

Tradewise General Liability Insurance

POLICY SUMMARY:

Important facts about your General Liability Insurance are summarised below. Please be advised this document is merely a summary and does not describe all of the terms and conditions of your insurance policy, so please take your time to read the policy booklet to ensure that you are fully aware of all the policy terms and conditions that may apply.

NAME OF INSURER:

Tradewise Insurance Company Ltd, Suite 827, Europort, Gibraltar.

TYPE OF INSURANCE:

The cover is legal liability insurance selected by you, when requesting the original quotation and is detailed in your schedule.

SIGNIFICANT FEATURES AND BENEFITS:

Your policy booklet includes detailed explanations on the following features:-

COVER:

General Extensions:

- Health and Safety Costs
- Unsatisfied Court Judgements
- Court Attendance Costs
- Indemnity to Principal
- Cross Liabilities
- Indemnity to Other Persons

General Exclusions

- Radioactivity
- Sexual Abuse
- Hazardous Work
- Fine Penalty Punitive or Exemplary Damages
- Other Insurance
- War
- Terrorism
- Asbestos
- UK Jurisdiction

Public Liability and Products Liability - up to £1 Million (any one claim) unless otherwise shown on the schedule

Extensions

- Defective Premises Act 1972
- Leased or Rented Premises
- Motor Contingent Liability
- Overseas Personal Liability

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- Data Protection Act 1998
- Products Liability
- Consumer Protection and Food Safety Acts
- Motor Vehicles

Exclusions

- Contractual Liability
- Deliberate Acts
- Defective workmanship
- Professional negligence, advice, design, formula
- Employers Liability
- Property in Your custody or control
- Any craft or mechanically propelled vehicle
- Road traffic legislation cover for Employees (other than driver)
- Pollution or Contamination other than caused by a sudden, identifiable, unintended and unexpected incident (ex USA or Canada) All Pollution or Contamination in respect of USA or Canada Work Offshore
- Damage to or the cost of product recall
- Products used in connection with aircraft, rockets, missiles or satellites
- Products exported to USA/ Canada
- Electronic Date Recognition
- Fungus Mould and Mildew

Defective Workmanship / Sales Indemnity - up to £1 Million anyone period of insurance unless otherwise shown on the schedule

Extensions

- Merchantable quality limit as shown in the schedule
- Damage to own motor vehicles limit as shown in the schedule
- Consumer Protection and Food Safety Acts

Exclusions

- Motor Vehicles being driven on behalf of the Insured
- Cost of repair, rectification or reinstatement of the original repair servicing or maintenance work
- Advice, design, formula or specification
- Bodily injury to any Employee
- Punitive exemplary or aggravated damages
- Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident and not occurring in the USA and/or Canada
- Products supplied which to the knowledge of the Insured are exported to the USA and/or Canada
- Electronic Date Recognition

Employers' Liability, Indemnity Limit up to £10 Million (inclusive of legal costs) unless otherwise shown on the schedule

Conditions

- Contractual Liability
- EU Jurisdiction
- Right of recovery

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- Certificate of Employers Liability - if policy or section cancelled certificate becomes ineffective from cancellation date

Exclusions

- Injury to Employees, other than the driver, resulting from being in or on any of Your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988
- Injury to Employees ordinarily resident outside United Kingdom, the Channel Islands and the Isle of Man
- Work offshore
- Terrorism in excess of £5,000,000
- Asbestos in excess of £5,000,000

DURATION OF CONTRACT:

Cover is normally valid for a twelve month period and is detailed in your schedule.

CANCELLATION:

The premium has been charged on minimum and deposit basis and in the event of cancellation by you we will not refund any your premium.

CLAIMS CONTACT DETAILS:

All claims should be reported immediately to the Claims Department of Tradewise Insurance Services Limited on 08707 00 22 88 or via theirwebsitewww.tradewiseinsurance.com

COMPLAINTS PROCESS:

If you wish to make a complaint you can write to the Chairman of Tradewise Insurance Company Limited at Suite 827, Europort, Gibraltar.

If you still remain dissatisfied you may refer your complaint to the Insurance Supervisor, Financial Services Commission, PO Box 940, Suite 943 Europort, Gibraltar.

COMPENSATION SCHEME:

Tradewise Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations. Information is available upon request or by visiting their website @ www.fscs.or.g.uk