

LIABILITY
KEY FACTS



BUSINESS
LIABILITY COVER

Product Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

NIG Liability Insurance Policy

The Liability policy is underwritten by U K Insurance Limited and will run for 12 months or as shown on the schedule.

Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

Employers' Liability (Policy Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Indemnity Limit £10 Million (inclusive of legal costs) for any one occurrence, unless otherwise shown in the schedule	<ul style="list-style-type: none">• Compensation for Court Attendance connected to a claim (up to £250 per day for each director/partner and £150 per day for each employee)• Health and Safety at Work etc Act 1974• Unsatisfied Court Judgements• Work Overseas• Indemnity to Principals	<ul style="list-style-type: none">• Contractual Liability	<ul style="list-style-type: none">• Injury to Employees (other than the driver) resulting from being in or on any of your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988• Visits or work on any offshore rig or platform

Public Liability (Policy Section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Indemnity Limit for any one occurrence as shown in the schedule	<ul style="list-style-type: none">• Compensation for Court Attendance connected to a claim (up to £250 per day for each director/partner and £150 per day for each employee)• Health and Safety at Work etc Act 1974• Indemnity to Principals• Work Overseas• Defective Premises Act• Damage to Leased & Rented Premises• Member to Member Liability• Motor Contingent Liability• Overseas Personal Liability• Indemnity to Plant Owners• Cross Liabilities• Data Protection Act 1998 (up to £250,000 in respect of all claims in any one period of insurance)	<ul style="list-style-type: none">• Use of Heat Condition• Underground Services Condition• Indemnity Limit is costs inclusive in the USA & Canada• Contractual Liability	<ul style="list-style-type: none">• Faulty or defective workmanship/materials• Advice, design, formula or specification• Bodily injury to any Employee• Property belonging to you or under your control• Ownership or use of any craft, or vehicle licensed for road use• Products supplied• Liquidated damages, fines or penalties• Punitive, exemplary or aggravated damages• Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident• Pollution or contamination occurring in the USA or Canada• Visits or work on any offshore rig or platform

Products Liability (Policy Section 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Indemnity Limit for all occurrences during any one period of insurance as shown in the schedule	<ul style="list-style-type: none"> • Compensation for Court Attendance connected to a claim (up to £250 per day for each director/partner and £150 per day for each employee) • Health and Safety at Work etc Act 1974 • Cross Liabilities • Data Protection Act 1998 (up to £250,000 in respect of all claims in any one period of insurance) • Consumer Protection and Food Safety Acts 	<ul style="list-style-type: none"> • Indemnity Limit is costs inclusive in the USA & Canada • Contractual Liability 	<ul style="list-style-type: none"> • Cost of repair, alteration, replacement, removal or recall of any Products Supplied • Advice, design, formula or specification • Bodily injury to any Employee • Liability caused by or arising from Property in your charge or control • Products supplied which to your knowledge are used as a critical part in connection with flying or navigation of any aircraft spacecraft rocket missile or satellite • Liquidated damages, fines or penalties • Punitive, exemplary or aggravated damages • Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident • Pollution or contamination occurring in the USA or Canada • Products supplied which to your knowledge are exported to the USA or Canada

General Conditions

<ul style="list-style-type: none"> • The Policy Document • Adjustment of Premium • Fair Presentation of the Risk 	<ul style="list-style-type: none"> • Cancellation • Reasonable Precautions • Instalments 	<ul style="list-style-type: none"> • Contracts (Rights of Third Parties) Act 1999 • Change of Risk or Interest 	<ul style="list-style-type: none"> • Choice of Law
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Claims Conditions

<ul style="list-style-type: none"> • Conditions Precedent • Action by the Insured 	<ul style="list-style-type: none"> • The Rights of the Company • Fraudulent Claims 	<ul style="list-style-type: none"> • Other Insurances 	<ul style="list-style-type: none"> • Arbitration
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General Exclusions

<ul style="list-style-type: none"> • War Government Action and Terrorism 	<ul style="list-style-type: none"> • Radioactive Contamination 	<ul style="list-style-type: none"> • Date Recognition 	
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Other features

24 hour business assistance services

Free Helpline services available 24 hours a day, 7 days a week for:-

- Legal Advice on any business problem including Employment, Tax, Contract Disputes etc
- Emergency Assistance - rapid response from reputable local contractors to deal with any sort of emergency on your premises, including burst pipes, drainage problems, gas, electricity failures, serious roof damage
- Glass Replacement and Locksmith Services - rapid call outs for any glazing or door & window security problems.

Instalment Payment Method available in most cases.

Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid unless a claim has been made.

Termination

If you wish to terminate the contract at any other time, please contact the broker, intermediary or agent who arranged the Policy. Any return of premium will be made based on the number of days remaining in the Policy period, unless a claim has been made when no refund is due.

How to make a claim

Please contact, in the first instance, the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.

The Chief Executive, NIG, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service Exchange Tower London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123.

Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru, or the Prudential Regulation Authority can be contacted on 020 7601 4878.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

