



中国太平
CHINA TAIPING



Combined Liability Policy

Underwritten by
CHINA TAIPING INSURANCE (UK) CO LTD

Introduction

Thank you for choosing China Taiping Insurance (UK) Company Limited.

You are in good hands.

We are committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

China Taiping Insurance (UK) Company Limited received its trading license in 1983 and commenced underwriting business on 1 October 1985 so we have over 30 years of experience in the UK market. Our parent company, China Taiping Insurance Company Limited, is a Chinese state-owned insurance company headquartered in Hong Kong.

We are authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority in the UK to underwrite general insurance and reinsurance policies Registered in England and Wales under N. 202690.

China Taiping UK strictly adheres to the principals of prudent business underwriting and we transact business with the concept of 'Diligent Management and Sincere Service' in mind.

We have expert technical underwriters that fully understand your trade and your challenges as a business owner so we are confident that we can protect your business against the insured risks and give you the peace of mind you need.

We also have an excellent professionally trained in-house claims team who understand your needs and will diligently and sincerely listen to you so as to provide you with the best solutions to get your business back on track as soon as possible after a loss.

If you would like to find out more about us please visit our website at: www.uk.cntaiping.com



Jinhai Geng
Chief Executive
China Taiping Insurance (UK) Company Ltd

Introduction

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Your Policy & Insuring Clause

Your Policy

This Students Personal Accident Insurance Policy confirms the insurance cover agreed between the **you** (the **insured**) and **us** (the **company**).

Your policy comprises several different parts, which must be read together as they form **your** contract of insurance with **us**. **We** advise **you** to read these carefully to ensure that all the details are correct and that they meet **your** requirements, and that you understand the terms, conditions and exclusions.

The **policy** comprises the **statement of fact**, this **policy** wording and the **schedule**.

Please ensure that **you** contact **us** as soon as reasonably possible if **you** think that there are amendments to be made or new circumstances that would affect your insurance.

For ease of reference, the procedures for notifying **us** of a claim under **your policy**, and the Conditions relating to all claims under **your policy**, are stated separately at the back of this **policy** document.

Insuring Clause

In consideration of the **insured** having paid, or agreed to pay, the premium required, the **company** will indemnify the **insured**, in accordance with the cover detailed in those Sections shown as "operative" or where a **benefit sum insured** or **limit of indemnity** is shown in the **schedule** and occurring within the **period of insurance** during the **operative times**.

Each Section of the **policy**, the **schedule** and any **endorsement(s)**, together with the General Policy Definitions, Conditions, Exclusions and Extensions shall be read as one document.



J H Geng
Chief Executive

Signed on behalf of China Taiping Insurance (UK) Co Ltd
Registered Office: 2, Finch Lane, London EC3V 3NA
Authorised by the Prudential Regulation Authority and
Regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Financial Services Register number: 202690

COMPLAINTS PROCEDURE

We make every effort to deliver a high-quality service to our policyholders. If **you** have a complaint about our service, or about a claim, **we** operate a swift and effective complaints handling procedure.

1. **Your** complaint can be made orally or in writing, and on **your** behalf by a third party.
2. If **you** wish to make a complaint you should contact:

The Compliance Officer
China Taiping Insurance (UK) Company Limited,
2 Finch Lane,
London EC3V 3NA.
Tele: 0207 839 1888 or Fax 0207 621 1202
e-mail: compliance@uk.cntaiping.com
3. **Our** Compliance Officer will acknowledge the complaint. **We** aim to resolve your concerns in three working days but if we are unable to do so we will confirm to **you** that we have received your complaint within five working days and advise **you** of the person who will be dealing with the complaint, and when **you** can expect to receive a detailed response. The person dealing with the complaint will be a senior member of staff who was not directly involved in the matter which is the subject of the complaint. They will have the authority and experience to adequately address the complaint and explain the results of the investigation.
4. If **your** complaint should be more appropriately dealt with by another firm, **we** will ensure it is referred to them as soon as practicable and certainly no later than five business days of becoming satisfied that another firm is or may be responsible for the matters complained of. **We** will make this referral to the other firm in writing and advise **you** by way of a final response that the referral has been made and include the other firm's contact details.
5. **Your** complaint will be thoroughly investigated and **we** will respond to it as soon as possible. Within eight weeks **we** will provide a final response to your complaint in writing or, if it is not possible to respond within that time, **we** will inform you in writing within twenty business days, why **we** have been unable to resolve the complaint within that time, why **we** need more time to do so and when **you** can expect to receive our final response.
6. If **we** have not completed our investigation, within eight weeks after the complaint was made, **we** will write to **you** and explain why there is a further delay. **We** will also confirm when **we** expect to issue our final response and advise **you** that you may be eligible to refer the complaint to the Financial Ombudsman Service, if **you** are dissatisfied with the delay. Their address is:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel: 0800 023 4 567 from Landlines or 0300 123 9 123 from Mobile phones
(If you are calling from outside of United Kingdom: 0044 20 7964 0500)
Fax: 020 7964 1001
e-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk
7. Where **you** are eligible to refer your complaint to the Financial Ombudsman Service **you** have this right to do so Free of Charge, but **you** must do so within six months of the date of our Final Response. If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited

circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

8. The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service. Alternatively, you can contact the Financial Ombudsman Service directly.

Visit <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show&lng=EN> to access the Online Dispute Resolution Service.

Please quote our e-mail address: compliance@uk.cntaiping.com

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme should **we** be unable to meet our obligations under this contract. Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, contactable via:

FSCS, 10th floor, Beaufort House,
15, St Botolph Street,
London EC3A 7QU
Telephone: 0800 678 1100 or 0207 741 4100
Website: www.fscs.org.uk

YOUR RIGHT TO CANCEL

You have the right to cancel this insurance **policy** within 14 days of receiving the **policy** documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purposes of this cancellation clause, it will be deemed that **you** will have received the **policy** document upon the day following the date it was posted to **you** by first class post.

If **you** do cancel this insurance within the initial 14-day period, then no cover will have been in place from the date of inception, as specified in the **schedule**, and no liability whatsoever shall attach to the **company** in respect of the **policy**.

If **you** do not exercise **your** right of cancellation within the initial 14-day period, this insurance **policy** will automatically come into force from the inception date specified in the **schedule**. **You** will remain liable to pay the full annual premium.

Following the expiry of the initial 14-day period, this insurance **policy** may be cancelled at any time at **your** written request. Provided that there have not been any claims paid, reported or outstanding, **we** will refund a pro rata proportion of the annual premium payable, less an appropriate administration charge. Should a claim, or potential claim have been paid, reported or be outstanding, then there may not be any return or premium.

To exercise **your** right to cancel, contact the broker who arranged this cover for **you**.

The Law that Governs this Policy and Jurisdiction

The parties to this contract are free to choose the law applicable to the contract. Unless specifically agreed to the contrary, this insurance **policy** shall be subject to the law governing England and Wales.

The indemnity provided by this policy shall apply only to judgements against you in the Courts of Law of England and Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands; and not to judgements obtained elsewhere, nor to Judgements or orders obtained in the said courts for enforcement of foreign judgements whether by way of reciprocal agreements or otherwise.

The premium for this **policy** has been calculated accordingly and no consideration has been paid in respect of sums payable under any other law or the jurisdiction of any other courts.

The Law that Governs the interpretation of this Policy

All disputes concerning the interpretation of this **policy** are understood and agreed by both **you** and **us** to be subject to English Law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within England and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court.

This **policy** should be read carefully and if it is incorrect return it immediately to **your** insurance advisor for alteration.

This **policy** should be kept in a safe place – **you** may need to refer to it if **you** have to make a claim. It is recommended that **you** retain details of **your** Employers Liability insurance /certificates for at least 60 years.

General Definitions and Interpretations

Any word or phrase specified hereunder to which a meaning is given has the same meaning wherever it appears in this **policy** or any **schedule** endorsement or notice attached or issued by the **company** unless specifically amended by any documentation issued by the **company**. For ease of interpretation such words are printed in bold font. In the **policy schedule** these words will have a capital initial letter only.

Words importing any gender shall include all genders, and words or phrases expressed in the singular context shall also mean the plural and vice versa.

Act of Terrorism

means an act, including but not limited to the use of force or violence and/or the threat of thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Business

means the business of the **insured** as described in the **policy schedule** including

- (1) the ownership (including maintenance) of buildings specifically insured by this **policy**
- (2) the provision and management of canteen social sports and welfare facilities for **your employees**
- (3) first aid fire and ambulance services
- (4) private work carried out with **your** consent for **you** or any of **your** directors' partners or other senior officials of **your business** by any of **your employees** within the **geographical limits**

Company/our/we/us

means China Taiping Insurance (UK) Co Limited

Costs and Expenses

means

- (1) all costs and expenses recoverable by any claimant from **you**
- (2) the costs and expenses incurred with the written consent of the **company** for
 - (a) representation at any Coroner's Inquest or Inquiry in respect of any death
 - (b) the defence of proceedings in any court brought against **you** in respect of breach or alleged breach of statutory duty resulting in **injury**

- (3) all other costs and expenses of litigation incurred with the written consent of the **company** relating to an occurrence which may give rise to indemnity

Damage

means loss destruction or damage

Defined Perils

means fire; lightning; explosion; aircraft, or other aerial devices or articles falling from them; riot, civil commotion, strikers or locked-out workers or persons taking part in labour disturbances; earthquake; storm; flood; escape of water from any tank apparatus or pipe; impact by any mechanically propelled vehicle or rail rolling stock or animal;

Employee

means

- (1) any person under a contract of service or apprenticeship with **you**
- (2) any person hired or borrowed by **you** in the course of their contract of service or apprenticeship with another employer
- (3) any person under a government or other authorised work experience or youth training or similar scheme
- (4) any self-employed person
- (5) any labour master or labour only sub-contractor or person supplied by any of them whilst engaged in working for the **insured** in connection with the **business**
- (6) any voluntary worker

Endorsement

means any additional terms relating to the insurance provided by this **policy** which are: -

- (1) not within the **policy** but attached to any **schedule** issued by the **company** or
- (2) within the **policy** and integral to this insurance, or stated in the **policy schedule** as applying to this **policy**

Excess

means amount stated herein, or shown in the **schedule** to any **section** of this **policy** being the amount of each and every claim which is not covered and for which **you** are considered to be **your** own insurer

Geographical Limits

means United Kingdom the Channel Islands and the Isle of Man

Injury

means death bodily injury illness disease or shock

Insured/You/Your

means person(s) and/or company(ies) named in the **policy schedule**

Insured Person

means any of the **Insured's** principals, directors, partners or **employees**.

Limit of Indemnity

means the maximum amount, which **we** will pay in respect of any one claim, or series of claims arising out of one cause.

Period of Insurance

means the dates stated in the **schedule** during which the insurance provided by this **policy** commences and ends, and any subsequent period for which premium payment is made by **you** and is accepted by the **company**

Policy

means the **policy** wording together with all **schedules, endorsements** and notices attached or issued by the **company**

Pollution

means

- (1) pollution or contamination by naturally occurring or man-made substances forces or organisms or any combination of them whether permanent or transitory and however occurring and
- (2) all **damage** or **injury** directly or indirectly caused by such **pollution** or contamination

Products

means any commodity or article (including containers labelling instructions or advice provided in connection therewith) manufactured sold supplied repaired serviced tested financed constructed installed or processed by or on behalf of the **insured** from or within the **geographical limits** in connection with the **business**

Schedule

means part of this **policy** that sets out which **section(s)** are operative, and details the items insured, or liabilities, for which cover is provided. The most recent version issued to **you** by the **company**, is the one that details the insurance currently provided.

Section

means a part of this **policy** that provides a component of the insurance. The cover available under this **policy** is provided by these different components, each of which is at the **insured's** option; and therefore, only those **section(s)** for which a **sum insured** or **limit of indemnity** / liability are shown in the schedule are operative.

Statement of fact

means an application, proposal form or declaration made by **you** to **us** that provides full details of the risks to be insured, and of any other and previous insurance history, or other related circumstances or information, that pertains to this contract.

General Exclusions

(1) GENERAL

The following Exclusions apply to all **sections** of this **policy** except **section 3 – Employers' Liability**

This **policy** does not cover any loss destruction damage consequential loss or liability directly or indirectly caused by or contributed to by or arising from

(a) Radioactive Contamination

- (i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- (ii) the radioactive toxic explosive or other hazardous or contaminating properties of any nuclear installation reactor or other nuclear assembly or nuclear component thereof
- (iii) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

(b) Pressure Waves

pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

(c) Pollution

as defined in the General Definitions and Interpretations other than **pollution** resulting in **damage** to property insured by this **policy** or interruption of or interference with the **business** not otherwise excluded caused by one of the **defined perils**

(2) WAR AND ACT OF TERRORISM

This **policy** does not cover any claim hereunder of whatsoever nature directly or indirectly occasioned by or happening through or in consequence of

- (a) war invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war mutiny civil commotion assuming the proportions of or amounting to popular rising military rising insurrection rebellion revolution military or usurped power martial law 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 **act of terrorism** or any action taken in controlling preventing suppressing or in any way relating to any of the above
- (b) riot civil commotion and (except in respect of **damage** by fire or explosion) strikers locked out workers or persons taking part in labour disturbances or malicious persons in Northern Ireland

In any action suit or other proceedings where the **company** allege that by reason of **policy** Definition **act of terrorism** any claim hereunder is not covered by this **policy** the burden of proving that such claim hereunder is covered shall be upon **you**

This Exclusion shall apply to all **sections** of this **policy** other than **section 3 – Employers Liability** to the extent that it is necessary to comply with the minimum requirements of the law in the United Kingdom of Great Britain and Northern Ireland including the Channel Islands and the Isle of Man relating to compulsory insurance of liability to **employees** and Section 1 – Public Liability and Section 2 – Products Liability provided that the maximum **limit of indemnity** for any one claim or series of claims arising from one source or original cause under each Section shall not exceed £5,000,000

(3) DATE RECOGNITION FAILURE

This **policy** does not cover

- (1) **damage**
- (2) interruption of or interference with the **business**
- (3) legal liability other than Employers' Liability
- (4) **costs and expenses** other than in connection with Employers' Liability
- (5) Legal Expenses

directly or indirectly caused by or consisting of or arising from the failure of any computer data processing equipment or media microchip integrated circuit or similar device or any computer software whether the property of the **insured** or not

- (a) correctly to recognise any date as its true calendar date
- (b) correctly to capture save retain and/or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
- (c) correctly to capture save retain or process any data as a result of the operation of any command which causes the loss of data or the inability correctly to capture save retain or process such data

Provided that (1) and (2) shall not apply to

- (i) subsequent **damage** or
- (ii) subsequent interruption of or interference with the **business**

not otherwise excluded which results from a **defined peril**

General Conditions

The following Conditions apply to all Sections of this **policy** and the **insured** must comply with them or this **policy** may not be in force

(1) ARBITRATION

If the **company** accepts liability for a claim under this **policy** but there is a dispute in respect of the amount to be paid the dispute will be referred to an arbitrator appointed in accordance with the relevant law in force at the time

In these circumstances the arbitrator's award must be made before there is any right of action against the **company**

(2) CANCELLATION

The **company** may cancel this **policy** by sending thirty days' notice by recorded delivery letter to **you** at **your** last known address, unless **our** reason for cancellation is deliberate or reckless misrepresentation on **your** part. If **we** cancel because of deliberate or reckless misrepresentation, then **your policy** will be cancelled with immediate effect.

Otherwise, notice will be deemed to be on the date of delivery if the notice is delivered by hand, or two working days after posting if notice is sent by post or courier.

If **we** cancel **your policy** and **you** have not made a claim, **you** will be entitled to a refund of premium for any unexpired **period of insurance** for which **you** have paid. However, if **we** cancel **your policy** because of deliberate or reckless misrepresentation, then **we** will not refund any premium.

Where a claim has been made during the current **period of insurance** the full annual premium will still be payable despite cancellation of cover and **we** reserve the right to deduct this from any claim payment

(3) CONDITIONS PRECEDENT TO LIABILITY

We shall not be liable for any claim where **you** haven't complied with any part of any condition to which payment of a claim is subject (a condition precedent) to except for when the concerned condition: -

- (a) relates to a particular **premise** only, **we** will pay for a claim arising out of an event occurring at **premises** which are not specified in any conditions precedent to liability;
- (b) relates to a particular time only, **we** will pay for a claim arising out of an event if **you** can prove, on the balance of probabilities, that **your** non-compliance with such condition precedent to liability did not cause or contribute to the loss, **damage** or **injury** occurred in the circumstances in which it occurred;
- (c) relates and aims at reducing particular types of injury, liability, losses or **damage** only, **we** will pay for a claim arising out of an event if **you** can prove, on the balance of probabilities,

that **your** non-compliance with such condition precedent to liability did not cause or contribute to the loss, **damage** or **injury** in the circumstances in which it occurred;

(4) CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

A person or company who was not party to this **policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **policy** but this Condition does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act 1999

(5) DUTY OF FAIR REPRESENTATION

The **insured** must make a fair representation of the risk to the **company** at inception, renewal and variation of the **policy**.

- (a) In the absence of such fair representation, the **company** may avoid the **policy** and refuse to pay any claims where any failure to make a fair representation is:
 - i) deliberate or reckless; or
 - ii) of such other nature that, if the **insured** had made a fair representation, the **company** not have underwritten the risk

The Insurer will return the premium paid by the Insured unless the failure to make a fair representation is deliberate or reckless;

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

For the purposes of this condition references to:

- 1) avoiding a **policy** means treating the **policy** as if it had not existed from the inception date (where the failure to make a fair representation of the risk occurs before or at the inception of the **policy**), the renewal date (where the failure occurs at renewal of the **policy**), or the variation date (where the failure occurs when the **policy** is varied);
- 2) refunds of premium should be treated as refunds of premium back to the inception date, renewal date or variation date as the context requires;
- 3) issuing a **policy** should be treated as references to issuing the **policy** at inception, renew or varying the **policy** as the context requires.

(6) EFFECT OF CLAIMS ON SUMS INSURED

Except where otherwise provided for under any Section of this **policy**

- (a) the Sums Insured in this **policy** will be reduced until expiry of the **period of insurance** by the amount of any loss destruction **damage** interruption or interference with the **business**
- (b) if any Sum Insured is subject to the condition of Average and further claims arise before expiry of the **period of insurance** the application of such condition of Average may have the effect of increasing the proportion of the loss which **you** will have to bear
- (c) on request and if not otherwise provided for under any Section of this **policy** following a claim the **company** will consider reinstating the original Sums Insured subject to any additional premium revised terms and further precautions that may be necessary

(7) EMPLOYERS LIABILITY TRACING OFFICE

By entering into this insurance **policy**, **you** will be deemed to specifically consent to use of **your** insurance **policy** data in the following way and for the following purposes.

- (a) Certain information relating to **your** insurance **policy** including without limitation
 - (i) the **policy** number(s);
 - (ii) employers' names and addresses (including subsidiaries and any relevant changes of name)
 - (iii) dates of cover
 - (iv) employers' reference numbers provided by Her Majesty's Revenue and Customs; and
 - (v) Companies House reference numbers (if relevant) will be provided to the Employers Liability Tracing Office (ELTO) and added to the electronic database.
- (b) This information will be made available by the **company** to ELTO in a specified and readily accessible form as required by the Employers Liability Insurance Disclosure by Company Instrument 2011. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.
- (c) The data base will assist individual customer claimants who have suffered an employment related injury or disease arising out of the course of their employment in the UK for employers carrying on or who carried on business in the UK and who are covered by the employers' liability insurance of their employers (claimants).

- (i) to identify which company(ies) provided employers' liability cover during the relevant periods of employment; and
- (ii) to identify the relevant employers' liability insurance policies.

(8) FRAUDULENT CLAIMS

If **you** or anyone acting on **your** behalf makes any false, deliberately caused, exaggerated or fraudulent claim or makes use of false or fraudulent documents, statements to support a claim (regardless of whether or not the claim itself is genuine), **we** will: -

- (a) refuse to pay the whole of the claim; and
- (b) recover from **you** any sums that **we** already paid in respect of the claim.

We may also notify **you** that **we** will be treating the **policy** as having terminated with effect from the date of the earliest of any of the acts set out above and **you** will not be entitled to any refund of premium.

(9) GENERAL DATA PROTECTION REGULATION

It is agreed by the **insured** that any information provided to the **company** regarding the **insured** for the purpose of accepting insurance and handling any claims may if necessary be divulged to third parties provided that it will be processed by the **company** in compliance with the provisions of the General Data Protection Regulation.

(10) INSTALMENTS

If the premium for this **policy** is payable by instalments it is a condition precedent to the **company's** liability that each instalment shall be paid when due otherwise all benefit under this **policy** shall be forfeited from the date when such instalment was due

(11) MATERIAL ALTERATION

You must notify the **company** as soon as possible if there is any alteration in **your** ownership in or to the **business** at the **premises** including but not limited to: -

- (a) **your business** being wound up or carried on by a liquidator or receiver;
- (b) changes in the facts as set out in the **statement of facts** and declared to **us** at inception, renewal or variation of the **policy**, which materially increases the risk of **injury** or **damage**
- (c) where **your** interest in the **property** as described in the **schedule** ceases other than by death;
- (d) in respect of subsidence if applicable, where any construction, demolition or excavation work is being carried out on adjoining sites.

Upon notification to **us** of such alteration, **we** may at **our** discretion: -

- (a) continue cover on the same terms;
- (b) impose additional terms or restrict cover where relevant;
- (c) alter the premium;
- (d) cancel this **policy**

If **you** fail to notify **us** of any such alteration, **we** may: -

- (a) treat this **policy** as if it had included such terms (other than relating to premium) that **we** would have applied had **we** known about the alteration from the date of such alteration in risk;
- (b) treat this **policy** as terminated from the date of such alteration had **we** cancelled this **policy** if **we** had known of the alteration and **we** will also return a proportionate amount of premium for the unexpired **period of insurance**;
- (c) reduce proportionally the settlement on any claim, the proportion for which is derived by comparing the premium we would have charged had **we** known about such alteration with the premium **we** actually charged.

(12) OTHER INSURANCE

If at the time of any **injury** or **damage** there be any other insurance

- (a) covering the whole or part of such **injury** or **damage** whether effected by the **insured** or not then

the **company** shall not be liable to pay or contribute more than their rateable proportion of the total payment made for such **injury or damage**

- (b) on any of the **property** insured herein either alone or together with any other **property** which shall be subject to the condition of Average or is limited in respect of the value of any article or the total amount is divided in respect of said **property** then this **policy** may at the option of the **company** be held to contain the same condition of Average limit of value and division of amount pro rata
- (c) which more specifically insures **property** insured herein this **policy** will not apply except in respect of any amount over and above that recoverable under such more specific insurance

This Condition does not apply to any personal accident benefit provided under this **policy** in respect of death or injury to any **insured person**

(13) PRECAUTIONS

You must

- (a) exercise reasonable care in the selection and supervision of **your employees**
- (b) take all reasonable steps to comply with all statutory and other obligations and regulations imposed by any authority

(14) PREMIUM ADJUSTMENT

If any part of the premium is calculated on estimates **you** shall keep an accurate record containing all relevant particulars and shall at any time allow the **company** to inspect such record

You shall within one month after the expiry of each **period of insurance** supply particulars and information as the **company** may require and the premium for such period shall be adjusted subject to any minimum premium

(15) SUBROGATION

In the event of any claim under this **policy**, **you** shall at the **company's** request and expense take and permit to be taken all necessary steps for enforcing rights against any other party in **your** name before or after any payment is made by the **company**

(16) TAX

In addition to the premium **you** will pay to the **company** any tax due on the premium which they are required to collect will be incorporated in accordance with current legislation

(17) THE COMPANY'S RIGHTS

If any event happens which may give rise to a claim under this **policy** the **company** will be entitled to

- (a) enter the building where **damage** has occurred and to take and keep possession of damaged **property** insured herein and to deal with the salvage in a reasonable manner
- (b) and this Condition shall be proof of **your** consent for such purpose - no **property** may be abandoned to the **company**
- (c) exercise sole conduct and control over the defence or settlement of any claim made upon **you** or any other person covered by this **policy** by any other party
- (d) prosecute in **your** name or the name of any other person covered by this **policy** but for the **company's** benefit any claim for damages or indemnity
- (e) the **company** may at any time pay to the **insured** in connection with any claim or series of claims:
 - (i) the **limit of indemnity**; or
 - (ii) the **sum insured**; or
 - (iii) a lesser amount for which such claim or claims can be settled after the deduction of any amounts already paid and net of any **excess** applicable to the claim or claims
 - (iv) the **company** will not make any further payment in respect of such claim or claims except for **costs and expenses** which the **company** has already agreed to pay and which were incurred prior to such payment.

(18) SANCTIONS

The Company shall not provide any benefit under this policy to the extent that such cover or claim payment would expose us to any sanction, prohibition or restriction under the trade or economic sanctions, laws and regulations of the United Kingdom, European Union or United State of America or under the United Nations resolutions.

Section 1 – Public Liability

This **section** is operative only if stated in the **policy schedule**

INSURING CLAUSE

In the event of

- (1) accidental **injury** to any person
- (2) accidental loss of or accidental **damage** to material property
- (3) accidental loss of amenities nuisance trespass or interference with any right of way light air or water

occurring during the **period of insurance** and arising in connection with:

- (a) **your business**, and
- (b) within the **geographical limits**

the **company** will indemnify **you** in respect of **your** liability at law for compensation together with **costs and expenses**.

BASIS OF PAYMENT

The **company** will pay up to the **limit of indemnity** stated in the **schedule** applicable to this **section** for any one claim or series of claims arising from one source or original cause. In addition, the **company** will pay **costs and expenses**.

In respect of all claims against the **insured** made within the legal jurisdiction of the United States of America or Canada including any dependency or trust territories the **limit of indemnity** shall be inclusive of the amount of all **costs and expenses**.

EXCLUSIONS TO THE PUBLIC LIABILITY SECTION

This **section** does not cover

Excess

- (1) The amount of the **excess** stated in the **schedule** applicable to this **section**, in respect of (2) of the Insuring Clause to this **section** only

Fines liquidated damages or penalties

- (2) liability for fines liquidated damages or penalties of any kind or for punitive exemplary restitutionary or multiplied damages

Injury to Employees

- (3) liability to any **employee** for **injury** arising out of and in the course of their employment by **you**

Property in your custody or control

- (4) physical loss of or **damage** to
 - (a) property belonging to **you** or in **your** custody or under **your** control or that of any **employee** (other than property belonging to **your** visitors' directors partners or **employees**)

- (b) that part of any property on which **you** or any of **your employees** or agents are or have been working where the physical loss or **damage** results from such work

Contractual liability

- (5) liability which attaches itself solely by virtue of a contract or agreement but any liability which would have attached in the absence of such contract or agreement is covered under this **section**

Advice and professional services

- (6) liability caused by or arising from
 - (a) any advice design or specification given by **you** or on **your** behalf for a fee
 - (b) professional services rendered by **you** or on **your** behalf

Aircraft hovercraft and watercraft

- (7) liability caused by or arising from the ownership possession or use by **you** or on **your** behalf of any aircraft hovercraft or watercraft (other than watercraft eight metres in length or less)

Mechanically propelled vehicles

- (8) liability caused by or arising from the ownership possession or use by or on behalf of **you** of any mechanically propelled vehicle, or trailer attached to it, whilst towed, or otherwise being used in circumstances for which compulsory insurance or security is required under any legislation governing the use of the vehicle

Hazardous locations

- (9) any claim arising in connection with any work located at: -
 - (a) refineries, bulk storage or production premises in the oil, gas or chemical industries;
 - (b) offshore structures and work underground or underwater;
 - (c) aircraft, hovercraft, aerospace systems or watercraft (other than at docks, harbours, boatyards or inland waterways not involving the use of heat),
 - (d) railways or airports.

unless the **company** is notified in advance of such work and consents to this in writing.

Cyber Liability

- (10) liability arising directly or indirectly out of
 - (a) loss of alteration of or **damage** to; or
 - (b) reduction in the functionality availability or operation ofany computer system or programme hardware data information repository microchip integrated circuit or similar device in computer equipment or non-computer equipment as a result of **your** E-activities

For the purpose of this Exclusion E-activities means any use of electronic networks including the internet and private networks intranets extranets electronic mail worldwide web and similar medium carried out by **you** or by any person persons partnership firm or company acting for **you** or on **your** behalf

Asbestos

- (11) liability arising from 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 to loss which may have contributed concurrently or in consequence of a loss.

Mildew Mould Spore(s) or Allergens

- (12) liability directly or indirectly occasioned by, happening through, arising out of, resulting from or in connection with any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens; or

- (a) any costs or expenses associated, in any way, with the abatement, mitigation, remediation, containment, detoxification, neutralization, monitoring, removal, disposal, or any obligation to investigate or assess the presence or effects of fungus of any kind whatsoever, including but not limited to mildew, spore(s), or allergens; or
- (b) any obligations or duty to defend any actions directly or indirectly occasioned by, or happening through, arising out of, resulting from or in connection with any fungus of any kind whatsoever, including but not limited to mildew mould spore(s) or allergens

Irrespective of the cause of such fungus, mildew, mould, spore(s) or allergens, and whenever or wherever occurring.

Component Building Material

- (13) liability directly or indirectly 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.

Work involving the application of heat

- (14) liability arising out of or in connection with any work undertaken by, or on **your** behalf, involving the application of heat, other than by soldering irons, away from **your** own premises.

Products

- (15) liability in respect of any accidental **injury** to any person or accidental loss of or accidental **damage** to material property caused by or arising from **products** other than:
 - (a) the provision and management of canteen social sports and welfare facilities for **your employees**;
 - (b) first aid fire and ambulance services;
 - (c) any food or drink supplied by the **insured** to **your employees**, your partners or directors and non-paying guests;
 - (d) the provision of gifts or promotional material;
 - (e) the disposal of furniture or office equipment originally intended for use by the **insured** in connection with the **business** but no longer required for that purpose;
 - (f) the accidental obstruction of traffic caused by any load or delivery by any of **your** vehicles.

Damage to Goods Supplied

- (16) liability in respect of:
 - (a) any defective work executed by the **insured**;
 - (b) loss or damage to any property or goods supplied, delivered, sold, installed or erected by the **insured**;
 - (c) all costs arising from the need of making good, repair, rectification, replacement or recalls of any such property or goods.

Contract Works

- (17) liability in respect of accidental loss or **damage** to any property within or to be incorporated in the contract works of any contract undertaken by the **insured** and any liability against which the **insured** is required to effect insurance under the terms of Clause 6.5.1 of the JCT Condition of Contract.

IN ADDITION, THE COMPANY WILL PROVIDE INDEMNITY UNDER THIS SECTION AS FOLLOWS

Car park liability

The indemnity provided by this Section extends to include liability at law for **damage** to motor vehicles (and the contents of and accessories on such vehicles) belonging to any of the **insured's employees** or visitors whilst within any car park for which the **insured** is responsible provided that

- (a) such vehicle (or the contents and accessories) is not lent to the **insured**;
- (b) if any charge is made for the parking of vehicles, a ticket bearing a disclaimer of liability shall be issued to every person paying such charge; and

- (c) this Extension shall not apply to **damage** due to the driving of any vehicle by the insured or any of their **employees**.

Compensation for Court Attendance

In the event of the following persons attending court at the request of the **company** in connection with a claim under this **section** the **company** will compensate **you** at a rate of each person's wages or salary or at the following rates whichever is the less for each day on which attendance is required

- | | |
|---|--------------|
| (1) by you or any of your directors or partners | £250 per day |
| (2) by any of your employees | £150 per day |

Contingent Liability for Employee's Vehicles

Exclusion (9) of this **section** excludes mechanically propelled vehicles but the **company** will indemnify **you** for liability caused by or in connection with any vehicle owned by an **employee** which is being used in the course of **your business** excluding any liability

- (1) arising when such vehicle is being driven
 - (a) by **you**
 - (b) with **your** consent by anyone whom **you** know 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
- (2) for physical loss of or **damage** to any such vehicle
- (3) for any use outside the **geographical limits**

Cross Liabilities

If the **insured** comprises more than one party the **company** will provide indemnity to each in the same manner and to the same extent as if a separate **policy** has been issued to each provided that the total amount payable in respect of any one claim or series of claims arising from one source or original cause shall not exceed the Limit of Liability stated in the **schedule** applicable to this **section**

Food Safety Act Defence Costs

You and also at **your** request any of **your** directors' partners or **employees** for legal **costs and expenses** incurred: -

- (1) in defending any prosecution for breach of duty
- (2) with the **company's** consent in an appeal against a conviction resulting from prosecution under Part II of the Food Safety Act 1990 committed or alleged to have been committed during the **period of insurance** where circumstances may otherwise give rise to a claim under this **section** excluding legal **costs and expenses** in connection with any breach of duty arising from a deliberate or premeditated act event or omission which any person claiming indemnity under this **section** knows or should have known would be likely to constitute an offence under the above Act

Geographical Limits

The **geographical limits** shall extend to include any visits made in connection with **your business** in a non-manual capacity provided that such persons usually reside within the **geographical limits**.

Health and Safety at Work and Corporate Manslaughter Defence Costs

In the event of

- (1) any act omission or incident or alleged act omission or incident leading to criminal proceedings brought in respect of a breach of the Health and Safety at Work Act 1974 Corporate Manslaughter and Corporate Homicide Act 2007 or similar legislation in the United Kingdom or
- (2) an incident which results in an enquiry ordered under the Health and Safety Inquiries (Procedure) Regulations 1975 the **company** will provide indemnity against **costs and expenses** incurred in representing **you** in such proceedings including appealing the results of such proceedings as long as the proceedings relate to an act omission or incident or alleged act omission or incident which has been committed during the **period of insurance** within the United Kingdom and in the course of **your business**

Provided that

- (a) the **company's** total liability in respect of **costs and expenses** shall not exceed £1,000,000 in the aggregate during any one Period of Insurance
- (b) the **company** will only indemnify **you** where **costs and expenses** arise as a result of any matter which is the subject of indemnity under this **policy**
- (c) the **company** will only be liable for **costs and expenses** incurred in respect of legal representation appointed by them
- (d) if there is any other insurance or indemnity in force covering the same **costs and expenses** the **company's** liability shall be limited to a proportionate amount of the total **costs and expenses** but subject always to the **limit of indemnity** of £1,000,000
- (e) this indemnity will not apply
 - (i) in respect of fines or penalties of any kind
 - (ii) to proceedings consequent upon any **injury** deliberately caused by **you**
 - (iii) to persons other than **you** or any of **your** directors' partners proprietors or **employees**

Indemnity to Others

- (1) If **you** so request, the **company** will indemnify: -
 - (a) any of **your** directors' partners or **employees** in respect of liability for which **you** would have been entitled to indemnity under this **section** had the claim for which indemnity is being sought been made against **you**
 - (b) any officer or member of **your** social sports or welfare organisations or fire first aid or ambulance services while acting in their respective capacities as such
- (2) The legal personal representatives of any deceased person who was entitled to claim indemnity under this **section** in respect of liability incurred by that person
- (3) Any principal in like manner to **you** where any contract or agreement entered into by **you** for the performance of work so requires in respect of the principal's liability arising from the performance of work by **you**

Leased and Rented Premises

Exclusion 4(a) of this **section** does not apply to physical loss or **damage** to premises leased or rented to **you** in connection with **your business**

Overseas Personal Liability

You and if **you** so request

- (1) any of **your** directors' partners or **employees**
- (2) **your** spouse or child or any spouse or child of **your** director partner or **employee** accompanying **you** or accompanying such director partner or **employee**

against liability at law for compensation together with **costs and expenses** for liability incurred in a personal capacity while **you** or any of **your** partners or **employees** are visiting a country anywhere in the world in connection with **your business**, excluding any liability

- (a) arising from any contract or agreement unless liability would have existed otherwise
- (b) arising out of the ownership or occupation of land or buildings
- (c) arising from the carrying on of any trade or profession
- (d) where indemnity is provided by any other insurance
- (e) arising from the ownership possession or use of wild animals' firearms (other than sporting guns) mechanically-propelled vehicles aircraft or watercraft

Sudden and Unintended Pollution

Pollution is excluded by General Exclusion 1(c) of this **policy** but this **section** provides **pollution** cover subject to all other provisions of this **policy** for liability in respect of **injury** or loss of or **damage** to property caused solely by **pollution** which is deemed to have occurred during any one **period of insurance**

- (1) which results from a sudden identifiable unintended and unexpected incident and
- (2) such incident occurs entirely at a specific and identified time and place while the **policy** remains in force

Provided that

- (a) all **pollution** which arises out of any one incident will be deemed to have happened at the time such incident takes place
- (b) the **company** will not indemnify **you** against liability in respect of **pollution** happening anywhere in the United States of America or Canada
- (c) the total liability of the **company** for compensation will not exceed the **limit of indemnity** stated in the **schedule** applicable to this **section** for this additional cover and for any claim otherwise payable under this **section** arising from the same source or original cause

Wrongful Arrest

Legal liability to pay compensation together with **costs and expenses** following any charge of wrongful arrest or malicious prosecution made against **you** during the **period of insurance** in respect of any allegation of theft or the improper conduct by any person (other than **your employees**) in connection with the **business**.

Section 2 – Products Liability

This **section** is operative only if stated in the **policy schedule**

INSURING CLAUSE

In the event of

- (1) accidental **injury** to any person
- (2) accidental loss of or accidental **damage** to material property

occurring anywhere in the world during the **period of insurance** and arising in connection with **your business**

the **company** will indemnify **you** in respect of **your** liability at law for compensation together with **costs and expenses**.

BASIS OF PAYMENT

The **company** will pay up to the **limit of indemnity** stated in the **schedule** applicable to this **section** in respect of any one claim or series of claims arising from one source or original cause and in total during any one **period of insurance**. In addition, the **company** will pay **costs and expenses**.

EXCLUSIONS TO THE PRODUCTS LIABILITY SECTION

This **section** does not cover

Excess

- (1) The amount of the **excess** stated in the **schedule** applicable to this **section**, in respect of (2) of the Insuring Clause to this **section** only

Fines liquidated damages or penalties

- (2) liability for fines liquidated damages or penalties of any kind or for punitive exemplary restitutionary or multiplied damages

Injury to Employees

- (3) liability to any **employee** for **injury** arising out of and in the course of their employment by **you**

Property in your custody or control

- (4) liability caused by or arising from property in the **insured's** charge or control.

Contractual liability

- (5) liability which attaches itself solely by virtue of a contract or agreement but any liability which would have attached in the absence of such contract or agreement is covered under this **section**

Advice and professional services

- (6) liability caused by or arising from
- (a) any advice design or specification given by **you** or on **your** behalf for a fee
 - (b) professional services rendered by **you** or on **your** behalf

Asbestos

- (7) liability arising from 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 to loss which may have contributed concurrently or in consequence of a loss.

Mildew Mould Spore(s) or Allergens

- (8) liability directly or indirectly occasioned by, happening through, arising out of, resulting from or in connection with any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens; or
- (a) any costs or expenses associated, in any way, with the abatement, mitigation, remediation, containment, detoxification, neutralization, monitoring, removal, disposal, or any obligation to investigate or assess the presence or effects of fungus of any kind whatsoever, including but not limited to mildew, spore(s), or allergens; or
 - (b) any obligations or duty to defend any actions directly or indirectly occasioned by, or happening through, arising out of, resulting from or in connection with any fungus of any kind whatsoever, including but not limited to mildew mould spore(s) or allergens

Irrespective of the cause of such fungus, mildew, mould, spore(s) or allergens, and whenever or wherever occurring.

Component Building Material

- (9) liability directly or indirectly 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.

Exports to North America

- (10) liability caused by or arising from any **products** known by **you** to be for use or integrated within any other Products for use in or supply to the United States of America or Canada or any territory within their jurisdiction.

Recall of Products

- (11) liability arising out of the cost of repair alteration replacement removal refund or recall of any **products** or part thereof supplied by the **insured**

Marine and aviation Products

- (12) liability caused by or arising from any **products** known by **you** to be for use in or on any aircraft aero spatial device hovercraft or waterborne craft or for marine or aviation purposes

IN ADDITION, THE COMPANY WILL PROVIDE INDEMNITY UNDER THIS SECTION AS FOLLOWS

Compensation for Court Attendance

In the event of the following persons attending court at the request of the **company** in connection with a claim under this **section** the **company** will compensate **you** at a rate of each person's wages or salary or at the following rates whichever is the less for each day on which attendance is required

- | | |
|---|--------------|
| (1) by you or any of your directors or partners | £250 per day |
| (2) by any of your employees | £150 per day |

Cross Liabilities

If the **insured** comprises more than one party the **company** will provide indemnity to each in the same manner and to the same extent as if a separate **policy** has been issued to each provided that the total amount payable in respect of any one claim or series of claims arising from one source or original cause shall not exceed the Limit of Liability stated in the **schedule** applicable to this **section**

Food Safety Act Defence Costs

You and also at **your** request any of **your** directors' partners or **employees** for legal **costs and expenses** incurred:

- (1) in defending any prosecution for breach of duty
- (2) with the **company's** consent in an appeal against a conviction resulting from prosecution under Part II of the Food Safety Act 1990 committed or alleged to have been committed during the **period of insurance** where circumstances may otherwise give rise to a claim under this **section** excluding legal **costs and expenses** in connection with any breach of duty arising from a deliberate or premeditated act event or omission which any person claiming indemnity under this **section** knows or should have known would be likely to constitute an offence under the above Act

Geographical Limits

The **geographical limits** shall extend to worldwide for **products**.

Health and Safety at Work and Corporate Manslaughter Defence Costs

In the event of

- (1) any act omission or incident or alleged act omission or incident leading to criminal proceedings brought in respect of a breach of the Health and Safety at Work Act 1974 Corporate Manslaughter and Corporate Homicide Act 2007 or similar legislation in the United Kingdom or
- (2) an incident which results in an enquiry ordered under the Health and Safety Inquiries (Procedure) Regulations 1975 the **company** will provide indemnity against **costs and expenses** incurred in representing **you** in such proceedings including appealing the results of such proceedings as long as the proceedings relate to an act omission or incident or alleged act omission or incident which has been committed during the **period of insurance** within the United Kingdom and in the course of **your business**

Provided that

- (a) the **company's** total liability in respect of **costs and expenses** shall not exceed £1,000,000 in the aggregate during any one Period of Insurance
- (b) the **company** will only indemnify **you** where **costs and expenses** arise as a result of any matter which is the subject of indemnity under this **policy**
- (c) the **company** will only be liable for **costs and expenses** incurred in respect of legal representation appointed by them
- (d) if there is any other insurance or indemnity in force covering the same **costs and expenses** the **company's** liability shall be limited to a proportionate amount of the total **costs and expenses** but subject always to the **limit of indemnity** of £1,000,000
- (e) this indemnity will not apply
 - (i) in respect of fines or penalties of any kind
 - (ii) to proceedings consequent upon any **injury** deliberately caused by **you**
 - (iii) to persons other than **you** or any of **your** directors' partners proprietors or **employees**

Sudden and Unintended Pollution

Pollution is excluded by General Exclusion 1(c) of this **policy** but this **section** provides **pollution** cover subject to all other provisions of this **policy** for liability in respect of **injury** or loss of or **damage** to property caused solely by **pollution** which is deemed to have occurred during any one **period of insurance**

- (1) which results from a sudden identifiable unintended and unexpected incident and
- (2) such incident occurs entirely at a specific and identified time and place while the **policy** remains in force

Provided that

- (a) all **pollution** which arises out of any one incident will be deemed to have happened at the time such incident takes place
- (b) the **company** will not indemnify **you** against liability in respect of **pollution** happening anywhere in the United States of America or Canada
- (c) the total liability of the **company** for compensation will not exceed the **limit of indemnity** stated in the **schedule** applicable to this **section** for this additional cover and for any claim otherwise payable under this **section** arising from the same source or original cause

Section 3 – Employers' Liability

This **section** is operative only if stated in the **policy schedule**

INSURING CLAUSE

In the event of **injury** to any **employee** caused during the **period of insurance** and arising out of and in the course of their employment by **you** in connection with **your business** within the **geographical limits** the **company** will indemnify **you** against all sums that **you** shall become legally liable to pay as compensation in respect of such **injury** together with **costs and expenses**

DEFINITIONS TO THE EMPLOYERS' LIABILITY SECTION

Offshore

means from the time of embarkation by an **employee** onto a conveyance at the point of final departure to either an offshore rig or offshore platform until disembarkation by an **employee** from a conveyance onto land upon return from either an offshore rig or offshore platform

BASIS OF PAYMENT

The **company** will pay for compensation and **costs and expenses** up to the **limit of indemnity** stated in the **schedule** applicable to this **section** for any one claim or series of claims arising from one source or original cause

The **company** may at any time pay to **you** or anyone else entitled to indemnity under this **section**

- (1) the amount stated as the **limit of indemnity** in the **schedule** applicable to this **section** after deducting any sum or sums already paid as compensation and any **costs and expenses** paid by the **company** or
- (2) any lesser amount for which any claim or claims can be settled

and upon such payment the **company** will relinquish conduct and control of and be under no further liability in connection with such claim or claims except for Costs and Expense incurred or which can be recovered in respect of action taken before the date of the **company's** payment under this **section**.

Any sum paid will be inclusive of all **costs and expenses** incurred and no further sums will be payable by the **company**

EXCLUSIONS TO THE EMPLOYERS' LIABILITY SECTION

There will be no indemnity under this **section** for

Work Offshore

- (1) **you** or anyone claiming indemnity under this **section** in respect of liability arising Offshore

Fines or Penalties

- (2) the payment of fines or penalties

Mechanically propelled vehicles

- (3) **injury** to any **employee** whilst
 - (a) carried in or upon
 - (b) entering or getting on to or alighting from

any mechanically propelled vehicle in circumstances where any road traffic legislation requires insurance or security

SPECIAL CONDITION TO THE EMPLOYERS' LIABILITY SECTION

The indemnity provided by this **section** 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 or the Isle of Man but **You** shall repay to the **company** all sums paid by the **company** which the **company** would not have been liable to pay but for the provisions of such law

IN ADDITION, THE COMPANY WILL PROVIDE INDEMNITY UNDER THIS SECTION AS FOLLOWS

Indemnity to Others

- (1) If **you** so request
 - (a) any of **your** directors' partners or **employees** in respect of liability for which **you** would have been entitled to indemnity under this **section** if the claim for which indemnity is being sought had been made against **you**
 - (b) any officer or member of **your** social sports and welfare organisations or fire first aid or ambulance services while acting in their respective capacities as such
- (2) The legal personal representatives of any deceased person who was entitled to claim indemnity under this **section** in respect of liability incurred by that person
- (3) Where any contract or agreement entered into by **you** so requires any principal in like manner to **you** in respect of the principal's liability arising from the contract or agreement but only so far as concerns liability to an **employee**

Provided that they observe the terms of this **policy** as far as they can apply

Compensation for Court Attendance

In the event of the following persons attending court at the request of the **company** in connection with a claim under this **section** the **company** will compensate **you** at the rate of each person's wages or salary or at the following rates whichever is the less for each day on which attendance is required

- | | |
|---|--------------|
| (1) by you or any of your directors or partners | £250 per day |
| (2) by any of your employees | £150 per day |

Contractual Liability

Subject to Exclusion (3) of this **section** where any contract or agreement entered into by **you** so requires liability assumed by **you** by virtue of such contract or agreement but only in so far as concerns liability to an **employee**

Cross Liabilities

If the **insured** comprises more than one party the **company** will provide indemnity to each in the same manner and to the same extent as if a separate **policy** has been issued to each provided that the total amount payable in respect of any one claim or series of claims arising from some source or original cause shall not exceed the Limit of Liability stated in the **schedule** applicable to this **section**

Geographical Limits

The **geographical limits** shall extend to include elsewhere in the world for work in connection with the **business** by **you** or any of **your** directors' partners or **employees** provided that such persons usually reside within the **geographical limits**

Health and Safety at Work and Corporate Manslaughter Defence Costs

In the event of: -

- (1) any act omission or incident or alleged act omission or incident leading to criminal proceedings brought in respect of a breach of the Health and Safety at Work Act 1974

- (2) Corporate Manslaughter and Corporate Homicide Act 2007 or similar legislation in the United Kingdom or
- (3) an incident which results in an enquiry ordered under the Health and Safety Inquiries (Procedure) Regulations 1975

the **company** will provide indemnity against **costs and expenses** incurred in representing **you** in such proceedings including appealing the results of such proceedings as long as the proceedings relate to an act omission or incident or alleged act omission or incident which has been committed during the **period of insurance** within the United Kingdom and in the course of **your business**

Provided that

- (a) the **company's** total liability in respect of **costs and expenses** shall not exceed £1,000,000 in the aggregate during any one Period of Insurance
- (b) the **company** will only indemnify **you** where **costs and expenses** arise as a result of any matter which is the subject of indemnity under this **policy**
- (c) the **company** will only be liable for **costs and expenses** incurred in respect of legal representation appointed by them
- (d) if there is any other insurance or indemnity in force covering the same **costs and expenses** the **company's** liability shall be limited to a proportionate amount of the total **costs and expenses** but subject always to the **limit of indemnity** of £1,000,000
- (e) this indemnity will not apply
 - (i) in respect of fines or penalties of any kind
 - (ii) to proceedings consequent upon any **injury** deliberately caused by **you**
 - (iii) to persons other than **you** or any of **your** directors' partners proprietors or **employees**

Unsatisfied Court Judgements

In the event of a judgement for damages being obtained against someone other than **you**

- (1) under the jurisdiction of a court in England Scotland Wales Northern Ireland the Channel Islands or the Isle of Man by any **employee** or their representative
- (2) in respect of **injury** arising out of and in the course of **your employee's** employment or engagement by **you**

which remains unsatisfied in whole or in part six months after the date of such judgement the **company** will at **your** request pay to **your employee** or representative the amount of any damages or awarded costs to the extent that they remain unsatisfied;

Provided that

- (a) there is no appeal outstanding
- (b) the judgement relates to **injury** which would otherwise be covered under this **section**
- (c) any payment made by the **company** will be only in respect of liability for which **you** would have been entitled to indemnity under this **section** had judgement been made against **you**
- (d) the **company** are entitled to take over and prosecute for their own benefit any claim made against any other person and **you** and **your employee** or their representative must provide all information and assistance required by the **company**

Claims Conditions and Notification Procedures

CLAIMS GENERAL CONDITIONS

The following Conditions apply to all Sections of this **policy** and the **insured** must comply with them or this **policy** may not be in force

(A) The insured's responsibilities

- (1) notify the **company** or their insurance intermediary as soon as is practicable, but no later than the following timescales, and give full details of the occurrence: -
 - (a) seven days of **damage** caused by riot civil commotion strikes labour disturbances or malicious persons
 - (b) 30 days of the expiry of the **indemnity period** in the event of a claim under the Business Interruption Section of this Policy
 - (c) 30 days of **damage** by any other cause or **injury** insured by this **policy**
 - (d) forward to the **company** immediately on receipt and without answering it any letter claim writ summons or process
- (2) inform the police as soon as practicable no later than 5 days of any malicious damage, Violent disorder or riot or civil commotion, or **act of terrorism** or the theft or loss of any **property insured** or **money**
- (3) send to the **company** at their own expense a written claim together with such detailed particulars and proofs certificates or other documents as may reasonably be required by the **company** and send also details of any other insurance covering the loss destruction damage **injury** or liability for which they are claiming indemnity under this **policy**.
- (4) take all reasonable steps to diminish or avoid the **damage** and to minimise any interruption of or interference with the **business**, or risk of **injury**
- (5) not negotiate with nor make any admission of liability nor offer payment or promise to any party without the **company's** written consent
- (6) must retain ownership of their property at all times, and not abandon any property to the **company**. The **company** will not take ownership, possession or accept liability for any of the **insured's** property unless agreed in writing first.

The **company** shall be under no obligation to settle a claim under this **policy** unless the terms of this Condition have been complied with and any payment on account of a claim already made shall be repaid to the **company**.

(B) The company's rights

- (7) If any event happens which may give rise to a claim under this **policy** the **company** will be entitled to: -
 - (a) enter the building where **damage** has occurred and to take and keep possession of damaged **property** insured herein and to deal with the salvage in a reasonable manner and this Condition shall be proof of **your** consent for such purpose - no **property** may be abandoned to the **company**;
 - (b) exercise sole conduct and control over the defence or settlement of any claim made upon the **insured** or any other person covered by this **policy** by any other party
 - (c) prosecute in the **insured's** name or the name of any other person covered by this **policy**, but for the **company's** benefit, any claim for damages or indemnity
- (8) In the event of any claim under this **policy**, the **insured** shall at the **company's** request and expense take and permit to be taken all necessary steps for enforcing rights against any other party in **your** name before or after any payment is made by the **company**

- (9) The **insured** will provide all help and assistance and co-operation required by the **company** in connection with any claim.
- (10) The **company** may at any time pay to the **insured** in connection with any claim, or series of Claims, the amount of the **limit of indemnity** or the **sum insured**, or such lesser amount as the claim or claims can be settled for, after the deduction of any amounts already paid and the amount of any **excess**

The **company** will not make any further payment in respect of such claim, or claims, except for **costs and expenses** which they have already agreed to bear and which were incurred prior to such payment

Procedure for notifying claims

In the event of an incident which may give rise to a claim, the **insured** must notify the **company**, or their insurance intermediary, giving full details of what has happened as soon as possible, and in accordance with the timescales detailed in Claims Condition (1). To notify **us**, please contact the Claims Department, quoting **your** policy number, via: -

Telephone: 020 7839 1888; or Facsimile: 020 7621 1202: or

via e-mail at: newclaims@uk.cntaiping.com

or write to us at: China Taiping Insurance (UK) Co Ltd, 2 Finch Lane, London EC3V 3NA

Privacy and Your Personal Information

1. Personal Data Obtained and Collected

For the purposes set out in this notice, information including personal information detailed below relating to you ("**Personal Data**") will be collected and processed by China Taiping Insurance (UK) Co Limited and/or on its behalf by its third-party service providers.

Personal Data

Including but not limited to: Your name, address, civil status, occupation, date of birth, contact details, credit history, criminal convictions, CCJs, details of previous bankruptcy(ies) or insolvency(ies), previous insurance claims details, bank details, current and previous employment details (including directorships), ELTO reference, health details including medical reports, our medical claims history and details of physical and psychological health or medical conditions.

Each time you visit our website, we may automatically collect Technical information including IP address.

The controller of this Personal Data is China Taiping Insurance (UK) Co Limited of 2 Finch Lane, London, EC3V 3NA ("**China Taiping Insurance**", "**CTI**", "**we**" and "**us**"). If you have any query, please contact compliance@uk.cntaiping.com.

We process your Personal Data in accordance with this Privacy Policy also available on <http://uk.cntaiping.com/uk-privacy/> and a copy of which can be provided to you on request.

2. How and Why We Process Your Personal Data

The following tables detail how ("**Legal Basis**") and why ("**Purposes**") we process your Personal Data. These tables also detail the third-party service providers with whom we share your Personal Data ("**Recipients**") and the period that your Personal Data will be stored ("**Retention**"). **We encourage you to read this section.**

| Legal basis for processing | |
|----------------------------|--|
| Purposes | We obtain, collect and process your Personal Data to perform your contact and in particular: <ul style="list-style-type: none">• Check if you are eligible to be insured under the product chosen• Consider acceptability of the risk you present to us• Underwrite and assess the risk in order to offer you a quotation• Process your premium payment• Evaluate the risk presented through surveys where relevant• Process your claims and/or third parties claims under your policy• Investigate claims directly or, where relevant, through appointed loss adjusters or forensic engineers• Regulatory reporting and legal obligations• To notify you about changes to the product chosen• To redistribute risk by means of reinsurance and co-insurance• For automated decision making (including profiling) where we need to process your Personal Data you provide us with in order to underwrite your insurance and/or process your claim. |
| Legal Basis | It is necessary to process this Personal Data in order to: <ul style="list-style-type: none">• Enter and perform our insurance contract with you as well as to allow us to process a claim accordingly• Compliance with a legal obligation to which you are subject• Where the processing of your personal data is necessary for the public interest or in the exercise of official authority of us |

| | |
|-------------------|---|
| Recipients | <p>Personal Data will be disclosed for these purposes to our third-party service providers or regulators. These Recipients may include:</p> <ul style="list-style-type: none"> • Credit check companies • Surveyors • Solicitors • Loss Adjusters and/ or Forensic Engineers • Fire brigade Authority or Police • Claims handling companies • Insurance intermediaries/brokers • Banks • Reinsurers and other insurance companies • Fraud, Money Laundering and Terrorist Financing prevention and detection • CUE (Claims Exchange Underwriting) • Regulatory and Government Bodies (ELTO, HMT, MID, FCA, PRA, Ombudsman etc.) • Approved repairers and garages |
| Retention | We will retain your Personal Data for as long as your insurance policy is valid with us and for 15 years after. |

IMPORTANT

- We may for some of our products carry out automated decision making (including profiling) to process your personal data in order to underwrite and price your insurance online and/or process your claim. We take care to ensure our profiling is fair, transparent and limited in purpose.
- In the event that you do not wish to provide us with your Personal Data for all of the above Purposes, we will not be able to process your application and/or offer you an insurance policy.
- If at any point in the future we need to amend this policy, every effort will be made to make you aware and our website will always have the latest version.

3. Cross-Border Transfers of Your Personal Data

We, and certain Recipients (our third-party service providers) who process your Personal Data on our behalf may transfer your Personal Data outside the [European Economic Area ("EEA")] to a country that does not provide an adequate level of protection to your Personal Data. Where such transfers occur, we ensure that: a) they do not occur without our prior written authority; and b) that an appropriate transfer agreement is put in place to protect your Personal Data. If you would like to find out more about any such transfers, please contact our Compliance officer.

4. Your Acknowledgment of this Notice and Your Rights

You have rights which allow you to address any concerns or queries with us regarding our processing of your Personal Data:

| | |
|--------------------------------------|--|
| Right to Object to Processing | In certain circumstances, you have a right to object to our processing of your Personal Data where we process it on the legal basis of: a) our legitimate business interest, including profiling based on our legitimate business interests; or b) your consent to marketing. We may not be able to comply with such a request where we can demonstrate that there are compelling legitimate grounds for us to process your Personal Data which override your interests, rights and freedoms or where the processing of your Personal Data is required for compliance with a legal obligation or in connection with legal proceedings. |
|--------------------------------------|--|

| | |
|----------------------------------|---|
| Right to Withdraw Consent | You have a right to withdraw your consent, at any time, to our processing of your Personal Data which is based on your consent. Where you exercise this right, our processing of your Personal Data prior to your withdrawal of consent will remain valid. |
| Right of Access | You have the right to access and obtain a copy of the Personal Data that we hold about you. We will only charge you for making such an access request where we feel your request is unjustified or excessive. |
| Right to Rectification | You have the right to request that we correct any inaccuracies in the Personal Data stored about you. |
| Right to Erasure | <p>In certain circumstances, you have the right to request that we erase your Personal Data. For example, you may exercise this right in the following circumstances:</p> <ul style="list-style-type: none"> • your Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed by us; • where you withdraw consent and no other legal ground permits the processing; • where you object to the processing and there are no overriding legitimate grounds for the processing; • your Personal Data have been unlawfully processed; or • your Personal Data must be erased for compliance with a legal obligation. <p>Where we store your Personal Data for statistical purposes, we may not be able to comply with such a request where it would likely impair such statistical purposes or where we require your Personal Data for compliance with a legal obligation or in connection with legal proceedings.</p> |
| Right to Restriction | <p>You have the right to restrict our processing of your Personal Data where any of the following circumstances apply:</p> <ul style="list-style-type: none"> • where you feel that the Personal Data which we hold about you are not accurate. This restriction will be in place for a period to enable us to verify the accuracy of your Personal Data; • where the processing is unlawful and you do not want your Personal Data be erased and request the restriction of its use instead; • where we no longer need to process your Personal Data (e.g. any of the Purposes outlined above have been completed or expire), but we require it in connection with legal proceedings; • where you have objected to our processing of your Personal Data pending the verification of whether or not our legitimate business interests override your interests, rights and freedoms. <p>Where you exercise your right to restrict our processing of your Personal Data, we will only continue to process it with your consent or in connection with legal proceedings or for the protection of the rights of other people or for reasons of important public interest.</p> |
| Right to Data Portability | You have a right to receive and transfer the Personal Data that you provide to us in a structured, commonly used and machine-readable format where we process your Personal Data on the legal basis of: a) your consent; or b) where it is necessary to perform our contract with you. Where you make such a request, we will directly transfer your Personal Data on your behalf to another controller of your choice (where it is feasible for us to do so). |

Right to Object to Automated Decision-Making, including profiling

You have a right not to be subjected to decisions based solely on automated decision-making, including profiling, which produce legal effects concerning you or similarly significantly affects you. We may not be able to comply with such a request where we rely on the legal basis of: a) your explicit consent; or b) where it is necessary to enter and perform our contract with you (as detailed in section 2 above). You will however be entitled to have a person from our company review the decision so that you can query it and set out your point of view and circumstances to us.

If you would like to exercise any of your rights detailed above, please contact compliance@uk.cntaiping.com.

You may raise any concerns about China Taiping Insurance's processing of your Personal Data with the Information Commissioner Office on <https://ico.org.uk/>.

5. Changes to this Notice

We may amend this notice on occasion, in whole or part, at our sole discretion. Any changes to this notice will be effective immediately upon sending the revised notice to you by e-mail or post.

If at any time we decide to use your Personal Data in a manner significantly different from that stated in this notice, or otherwise disclosed to you at the time it was collected, we will notify you by e-mail or post and you will have a choice as to whether or not we use your information in the new manner.

If you have questions or concerns about this notice, please contact compliance@uk.cntaiping.com.

London Office

2 Finch Lane, London EC3V 3NA
Telephone: 020 7839 1888 Facsimile: 020 7621 1202

Manchester Office

Manchester One, 53 Portland Street, Manchester M1 3LD
Telephone: 0161 236 2631 Facsimile: 0161 237 9171