or patent committed by **you**.

2. Joint venture/consortium

We will insure **you** for any claim for any negligent act, negligent error or negligent omission first made against **you** and notified to **us** during the **period of insurance** which:

- a) **you** may become legally liable to pay, whether jointly or severally; and
- b) arises out of the exercise and conduct of the **activities and duties**

whilst a member of a joint venture or consortium where such joint venture or consortium together with the turnover/fees of the joint venture or consortium (not just **your** proportion) has been declared to **us**, whether or not the joint venture or consortium is conducted through a separate legal entity.

Section 6 – Professional indemnity

The amount payable under this extension shall be limited to **your** share of the total liability of the joint venture or consortium. **We** retain all rights against **your** joint venture or consortium partners to which they may become subrogated.

We will not insure **you** under this extension if, without **our** express agreement, **you** waive any right of recovery against any joint venture or consortium partner or any claim for contribution against such partner.

3. Prosecution defence costs

We will insure **you** for any **defence costs** incurred during the **period of insurance** with **our** prior written consent in relation to any criminal proceedings (“proceedings”) against **you**, or any of **your** employees, arising from alleged breach of any United Kingdom statutory regulation relating to building or construction works where such alleged breach arises out of the exercise and conduct of the **activities and duties** in the United Kingdom.

This extension is subject to the following:

- a) **our** reasonable belief that the defence of such proceedings would assist in the defence of any claim against **you** arising from such proceedings that would be subject to insurance under this section;
- b) any subsequent or concurrent claim that is subject to insurance under this section and that arises out of any proceedings notified under this clause shall be deemed to be a **circumstance** and shall be subject to the claims conditions (see Conditions precedent applicable to this section);
- c) any appeal against the outcome of any initial proceedings shall be deemed to be proceedings for the purpose of this clause;
- d) the maximum amount **we** will pay for this extension shall be £100,000 for all claims in the aggregate.

We will not be liable for the first £1,000 of **defence costs** incurred in respect of each prosecution.

4. Vicarious liability

We will insure **you** for any claim first made against **you** and notified to **us** during the **period of insurance** which **you** may become legally liable to pay as a result of any negligent act, negligent error or negligent omission by **consultants** or any other person or party for whom **you** are responsible arising out of the exercise and conduct of the **activities and duties**.

5. Adjudication

We will insure **you** for awards made against **you** by an adjudicator appointed to resolve a dispute in accordance with the Scheme for Construction Contracts as contained in the Housing Grants Construction and Regeneration Act 1996 (“the Act”) or an adjudication clause or rules contained in a **contract**, subject to the claims conditions under the Conditions applicable to this section.

Exclusions

1. Liability involving vehicles or property owned or occupied by you

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving the ownership, possession or use by **you**, or on **your** behalf, of any aircraft, watercraft, hovercraft, motor vehicle or trailer or any buildings, structures, premises or land or that part of any building leased, occupied or rented by **you** or any other property belonging to **you** or in **your** care, custody or control.

2. Liability for bodily injury /arising out of employment

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any injury, disease, illness (including mental stress) or death of:

- a) any employee under a **contract** of service with **you** or any claim arising out of any dispute between **you** and any present or former employee or any person who has been offered employment with **you**; and/or
- b) any other person except to the extent that any liability on **your** part was due to any negligent act, negligent error or negligent omission by **you** and/or others acting on **your** behalf in the conduct and exercise of the **activities and duties**.

3. Fraud, dishonesty or criminal act

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any dishonest, fraudulent or criminal act, error or omission committed or alleged to have been committed by any past or present partner, director, trustee or employee or any other person or entity working on **your** behalf.

However, this exclusion shall not apply in respect of any civil claim arising out of any breach of any United Kingdom statutory regulation relating to building or construction works, subject to the act, error or omission not being deliberate on **your** part.

4. Controlling Interest

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any claim made against **you** by either:-

- a) any entity in which **you** exercise a controlling interest; or
- b) any entity exercising a controlling interest over **you** by virtue of having a financial or executive interest in **your** operation

unless such claim is made against **you** for an indemnity or contribution in respect of a claim made by an independent party against the said entities detailed in (a) or (b) and arises out of the exercise and conduct of the **activities and duties**.

Section 6 – Professional indemnity

5. Contractual Liability

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any of the following:

- a) any performance warranties, penalty clauses, guarantees or liquidated damages unless **your** liability would have existed in the absence of such warranties penalties or guarantees.
- b) any collateral warranty where **you** provide any express guarantee (including fitness for purpose), agrees to any express penalty or liquidated damages, or agrees to provide any party with a greater or longer lasting benefit than that given to the original party.

This exclusion shall not apply where **your** liability would have existed in the absence of any of the above or where **we** have expressly approved the relevant terms of the particular **contract**.

6. Area of activities

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any **activities and duties** undertaken by **you** outside the geographical limits.

7. Jurisdiction

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any claim brought (or the enforcement of any judgment or award entered against **you**) outside the **courts** of the United Kingdom, the Channel Islands, the Isle of Man and Member States of the European Union.

8. Fines, penalties, punitive, multiple or exemplary damages

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving fines, penalties, punitive, multiple or exemplary damages.

9. Pollution

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving **pollution** unless it was caused by a negligent act, negligent error or negligent omission by **you**, **professional staff** or **consultants** acting on **your** behalf, provided that

- a) such **pollution** was not caused by an intentional act by **you**;
- b) such **pollution** was sudden and accidental.

In respect of any claim arising from **pollution** the **limit of liability** shall be amended to each claim provided that all claims in respect of **pollution**, including **defence costs** shall not exceed in the aggregate the sum shown in the schedule. This means that only one **limit of liability** shall be payable in relation to claims arising from **pollution**.

10. Directors' and officers' liability

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any claim arising from being a director, officer or trustee of the insured (as opposed to those duties and functions carried out in furtherance of the **activities and duties**) or from the acceptance of any directorship or trusteeship in any other company not forming part of the insured.

11. Previous claims and circumstances

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any claim or **circumstance** that may give rise to a claim:

- a) which has been notified and accepted by insurers in respect of any other insurance attaching prior to the inception of this section; or
- b) of which **you** were, or should have been, aware prior to inception of this section

12. Trading Losses

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any trading losses or trading liabilities incurred by any business managed or carried on by **you** including loss of any client account or business.

13. Failure to Arrange Insurance and/or Finance

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any loss which follows from **your** failure to arrange and/or maintain insurance and/or finance.

14. Asbestos

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any claim involving asbestos.

15. Loss of Documents -Magnetic or Electrical Media

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving the physical loss of, or damage to, documents which are stored on magnetic or electrical media unless such documents are duplicated on magnetic or electrical with the intention that in the event of loss or damage the duplicate can be used as a basis for restoring the documents to their original status and provided always that such duplicates are securely stored in a separate location to the original documents.

Section 6 – Professional indemnity

16. Tender at less than economic terms

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving the deliberate decision by **you** to tender for a **contract** at less than economic terms.

17. Construction Costs

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any estimate of probable design and/or construction costs, being exceeded provided that this exclusion shall not apply to any claim arising directly from negligence of a quantity surveyor employed by **you**, or appointed on **your** behalf, to carry out those activities normally undertaken by a quantity surveyor in private practice.

18. Turnover declared as non-design related

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any claim arising from **your** activities where it is, has been, or would be disclosed that **you** and/or **your consultants** have no responsibilities for design or other professionally-related activities.

19. Defective Workmanship Or Materials

We shall not insure **you** in respect of liability for, or directly or indirectly arising out, of or in any way involving any defective workmanship or materials relating to physical works of construction.

20. Total COVID-19 Exclusion

Regardless of any language contained within this insurance, **we** will not be liable to make any payment in respect of any claim(s) or circumstance(s) or loss(es) or other matter(s) insured under this insurance arising out of, related to, connected to, or in any way involving, directly or indirectly:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of COVID-19 or SARS-CoV-2;
- d) any fear or threat (whether actual or perceived) of a), b) or c) above;
- e) any action taken to control, prevent, suppress, mitigate or in any way relating to any actual or suspected outbreak of any of a), b) or c) above.

It is further agreed that **we** will not be liable to make any payment in respect of claim(s) or circumstance(s) or loss(es) or other matter(s) insured under this insurance that arises as a result of, or is connected in any way, directly or indirectly, with any consequential loss or financial impairment suffered by **you** or any third party as a result of any of a), b), c), d) or e) above.

If **we** maintain that this exclusion applies, then the burden of proving that it does not shall be **yours**.

All other terms and conditions remain unchanged

Conditions

1. Retroactive date

Where a retroactive date is specified in the schedule, this section shall not insure **you** for any claim notified to **us** and arising out of the exercise and conduct of the **activities and duties** prior to the said retroactive date.

2. Subrogation

If any payment is made by **us**, **you** grant to **us** all rights of recovery against any parties from whom a recovery may be made and **you** shall take all reasonable steps to preserve such rights. However, **we** agree to waive any rights of recovery against any of **your** present or former employees unless liability has resulted, in whole or part, from any act or omission on the part of such person which is dishonest, fraudulent, criminal or malicious.

3. Insurance disputes

This section is governed by the laws of England and Wales.

Any dispute or difference between **you** and **us** arising from this section shall be referred for determination to Senior Counsel of the English Bar, to be mutually agreed between **us** and **you**, or any other person as may be mutually agreed.

In the event of disagreement regarding the appointment, the Chairman of the Bar Council shall appoint a suitable person.

The findings of the agreed or appointed person shall be binding on **us** and **you**, and the cost of such referral shall be allocated by the agreed or appointed person on a fair and equitable basis.

4. Claims settlements

Section 6 – Professional indemnity

We may at any time pay to **you**, in connection with any claim or claims, the **limit of liability** (less any sums already paid including **defence costs**) or any lesser sum for which such claim or claims can be settled, and upon such payment **we** shall not be under any further liability in respect of such claim or claims.

5. Combined Claims

Where the same original cause or **contract** gives rise to an entitlement to **you** to insurance under Part 1, Part 2 or Part 3 or any of the extensions (1 to 5) of this section, the maximum amount payable by **us** under Part 1, Part 2 and Part 3 and all extensions shall not exceed the **limit of liability**.

Claims conditions

1. Discovery of a claim or Circumstance

- a) if, during the **period of insurance**, **you** receive notice of any claim that is subject to insurance under this section, other than any claim provided for in (b) below, **you** must give notice (in accordance with Claims Condition 2 (Notice) of this section) to **us**:
 - i. as soon as practicable; and in any event
 - ii. within 15 working days; and
 - iii. before expiry of the **period of insurance**.
- b) if, during the **period of insurance**, **you** receive a **letter of claim**, **you** must give early notice (in accordance with Claims condition 2 of this section, below) to **us**:
 - i. as soon as practicable; and in any event
 - ii. within 5 working days from receipt of such **Letter of claim**; and
 - iii. before expiry of the **period of insurance**.
- c) if during the **period of insurance** **you** become aware of any **circumstance**, **you** must give notice (in accordance with Claims Condition 2 of this section, below) to **us** of such **circumstance** as soon as practicable and, in any event, before expiry of the **period of insurance**.
We agree that any such **circumstance** notified to **us** during the **period of insurance** and which subsequently gives rise to a claim after expiry of this section shall be deemed to be a claim first made during the **period of insurance**.
- d) **you** must not incur any costs and/or expenses in connection with the insurance provided under Part 2 (Costs and expenses incurred in mitigating a claim or potential claim) without **our** prior written consent which shall not be reasonably withheld. The onus of proving that indemnity should be afforded under Part 2 (Costs and expenses incurred in mitigating a claim or potential claim) shall be upon **you**.

2. Notice

If **you** want to make a claim under this section, **you** should provide written notice to **us** at the contact details stated in the schedule. If it is not in writing, it will not be a valid notification under Condition 1, above.

3. Admission of liability

In the event of any claim or **circumstance**, **you** must not admit liability nor admit liability or make any admission, offer, promise or payment without **our** prior written consent.

4. Conduct of claims

Following notification of any claim or **circumstance**, **we** shall be entitled to take over and conduct in **your** name the investigation, defence or settlement of any such matter.

You must **co-operate** and give all such assistance as **we** may reasonably require.

5. Adjudication

In relation to the Adjudication extension (extension 5), **you**:

- a) must ensure that the timetable provisions in any **contract** are no more onerous to **you** than those contained in the Scheme for Construction Contracts referred to in the Act;
- b) must notify **us** within 2 working days of receipt of any notice of intention to adjudicate, notice of adjudication, referral notice or any adjudication notice pursuant to **contract**;
- c) must not serve any of the notices referred to in (b) (above) above without **our** prior written consent, unless, in the **your** reasonable opinion, this will not give rise to a claim under this section;
- d) agree that **we** shall be entitled, if **we** reasonably request, to pursue legal, arbitration or other proceedings in **your** name of and on **your** behalf to challenge, appeal, open up or amend any decision, direction, award or the exercise of any power of the adjudicator or to stay the enforcement of any decision, direction, award or exercise of any power of the adjudicator. **You** must give all such assistance as **we** may reasonably require in relation to such proceedings;
- e) must not accept the decision of the adjudicator as finally determining the dispute without **our** prior consent in writing;
- f) must satisfy **us** that any liability incurred under an adjudicator's decision for which insurance is being sought would otherwise be the subject of insurance under this section.

For the avoidance of doubt:

Section 6 – Professional indemnity

- i. notification of a “notice of intention to adjudicate” and/or “notice of adjudication” and/or “referral notice”, and/or “any adjudication notice pursuant to **contract**” shall be considered to be a notification under the terms of this section subject to all other terms, conditions, exclusions and limitations applicable to this section which are not in conflict with this condition;
- ii. the adjudicator in any **contract** must be independent of the parties to the dispute;
- iii. this condition does not in any way limit **our** rights of subrogation.

Section 7 – Legal expenses

Welcome to MSL

Thank you for choosing MSL Legal Expenses Limited to provide your Business Premier Legal Expenses Insurance Policy, which is underwritten by Financial & Legal Insurance Company Limited. As an MSL customer you now have legal expenses insurance to protect you in relation to the cover set out in this Policy.

A summary of the cover provided by this Policy is shown in your Keyfacts document.

You are entitled to cancel your Policy with a full premium refund within 14 days of it starting, provided that there have been no claims. Please see the cancellation condition under the Conditions.

Our Agreement

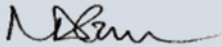
This insurance is a contract between us (MSL Legal Expenses Limited) and you (the Policyholder shown in the Certificate of Insurance). This is a claims made policy which means that for there to be a valid claim under the Policy, claims must be reported to us during the Period of Insurance.

We will, subject to the terms of this Policy, provide you with the insurance set out in the Policy in respect of claims reported to us during the Period of Insurance shown in the Certificate of Insurance and for any subsequent period for which we may accept a renewal premium.

You must ensure that all the information you have given to us is accurate to the best of your knowledge. We will be entitled to refuse to accept a claim where you do not take reasonable care not to make a misrepresentation.

The Policy, Certificate of Insurance and any endorsements must be read together as one document.

Signed on our behalf



Nick Garner, Chief Executive Officer
MSL Legal Expenses Limited

The Meaning of Words in this Policy

Each of the words or terms have a specific meaning which applies wherever they appear in **bold** type in this Policy

Appointed Representative:

means the claim negotiator, lawyer or other suitably qualified person appointed by **Us** to act on behalf of the **Insured Person**, in accordance with **Our** standard terms of appointment.

Basic Award:

means the award of an Employment Tribunal for an unfair dismissal and/or breach of discrimination legislation that is to compensate an **Employee** for the loss of their statutory rights.

Buildings:

means the buildings and land owned by **You** or for which **You** are legally responsible, shown in the Certificate of Insurance and used in connection with the **Business**.

Business:

means the Business shown in the Certificate of Insurance.

Compensatory Award:

means the award of an Employment Tribunal for an unfair dismissal and/or breach of discrimination legislation that is to compensate an **Employee** against financial loss that relates to their dismissal.

Costs and Expenses:

means all necessary and reasonable

1. Fees, costs, disbursements and expenses charged by the **Appointed Representative** and agreed by **Us**;
2. Opponents costs in civil cases where the **Insured Person** is ordered to pay them or where **We** agree to pay them; in pursuing the claim including the costs of any appeal or defending an appeal, provided the **Insured Person** tells **Us** within the time limits and provided that **We** agree to the appeal.

Cross-Tax Enquiry

Means an investigation by HM Revenue & Customs into **Your** business tax affairs, which also includes an investigation into **Your** Value Added Tax return and/or Employer's Compliance.

Employee:

means any person under a contract of service with **You** in connection with the **Business**. This includes any

1. Trainee under **Your** control in connection with a government approved training scheme;
2. Ex-employee or prospective employee.

Insured Person:

means **You** and any director, partner and **Employee** of **Your Business** provided that they have **Your** permission to claim under this Policy.

Legal Proceedings:

means a legal remedy for compensation, specific performance or an injunction.

Reasonable Prospects:

means that in respect of each claim there is always more than a 50% chance of the **Insured Person** recovering damages, defending a claim or

Section 7 – Legal expenses

prosecution or obtaining a legal remedy. This will be assessed by **Us** or the **Appointed Representative**.

Tax Enquiry

means an investigation by HM Revenue & Customs into **Your** business tax affairs.

We/Us/Our:

means MSL Legal Expenses Limited.

You/Your:

means the Policyholder shown in the Certificate of Insurance attached to this Policy.

What is Insured

We will, subject to What is NOT Insured, the Claims Settlement Provisions and Conditions of this Policy provide the insurance in relation to the Insured Incidents, shown as operative in the Certificate of Insurance, set out below.

Provided that

1. **Reasonable Prospects** exist for the duration of the claim.
2. The claim is reported to **Us**
 - a. during the Period of Insurance, and
 - b. immediately after the **Insured Person** became aware of circumstances which may give rise to a claim.
3. The **Insured Person** follows the advice provided to the **Insured Person** by **Our** Claims and Advice Service.
4. The **Insured Person** seeks and continues to follow the advice from **Our** Claims and Advice Service.
5. During the course of any dispute from the date that the **Insured Person** became aware of the dispute and throughout the duration of the dispute the **Insured Person** keeps **Us** up to date with all developments and the **Insured Person** follows and continues to follow the advice from **Our** Claims and Advice Service.
6. The **Business** is situated in the United Kingdom, the Isle of Man or the Channel Islands.
7. The **Buildings** are situated in the United Kingdom, the Isle of Man or the Channel Islands.
8. The event which leads to a claim arises in connection with the **Business**.

We will not pay

- a. In respect of any one claim and in total in any one Period of Insurance more than the relevant Limit of Liability and the annual aggregate limit shown in the Certificate of Insurance.
- b. The amount of any Excess shown in the Certificate of Insurance in respect of each claim.
- c. Any claim or incident which may lead to a claim and which the **Insured Person** knew about or ought reasonably to have known about before the start of this Policy.
- d. Any claim relating to an **Insured Person's** previous trade, business, occupation or profession.
- e. The first 10% of **Costs and Expenses** where the **Insured Person** chooses their own lawyer or other suitably qualified person in relation to a claim under this Policy.

Insured Incidents

1. Employment Disputes

We will pay the **Costs and Expenses** in relation to the defence of **Legal Proceedings** arising from or relating to a breach of an **Employee's** contract of service which will be dealt with in an Employment Tribunal under employment legislation.

Provided that

- i. In the event of any issues arising that could give rise to a legal dispute with an **Employee**, the **Insured Person** has followed the advice provided to the **Insured Person** by **Us**.
- ii. The **Insured Person** seeks and continues to follow all advice from **Us** as to the steps to be taken in the following situations
 - Before taking any disciplinary action or commencing a disciplinary procedure.
 - Before dismissing an **Employee**.
 - Upon receipt of notification of any form of grievance by an **Employee** or a complaint of discrimination.
 - Before starting any redundancy process or making an **Employee** redundant.
 - Before seeking to make a material change to an **Employee's** contract which is likely to have a negative impact upon that **Employee**.
 - Upon becoming aware of a situation that could give rise to a potential claim for constructive dismissal by an **Employee**.

We will not pay for

- a. Any claim relating to disciplinary hearings or internal grievance procedures.
- b. The costs of any disputes relating to a settlement agreement.
- c. Any dispute relating to a shareholding, partnership or directors contract.
- d. Any claim relating to the Transfer of Undertakings (Protection of Employment) Regulations (TUPE).
- e. Any claim relating to future contracts of employment.
- f. Any claim in respect of personal injury or loss of or damage to property.
- g. Any claim relating to unpaid wages and commission or deduction from wages or commission.
- h. Any claim relating to benefits due under a contract of employment.
- i. Any claim relating to payment relating to redundancy.

Section 7 – Legal expenses

2. Employment Compensation Awards

We will pay a **Basic Award** and/or **Compensatory Award** which is awarded to an **Employee** by either a tribunal or through the Advisory, Conciliation and Arbitration Service (ACAS) Arbitration Scheme, or an amount agreed by **Us** in settlement of a dispute.

Provided that the **Basic Award** or **Compensatory Award** follows a claim which **We** have accepted under Insured Incident 1. Employment Disputes.

We will not pay for

- a. Any award arising out of the **Insured Person's** failure to provide any **Employee** with written reasons for their dismissal.
- b. Any award made as a result of the **Insured Person's** failure to provide a contract of employment or statement of terms and conditions of employment.
- c. Any award relating to any contractual rights to which the **Employee** is entitled.
- d. Any claim in relation to equal pay or the minimum wage employment legislation.

3. Health and Safety Appeals

We will pay the **Costs and Expenses** in relation to an appeal against the service of an improvement or prohibition notice, a suspension notice or an order of enforcement under the Health and Safety at Work Act 1974 or the Food Safety Act 1990.

Provided that upon becoming aware of the service of a notice or enforcement order under or in relation to the Health and Safety or Food Safety Acts, the **Insured Person** acts with due diligence in the event of any approach by the Environmental Health Office or the Health and Safety Executive.

We will not pay for any claim

- a. Relating to assault or violence, malicious falsehood, the manufacture or dealing in alcohol, illegal drugs, indecent or obscene materials or illegal immigration.
- b. In connection with an offence relating to the proceeds of any crime or criminal act.

4. Legal Defence

We will pay the **Costs and Expenses** for defending an **Insured Person's** rights relating to any

- a. Prosecution in a court of criminal jurisdiction brought or commenced against the **Insured Person** arising out of health and safety at work, occupational hygiene, food safety hygiene, food legality and the supply of safe goods.
- b. Civil action being taken against an **Insured Person** for wrongful arrest in connection with an accusation of theft.
- c. Civil action being taken against an **Insured Person**, but not **You**
 - i. under legislation for unlawful dismissal on the grounds of race, sex, sexual orientation, age, disability or religious belief arising from that person's work as an **Employee**;
 - ii. as a trustee of a pension fund set up for the benefit of **Your Employees**.
- d. Civil action for compensation under section 13 of the Data Protection Act 1998.
- e. Appealing against the refusal of the Information Commissioner to register **Your** application for registration.
- f. An **Insured Person** being served with an enforcement, de-registration or transfer prohibition notice or information notice or special information notice.

We will not pay for

- a. Any costs arising unless **You** have registered with the Data Protection Register or Data Protection Commissioner.
- b. Any claim relating to a Road Traffic Offence.

5. Contract Disputes and Debt Recovery

We will pay the **Costs and Expenses** for the pursuit or defence of **Legal Proceedings** relating to an agreement or alleged agreement that an **Insured Person** has entered for the buying, selling or hiring in of any goods or services.

Provided that:

- (i) Any claim for undisputed and unpaid monies owed is notified to **Us** within 45 days from the date the monies were first due and payable.
- (ii) All **Your** normal credit control procedures have been exhausted or **You** have made reasonable efforts to recover the monies owed.
- (iii) The amount in dispute exceeds the amount shown in the Certificate of Insurance.

We will not pay for

- a. Any claim relating to any land or buildings.
- b. Any claim relating to a lease or licence of any land or buildings.
- c. Any claim relating to a motor vehicle owned, driven, used, hired, leased, sold or purchased by an **Insured Person**.
- d. Any claim relating to the settlement payable or the cover provided under an insurance policy.
- e. Any claim relating to a loan, pension, investment or any other borrowing or financial instrument.
- f. A contract of employment.
- g. Arbitration arising out of an arbitration clause in any contract.
- h. Computer goods, systems or services.
- i. A breach or alleged breach of professional duty by an **Insured Person**.
- j. The monetary cost of putting right any damage caused or an alteration occasioned by or as a tenant.

Section 7 – Legal expenses

6. Property Disputes

We will pay the **Costs and Expenses** for the pursuit or defence of **Legal Proceedings** relating to

- a. An incident which causes or could cause physical damage to the **Buildings**.
- b. Any unlawful interference of **Your** use or enjoyment or right of the **Buildings**.
- c. The landlord's failure to maintain the **Buildings**.

Provided that

- i. The amount in dispute exceeds the amount shown in the Certificate of Insurance.
- ii. The **Buildings** are situated in the United Kingdom, the Isle of Man or the Channel Islands.

We will not pay for

- a. Any claim relating to an **Insured Person's** previous trade, business, occupation or profession.
- b. Any claim relating to the rent, service and maintenance charges or renewal of a tenancy agreement.
- c. Any claim relating to planning.
- d. Any claim where the **Insured Person** is the landlord of the **Buildings** or is leasing, sub-letting or renting out part of the **Buildings**.
- e. Any claim relating to work done by any government or local authority unless the claim is for accidental physical damage to the buildings.
- f. Any claim relating to subsidence, heave, landslip, mining or quarrying.

7. Court Attendance

For each day that an **Insured Person** is required to attend any court or tribunal at the request of an **Appointed Representative**, We will pay the actual loss of the salary or wages of an **Insured Person** for the time off work.

Provided that such salary or wages are not recoverable from the relevant court, tribunal or other party.

We will not pay for any loss incurred before an **Insured Person** makes a claim.

We will not pay for any claim where **You** are unable to support **Your** loss.

8. Tax Protection

We will pay the **Costs and Expenses** for the defence of **Legal Proceedings** relating to

- a. A **Tax Enquiry** or **Cross-Tax Enquiry**.
- b. An investigation by HM Revenue and Customs of **Your** compliance with Pay As You Earn regulations.
- c. An appeal to a VAT tribunal following an assessment by HM Revenue and Customs.

Provided that

- i. **You** have taken reasonable care to ensure that **Your** accounts and tax affairs and records have been properly maintained.
- ii. All returns to HM Revenue and Customs have been completed, are correct and submitted on time.

We will not pay for any claim

- a. Relating to **Your** failure to register for VAT.
- b. Arising from a tax avoidance scheme.
- c. Arising from any investigation undertaken by HM Revenue and Customs' Special Investigations unit.

9. Licence Protection

We will pay the **Costs and Expenses** in relation to an appeal against a statutory licensing authority following an act or omission, which leads to the suspending, revoking, altering the terms of or refusal to renew a statutory licence.

10. Personal Injury

We will pay the **Costs and Expenses** in relation to the pursuit of **Legal Proceedings** in respect of any incident causing bodily injury or death to an **Insured Person**.

Provided that the claim is the result of a sudden and specific incident.

We will not pay for any claim

- a. Which develops gradually unless it is the result of a sudden and specific event.
- b. Arising from actual or alleged clinical, medical or dental negligence.

What is NOT Insured

1. Prior Claims

Any claim or incident which may lead to a claim and which the **Insured Person** knew about or ought reasonably to have known about before the start of this Policy.

2. Prior Costs and Expenses

Any costs incurred before a claim is made and any **Costs and Expenses** which We do not authorise.

3. Motor Vehicles

Any claim relating to a motor vehicle owned, driven, used, hired, leased, sold or purchased by an **Insured Person**.

Section 7 – Legal expenses

4. Dishonesty, Deliberate Acts, Violence and Fraud

Any claim

- a. Involving actual or alleged dishonesty or violence by the **Insured Person**;
- b. Or statement which is overstated, false or fraudulent.

We will have the right to refuse to pay a claim or to void this insurance from the date of the act.

5. Judicial Review, Mediation and Arbitration, Marital and Family Disputes, Intellectual Property, Libel and Slander, Share Options, Pensions, Date Change and Mortgage Lender

Any claim directly or indirectly relating to or resulting from

- a. A judicial review.
- b. Mediation and arbitration.
- c. Divorce, matrimonial matters, cohabitation, maintenance, custody or access.
- d. Copyrights(s), trademark(s), merchandise mark(s), registered design(s) or other intellectual property rights or secrecy and confidentiality agreements.
- e. Libel or slander.
- f. Any share option or pension scheme or policy.
- g. Any device failing to recognise, interpret or process any date as its true calendar date.
- h. Any dispute arising between the **Insured Person** and any agent or mortgage lender.

6. Bankruptcy, Liquidation or Receivership

Any claim where the **Insured Person** is bankrupt, in liquidation, has made an arrangement with his or her creditors, has entered into a Deed of Arrangement or part or all of the **Insured Person's** affairs or property are in the care or control of a receiver or an administrator.

7. Other Insurance

Any **Costs and Expenses**, which can be recovered by an **Insured Person** under any other insurance or which would have been covered if this insurance did not exist, except for any amount in excess of that which would have been payable under such insurance(s).

8. Fines and Penalties

Fines, damages other penalties or punitive damages, which the **Insured Person** is ordered to pay by a court or other authority, except as provided for under Insured Incident 2. Employment Compensation Awards.

9. Disputes with Us

- a. Any claim against **Us**, Financial & Legal Insurance Company Limited or any company or subsidiary of the Drive Further collection of companies.
- b. Any dispute between an **Insured Person** and any domestic partner or family members permanently living with an **Insured Person**.

10. War Risks

Any claim arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, confiscation, requisition, terrorism or alleged acts of terrorism as set out in the Terrorism Act 2000, or damage to property by or under the authority of any government, public or local authority.

11. Radioactive Contamination and Pressure Waves

Any claim which arises from or is directly or indirectly caused by, contributed to, by or arising from any of the following, or from any similar reaction or event

- a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
- c. Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

12. Territorial Limits

Any claim

- a. Where the dispute is pursued outside the jurisdiction of a court or other body within the United Kingdom, the Channel Islands or the Isle of Man;
- b. Which occurs outside the United Kingdom, the Channel Islands or the Isle of Man;
- c. Where the **Insured Person** permanently lives outside the United Kingdom, the Channel Islands or the Isle of Man.

Claims Settlement Provisions

1. Reasonable Precautions

The **Insured Person** must take all reasonable precautions to reduce or remove the risk of a claim and not take any deliberate acts, which will result in a claim.

2. When You Must Report a Claim to Us

The **Insured Person** must tell **Us** immediately of any circumstances which may give rise to a claim.

3. Acceptance of a Claim

On receipt of the claim it will be assessed and dealt with by **Our** in house claims negotiators and, if appropriate and if **Reasonable Prospects** exist and the claim is reported to **Us** immediately after the **Insured Person** becomes aware of circumstances which may give rise to a claim, **We** will then instruct an **Appointed Representative** to handle the claim on behalf of the **Insured Person**. If there is a dispute as to whether **Reasonable Prospects** exist, **We** may require the **Insured Person**, at the **Insured Person's** own expense, to obtain Counsel's opinion as to the merits of the case. The costs will be refunded to the **Insured Person** if Counsel's opinion clearly shows that there are merits in proceeding.

Section 7 – Legal expenses

4. Conduct of the Claim

i. We will be entitled

- To have direct contact with the **Appointed Representative**;
- To take over and conduct in the **Insured Person's** name any claim or **Legal Proceedings** at any time and negotiate any claim on behalf of the **Insured Person**;
- To refuse to accept a claim or continue with a claim where the **Insured Person** does not take reasonable care not to make a misrepresentation or has failed to supply relevant information and supporting evidence to **Us** or the **Appointed Representative**.

ii. What the **Insured Person** must do

- Provide, at the **Insured Person's** own expense, the **Appointed Representative** and **Us** with any proof, evidence, certificates and assistance as **We** may reasonably ask for in connection with the claim, including proof as to whether **Reasonable Prospects** exist;
- Cooperate fully with the **Appointed Representative** and **Us** and provide, within a reasonable time avoiding any unnecessary delays, any relevant requested information and documentation in relation to the claim;
- Take all reasonable steps to recover **Costs and Expenses** and to minimise the amount payable under this Policy;
- Take all reasonable steps to resolve disputes that otherwise may give rise to a claim;
- Notify **Us** and the **Appointed Representative** immediately of any offer to settle a claim and of any payments into court;
- Tell the **Appointed Representative** to have **Costs and Expenses** taxed, assessed and audited if **We** request.

iii. What the **Insured Person** must not do

- Withdraw from any claim or **Legal Proceedings** or withdraw instructions from **Us** without **Our** consent or the consent of the **Appointed Representative**;
- Pursue a claim in any way against the advice or Instructions from **Us** or the **Appointed Representative**;
- Incur any **Costs and Expenses** without **Our** consent or the consent of the **Appointed Representative**;
- Agree to settle any claim on any basis or reject any offer to settle a claim, without **Our** consent or the consent of the **Appointed Representative**.

Please Note

We will be entitled to be reimbursed by the **Insured Person** for any **Costs and Expenses** previously agreed or paid to or on behalf of the **Insured Person** if the **Insured Person** breaches any of the conditions in ii. and iii. above.

5. Payment Instead of Pursuing or Defending a Claim

At any time **We** will be entitled to pay the reasonable amount of damages claimed if in **Our** opinion this would be a more economic solution.

6. Legal Proceedings

Any **Legal Proceedings** must be dealt with in the jurisdiction of a Court or tribunal in the United Kingdom, the Channel Islands or the Isle of Man.

7. Choice of Appointed Representative

If there is a conflict of interest, or if the claim is not settled by negotiation and it then becomes necessary to start court proceedings, only then will the **Insured Person** be entitled to choose their own lawyer for **Us** to instruct as the **Appointed Representative** to handle the claim. If there is any dispute about the choice of lawyer **We** will ask the president of the relevant national Law Society to choose a suitably qualified lawyer.

Where the **Insured Person** chooses their own lawyer or other suitably qualified person, **We** will not pay the first 10% of any **Costs and Expenses** charged by the **Insured Person's** own lawyer or other suitably qualified person.

Conditions

1. Observance of Terms

Anyone making a claim under this Policy must have **Your** permission and observe the terms under this Policy.

2. Cancellation

You may cancel this Policy within 14 days of its inception without any premium charge provided that there have been no claims. Thereafter **You** may cancel the Policy at any time however no refund of premium will be available. If **You** cancel the Policy **You** must contact **Your** insurance adviser.

We may cancel this Policy at any time provided that **We** give **You** 7 days notice of cancellation and there is a valid reason for doing so. Valid reasons for cancellation include, but are not limited to fraud, dishonesty and any outstanding amount due from **You** in relation to any other claim under the Policy.

Where **We** cancel this Policy no refund of premium will be available. If **We** cancel the Policy **We** will write to **You** at **Your** address shown in **Our** records.

Section 7 – Legal expenses

3. Arbitration

Any dispute or difference of any kind between **Us** and an **Insured Person** will be referred to arbitration by a single arbitrator who will be either a barrister or solicitor. If the parties are unable to agree on the appointment of an arbitrator, all parties agree to accept an arbitrator nominated by the President of the relevant national Law Society. The arbitrator's decision will be final and binding on all parties and the unsuccessful party shall be responsible for any costs incurred by the successful party in the arbitration proceedings as well as their own costs.

4. New Rules

If during the Period of Insurance, any changes should be made (whether issued or implemented by any relevant authority or otherwise) to applicable rules, laws, legislation, judgements, regulations, directives, guidance, codes of conduct, recommendations or requirements or any other rules, instruments and provisions in force from time to time which alter or affect (or may alter or affect) in any way the legal costs regime to **Our** or **Your** material detriment, **We** reserve the right to amend this Policy to deal appropriately (fairly to both **You** and **Us**) with such changes. In those circumstances **We** will issue an endorsement to this Policy notifying **You** within 21 days of the proposed changes by sending to **You** details of those changes to **Your** last known address. **You** will, however, be free to accept or reject those changes in line with the procedure set out in the endorsement.

5. Third Party Rights

Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person pursuant to the Contracts (Right of Third Parties) Act 1999.

6. Waiver

If **We** or any **Insured Person** fail to exercise or enforce any rights conferred on them by this insurance, the failure to do so will not be deemed to be a waiver, nor will it bar the exercise or enforcement of, such rights at any subsequent time.

7. Recoveries

We reserve the right, at **Our** own expenses, to take proceedings in the name of the **Insured Person** to recover any payment made under this Policy. If an **Insured Person** recovers **Costs and Expenses** previously paid under this Policy such **Costs and Expenses** must be immediately repaid to **Us**.

8. Governing Law

This Policy is subject to the law applicable to **Your Business** being registered in the United Kingdom, the Isle of Man or the Channel Islands.

9. Assignment

This insurance is between and binding upon **Us** and **You** and their respective successors in title, but this insurance may not otherwise be assigned by **You** without **Our** prior written consent.

How to Make a Claim and Advice Service 0161 495 4490

If **You** need to contact **Us** or need to make a claim **You** can call **Us** on the above number, email **Us** at info@msl.co.uk or write to MSL Legal Expenses Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW.

If there is a claim, which is covered by the Policy **We** will then send the **Insured Person** a claim form to be completed and returned to **Us**.

If the claim is reported to **Us** during the Period of Insurance and is accepted and **Reasonable Prospects** exist, the claim will be handled by **Our** specialist claims unit or **We** will instruct an **Appointed Representative** or other suitably qualified representatives to act on behalf of the **Insured Person**.

Please note that

- Any costs incurred before a claim is made and any costs which **We** do not authorise are not insured by this Policy.
- Under this Policy there must be **Reasonable Prospects** for any claim to proceed. This does not apply to Insured Incident 7. Court Attendance and 8. Tax Protection.
- If there is any conflict of interest or if court proceedings are to be issued only then will the **Insured Person** be entitled to choose their own lawyer.

How to Make a Complaint

Our aim is to provide a first class standard of service at all times.

If **You** feel that **You** have been let down and **You** wish to raise a Complaint about the sale of this Policy, please contact **Your** insurance adviser.

If **You** feel that **We** have let **You** down and **You** wish to raise a complaint, please contact **Us** on 0161 495 4490 or in writing to The Compliance Department, MSL Legal Expenses Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW. Please quote the Certificate number on **Your** Certificate of Insurance on all correspondence.

Our staff will attempt to resolve **Your** complaint immediately. Where this is not possible, **We** will acknowledge **Your** complaint within 5 business days of receipt. If the complaint is not resolved within 4 weeks of receipt, **We** will write to **You** and let **You** know what further action **We** will take. A final response letter will be issued within 8 weeks of receipt. Upon receipt of the letter, if **You** remain dissatisfied **You** may refer **Your** complaint to the Financial Ombudsman Service. **You** can contact the Financial Ombudsman Service at Exchange Tower, London, E14 9SR.

The use of these facilities does not affect **Your** right to take legal action.

Section 7 – Legal expenses

Financial Services Compensation Scheme

MSL Legal Expenses Limited and Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the “Compensation Scheme”). If they are unable to meet their obligations under this Policy an **Insured Person** may be entitled to compensation from the Compensation Scheme.

Data Protection

We act as the Data Controller. How **We** use and look after the personal information is set out below.

Information may be used by **Us**, agents and service providers for the purposes of insurance administration, underwriting, claims handling or for statistical purposes. The lawful basis for the processing is that it is necessary for **Us** to process **Your** personal information to enable the performance of the insurance contract, to administer **Your** policy of insurance and/or handle any insurance claim **You** may submit to **Us** under this policy. The processing of **Your** personal data may also be necessary to comply with any legal obligation **We** may have and to protect **Your** interest during the course of any claim.

What we process and share

The personal data **You** have provided, **We** have collected from **You**, or **We** have received from third parties may include **Your**:

- Name; date of birth, residential address and address history.
- Contact details such as email address and telephone numbers.
- Financial and employment details.
- Identifiers assigned to **Your** computer or other internet connected device including **Your** Internet Protocol (IP) address.
- Health or criminal conviction information.
- Vehicle or household details.
- Any information which **You** have provided in support of **Your** insurance claim.

We may receive information about **You** from the following sources:

- **Your** insurance broker.
- From third parties such as credit reference agencies and fraud prevention agencies.
- From insurers, witnesses, the Police (in regards to incidents) and solicitors, **Appointed Representatives**.
- Directly from **You**.

We will not pass **Your** information to any third parties except to enable **Us** to process your claim, prevent fraud and comply with legal and regulatory requirements. In which case **We** may need to share **Your** information with the following third parties within the EU:

- Solicitors or other **Appointed Representatives**.
- Underwriters, Reinsurers, Regulators and Authorised/Statutory Bodies.
- Fraud and crime prevention agencies, including the Police.
- Other suppliers carrying out a service on **Our**, or **Your** behalf.

We will not use **Your** information for marketing further products or services to **You** or pass **Your** information on to any other organisation or person for sales and marketing purposes without **Your** consent.

Data Retention

We will hold **Your** details for up to seven years after the expiry of **Your** policy, complaint and/or claims settlement.

Your rights

Your personal data is protected by legal rights, which include **Your** rights to:

- Object to **Our** processing of **Your** personal data.
- Request that **Your** personal data is erased or corrected.
- Request access to **Your** personal data and data portability.
- Complain to the Information Commissioner’s Office, which regulates the processing of personal data.

You can request to see what data **We** hold on **You**, there is no charge for this service.

If **You** have any questions about **Our** privacy policy or the information **We** hold about **You** please contact **Us**.

Please read your policy document carefully and keep it in a safe place

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under No. 202915. Registered in England under Company No. 03034220.

MSL Legal Expenses Limited, Registered Office: No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW. Registered in England No. 2210857. MSL Legal Expenses Limited is authorised and regulated by the Financial Conduct Authority under No. 311676.

Form reference: BPP MSL 03/2018