

Insurance Product Information Document (IPID) Product: Contractors Liability Insurance

Company: FMB Insurance Services Ltd acting on behalf of Starr International (Europe) Limited

**FMB Insurance is authorised and regulated by the Financial Conduct Authority.
FMB Insurance Services Ltd (registered number 1520341) is a wholly-owned subsidiary of the FMB.**

Starr International (Europe) Limited (registered number 676783) is authorised and regulated by the Financial Conduct Authority



This Insurance Product Information Document (IPID) is only intended to provide a brief summary of the main coverage, exclusions and restrictions under the policy and should be read in conjunction with your full policy documentation, including policy schedule, statement of fact and full policy wording. This IPID is not personalised to your levels of cover, which will be stated on your policy schedule.

What is this type of insurance?

Contractors Liability Insurance including the following covers

- Core Cover
 - Public Liability – covers your legal liability in connection to members of the public.
- Optional Covers (check new business schedule to determine which apply)
 - Employers Liability – covers your legal liability to employees.
 - Temporary Employees — covers Public Liability and Employers Liability for temporary employees provided that Employers Liability cover is in force.

☺ What is insured?

Public Liability

- ✓ Covers your legal liability in connection with your business to members of the public for accidental injury or accidental damage to material property. Limits of indemnity available £1million, £2million, £5million or £10million.
- ✓ Principal/Employer Extension — cover extends to include the legal liabilities of anyone you are carrying out work for under a contract in respect of that work.
- ✓ Health and Safety at Work, Legal Defence costs — provides legal and other costs incurred in defending prosecutions.
- ✓ Contingent Motor Liability — covers you against liability for motor vehicles not owned or provided by you in connection with the business.
- ✓ Court Attendance Compensation — covers court attendance as a witness by any partner, director or employee in connection with a claim. Compensation limits are:
 - £250 for each days attendance for partners and directors.
 - £150 for each days attendance for an employee.

Optional Covers

Employers Liability

- ✓ Covers your legal liability to your employees for death or injury in the course of their employment with you up to £10million any one claim.

Temporary Employees

- ✓ Cover for Public Liability and Employers Liability for up to 3 temporary employees. Public Liability limit of indemnity is reflective of the main cover. Employers Liability limit of indemnity is GBP10million. Note – cover is not available for some trades.

☹ What is not insured?

- ✗ Injury to any employee
- ✗ Loss of damage to property belonging to you or in your charge or control except premises occupied by you for temporary work. Liability for loss of or damage to goods sold, supplied, delivered, installed or erected.
- ✗ The cost of recalling or refunding a defective product or rectifying faulty work.
- ✗ Liability arising out of ownership, possession or use of any mechanically propelled vehicle and attached trailer (other than the operation of mechanical plant as a tool) or any water craft, aircraft or spacecraft.
- ✗ Liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee.
- ✗ Loss or damage to contract works undertaken under a contract or under JCT Clause 21.2.1.
- ✗ Loss or damage due to pollution or contamination unless caused by a sudden and unintended incident.
- ✗ Fines, penalties or liquidated, aggravated, punitive or exemplary damages.
- ✗ Injury to any employee where motor insurance is required by law to be in force.
- ✗ Manual work undertaken outside of United Kingdom, the Channel Islands and the Isle of Man in respect of Public Liability.
- ✗ Work on an offshore installation or travelling to or from any such installation.
- ✗ Loss or damage due to Asbestos (in respect of Employer's Liability this exclusion shall only apply in excess of GBP5million any one occurrence)

! Are there any restrictions on cover?

- ! The Insured shall pay the first part of each and every claim, the monetary value of which is shown as the Excess in the Schedule of the Policy.
- ! Manual work undertaken outside of the United Kingdom, the Channel Islands and Isle of Man in respect of Public Liability
- ! Fire Precautions (when using heat equipment or angle grinders)
- ! Underground Services Risk Management
- ! Bona Fide Subcontractors used must have Employers Liability and Public Liability insurance in force, with a minimum limit of £1million for Public Liability.
- ! Limited to a maximum of 100 days in any one period of insurance in respect of Temporary Employees
- ! Cover only applies if you employ at least one permanent member of staff in respect of Temporary Employees
- ! Several Liability Notice - The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Where am I covered?

In respect of all sections - the United Kingdom, the Channel Islands and the Isle of Man.

In respect of Public Liability – the United Kingdom, the Channel Islands and the Isle of Man and then elsewhere in the world in respect of Injury or Damage caused by or arising from non-manual activities of any partner, director or Employee of the Insured normally resident within the United Kingdom, the Channel Islands and the Isle of Man and occurring during any journey or temporary visit.

What are my obligations?

- You must take reasonable care to provide us with complete and accurate answer to any questions we ask, whether at initial quote stages, on renewal or when making any changes.
- You must read in full the documentation received and notify us immediately if any changes are required.
- You must comply with the terms, conditions and clauses of this policy. Failure to do so can affect your cover.
- You must tell us immediately should you circumstances change and amendments are needed to your policy.
- You must tell us about any event that may lead to a claim as soon as reasonably possible.

When and how do I pay?

Premiums can be paid in an annual amount by card or BACS. Alternatively, monthly finance can be arranged.

When does the cover start and end?

This policy has a 12 months period of insurance (unless detailed otherwise in the policy schedule), and is annually renewable. Your cover will start and end on the dates stated on your new business schedule.

How do I cancel the contract?

- Provided that a claim has not been made and no incident has arisen which is likely to give rise to a claim during the Period of Insurance, you have a right to cancel the policy within 14 days of commencement of the policy ("Cooling Off Period") and receive a return of any premium paid, less an administration charge of £50 and an amount representing the cover you have received to date. The amount of this refund will be reduced by any unpaid premium due. The cooling off period does not apply if the policy is a renewal.
- If the "Cooling Off Period" has expired, provided no claim has been made and no incident has arisen which is likely to give rise to a claim during the Period of Insurance, you are still able to cancel the policy and will be entitled to a proportionate return of premium paid less an administration charge of £50. The amount of this refund will be reduced by any unpaid premium due.
- In all circumstances you must contact FMB Insurance by post, phone or email.
- Cancellation is subject to certain terms and conditions, full details of which can be found in the policy wording.