

Combined Liability Insurance

This document provides a guide to the cover provided under the Glemham **Combined Liability Insurance**. It does not contain the full terms and conditions of your policy. For those details please refer to the policy wording or summary of cover that accompanied your Confirmation of Quotation or Certificate Schedule and contact your insurance advisor if you need to discuss your cover further.

Our Combined Liability Insurance Policy provides a range of cover depending on your specific requirements. Your Confirmation of Quotation and/or Certificate Schedule will specify the cover provided.

Range of Cover

1. Employers' Liability

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of GBP10 000 000 including costs and expenses.

- Legal costs and expenses in defending prosecutions under the following Legislation:
 - Part II of the Consumer Protection Act
 - The Health and Safety at Work Act
 - The Food Safety Act
- Court attendance costs - GBP250 for every day an Employee has to attend court in connection with a claim

Principal Employers' Liability Exclusions:

- Cover for acts of terrorism is limited to GBP5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Bodily injury of employees whilst carried in or on a vehicle

2. Public & Products Liability

Your legal liability for:

- bodily injury to third parties and damage to their property
- injury or damage caused by goods that you have supplied.

Also covered:

- Personal liability of employees and directors whilst overseas on your business
- Legal costs and expenses in defending prosecutions under all relevant Health and Safety Legislation
- Contingent Motor liability
- Damage to rented premises

Principal Public & Products Liability Exclusions:

- Loss or damage to property in your custody or control or to products supplied
- Injury to employees
- Pollution or contamination that is not sudden, unintended and unexpected
- Fines, penalties and liquidated damages
- Product recall
- Breach of professional duty owed to any third party
- Terrorism
- The first part of any claim (your excess)

3. Excess Liability Cover

This cover extends the limit of indemnity of your underlying Public & Products Liability insurance

Principal Excess Liability Exclusions:

- Asbestos & asbestos products
- Avionics
- Inner limits in the underlying wording (ie limits for specific events that are lower than the main Certificate limit)