



redefining / standards

# Business Insurance

## Summary of cover – employers' liability section only

### About this document

This document is a summary of the insurance provided and does not contain the full terms and conditions of your insurance. You can find these in the policy wording. This summary is for information only and does not form part of your insurance contract. A copy of the full policy wording is available.

### Features and benefits

- Legal liability to pay damages and associated legal costs in respect of bodily injury to an employee or employees
- Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority in respect of a bodily injury claim
- Legal costs and expenses in connection with the investigation, defence (and, if necessary appeal) of a prosecution of the offences of manslaughter, corporate manslaughter, corporate homicide or culpable homicide
- Compensation for unsatisfied court judgements
- Cover for bodily injury to working partners
- Compensation for court attendance
- Temporary employee cover up to 50 man days in any one period of insurance.

## Limits of cover available

The employers' liability section covers your legal liability and associated costs in respect of bodily injury to an employee or employees.

Cover is provided up to the limit shown below for any one claim. There is no limit on the number of claims that can be made in any one period of insurance.

Employers' liability other than resulting from terrorism	£10,000,000
Employers' liability resulting from terrorism	£5,000,000
Manslaughter costs in any one period of insurance	£1,000,000
Safety legislation costs in any one period of insurance	£1,000,000

## Significant or unusual exclusions or limitations

As this document is a summary of the insurance provided, the following is not a list of every exclusion that applies. You can find details of all the exclusions in the policy documents.

### Exclusion or limitation

Exclusion of legal liability arising from work in or on:

- railways or railway installations
- docks or harbours
- power stations or nuclear plant
- quarries, mines or collieries
- chemical or petro-chemical works, oil refineries, gas works or fuel storage facilities
- bridges, viaducts, tunnels, dams, chimney shafts, towers or steeples

Exclusion of work outside the UK other than temporary work within the EU of up to 180 days in any one period of insurance by employed person

Offshore exclusion

Radioactive contamination exclusion

Road Traffic Act exclusion

You must notify us immediately if the number of people employed in your business changes.

## Standard excesses

There are no excesses applicable to this section of cover.

## Policy duration

This is an annually renewable policy.

## Applicable law

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

## Fees

If we make any changes to your policy on your behalf, if your policy is cancelled, or if we need to print and re-send your documents to you, we may charge an administration fee to do so.

## Making a complaint

If you have a complaint about your policy you should contact us.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS).

If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk))

## This document is available in other formats.

If you would like a Braille, large print or audio version, please contact us.

[www.axainsurance.com](http://www.axainsurance.com)