
What is a summary of cover?

It gives you an idea of what the public and products liability section of your Hiscox insurance policy has to offer and the main facts about the cover, without going into the full terms and conditions, which can be found in your policy document. The policy document will include your schedule of insurance which includes your specific limits and coverage. For more information, consult the policy wording or contact Arthur J. Gallagher (GB).

Product name: Hiscox public and products liability

Type of insurance: Public and products liability

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

Your public and products liability cover in a nutshell

Public and products liability insurance covers you for claims made against you by client, visitors to your office or any other third-party for compensation in respect of injury or property damage arising from your business activities or premises.

The limit of indemnity you select will be for each claim or loss, so each claim can be up to the limit selected. We pay for the costs of defending a claim on top of the limit of indemnity, except for claims in respect of pollution and products for which a single aggregate limit of indemnity applies, which includes defence costs.

Key benefits: what risks are you protected against?

Cover, up to the limit shown in your policy schedule, includes:

- injury: the cost of compensation and defence costs for claims by clients, visitors to your office and any other third parties (but not employees) for bodily or personal injury during the period of insurance as a result of your business activities or premises;
- property damage: the cost of compensation and defence costs for claims by clients, visitors to your office and any other third parties for damage to their property during the period of insurance as a result of your business activities or premises;
- criminal proceedings: the costs of defending a criminal action brought by a governmental or regulatory body (for example, under health and safety legislation) directly related to any actual or potential claim under this section;
- court attendance compensation: the costs of you or your employees attending court in connection with a claim covered under this section.

Significant or unusual exclusions and limitations

- Bodily injury to employees is not covered (this is covered under the employers' liability section if selected).
- Claims resulting from pollution unless the incident is sudden, identifiable, unintended and unexpected and occurs during the period of insurance.
- The failure of any product, service or process you provide to perform the function or serve the purpose for which it was intended is not covered.
- Claims which arise because your contractual terms go beyond the duty of care owed in common law are not covered.
- Cover is limited to work or activities you undertake within the geographical limits stated in your policy schedule.
- Cover is limited to claims brought within the area shown as the applicable courts in your policy schedule.
- Any claims or circumstances you knew about (or ought reasonably to have known about) before the policy started are not covered.

In addition to the above, the policy wording contains other exclusions which are set out under '**What is not covered**', to which you should refer when considering whether or not the policy is suitable for your needs and circumstances.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout its life.

In particular, you need to bear in mind the following:

- If you fail to disclose any information which is material to this insurance you could invalidate the policy, claims may not be paid or alternative terms could be applied to the policy.
- The 'Your obligations' section of your policy wording contains some other conditions to which you must adhere including telling us within seven days if you receive a claim.
- If your policy is on a continuous basis, you must tell us about changes to your circumstances as they happen, for example if you change your business activities.

- You must read and check all insurance documents to ensure that you understand the cover, limits and all other terms and conditions that apply.
- Your failure to comply with the terms and conditions of your policy could invalidate it.

The period of your insurance

Policies can be on a continuous basis which means that cover will continue while your premium payments are up to date. Our continuous policies do not require annual renewal, meaning you won't need to contact us every year to renew your policy. We will advise you of any changes to your premium or terms which become necessary by giving you at least 30 days' notice.

However, if your policy is not continuous it will usually be for a period of 12 months. Your period of insurance will be stated in your policy schedule.

Cancellation rights

You can cancel your policy at any time by giving us 30 days' notice. You will only be charged for the premiums due up to the date of cancellation (for your time on cover).

Claims service

If a client, visitor or other third-party suffers an injury or damage to their property as a result of your work or premises, you must let us know immediately and not admit any liability. Prompt action could minimise or avoid unnecessary cost or distress.

If you need to make a claim, you should contact Arthur J. Gallagher (GB) immediately on 0207 422 5600. If this is not possible then you can call us directly on 0845 213 8899, Monday to Friday between 9.30am and 5.30pm, or email liability.claims@hiscox.com.

Questions, complaints and compensation

If you have any questions or concerns about your policy or the handling of a claim, you should, in the first instance, contact our customer relations team:

Hiscox Customer Relations, 3rd Floor, Mallard House, Kings Pool, 3 Peasholme Green, York YO1 7PX

or by telephone on +44 (0)1904 681198

or by email at customer.relations@hiscox.com.

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service. If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS).

For further information visit www.fscs.org.uk.