

SUMMARY OF COVER

EMPLOYERS LIABILITY INSURANCE

This commercial insurance product is designed to meet the demands and needs of businesses and professionals in your field who wish to ensure that they are protected against their legal liabilities for Injury sustained during the period of insurance by Employees arising out of their Employment.

LEGAL LIABILITIES

The insurer for this product is AXA Insurance UK plc. The policy is written on an occurrence basis, which means that it provides an indemnity for those events which occur whilst it is in force. The limit of indemnity which applies will be the one in force at the time the event occurred even if the claim is made against you during a later period of insurance or after the policy has lapsed.

LIMITS OF INDEMNITY

The limit of indemnity, including costs, is £10,000,000 in respect of any one claim against you or series of claims arising out of one event. In respect of liability caused by War, Civil War, Terrorism or Political Risk, the limit of indemnity will be £5,000,000.

There is no excess or deductible under this insurance.

ADDITIONAL COVER

Cover includes legal costs incurred arising in connection with a prosecution under the Health and Safety at Work etc Act 1974 where the proceedings relate to health safety or welfare of an Employee. It will not, however, pay any fines or penalties.

The Insurance will pay court attendance costs as detailed in the policy if you or your employees are required to attend court as in witness in connection with any claim under the policy.

EXCLUSIONS

The insurance does not provide any cover for liabilities arising from the use of a motor vehicle. These liabilities should be covered under a motor insurance policy.

WHERE AM I COVERED?

The policy provides cover for work anywhere in the UK, the Channel Islands or the Isle of Man and in other countries of the European Union (provided that you and your employees are normally resident in the UK). It also provides cover for commercial visits by directors and non-manual employees elsewhere in the world.

IMPORTANT

You must display your Certificate of Employers' Liability Insurance, either electronically or as a paper copy, where your employees can easily see it. We recommend that you retain a copy of your insurance certificate as a claim can arise many years after the incident giving rise to it has occurred.

If you become aware of any accident or other circumstance which may give rise to a claim under this insurance, you should immediately contact Towergate Professional Risks on 0113 391 9555.

This wording is a summary only of the cover provided and the main exclusions and is provided so that you have sufficient information to enable you to make an informed choice. Please refer to the policy wording for full details or give us a call if there is anything specific you would like to discuss.

This insurance is administered by:

Towergate Professional Risks, Towergate House, 5 Airport West,
Lancaster Way, Yeadon, Leeds LS19 7ZA

Telephone: 0113 391 9555

Fax: 0113 391 9556

E-mail: professionalrisks@towergate.co.uk

www.towergateprofessionalrisks.co.uk

Towergate Professional Risks is a trading name of Towergate Underwriting Group Ltd.
Authorised and regulated by the Financial Services Authority

SOC AXA EL (NB) version7 12/03/2009