

**Small Business Office Summary of Cover  
PUBLIC AND PRODUCTS LIABILITY**

## What is a Summary of Cover

This Summary of Cover was written to provide you with the main features of our Public and Products Liability insurance. It will help you to understand how public and products liability insurance can protect you and your business without having to read the full policy wording. But please note that this document does not contain the full terms and conditions of your policy. You can find the full terms and conditions of your policy here:

[www.travelers.co.uk/small-business-insurance/terms-conditions.aspx](http://www.travelers.co.uk/small-business-insurance/terms-conditions.aspx).

## Insurer details

The Public and Products Liability insurance is underwritten by Travelers Insurance Company Limited.

## What is covered

- As part of your business, your customers and suppliers will be on your premises. If they are accidentally injured on your premises or if their property is accidentally damaged, you may have to compensate them if it was your fault. We also provide similar cover where your employee causes injury or damage while working at a customer's site.
- Public Liability Insurance would cover this compensation and the most we will pay is called the Limit of Indemnity. The Limit you choose will appear on the policy schedule.
- If one of the products you sell is defective, it may accidentally injure someone or accidentally damage their property and again you may have to compensate them if it was your fault. We include Products Liability cover which would cover this compensation.
- If you work with and visit customers or suppliers in the US, it is important that you have cover for a claim that is made against you in the US. If you do this, you can choose to include this cover. Your legal costs for any claims brought in the US will be included in your Limit of Indemnity (they won't be paid in addition to your Limit).
- We will pay a daily amount if your employees or directors have to attend court in relation to a claim.
- For specific trades such as hairdressers, we will cover certain treatments. Please see the full policy wording for a list of treatments we cover.
- We will pay your legal costs if you are prosecuted for a breach of any statutory legislation (e.g. Health and Safety at Work 1974).
- We will cover you if you or your employees (and their families) are abroad on business and cause injury or damage in a personal capacity.
- We will cover you under the Defective Premises Act 1972 if a building you used to own to run your business has been the cause of an injury to someone (other than an employee) or damaged their property.

## What isn't covered - significant exclusions or limitations

- For Products Liability, we will only pay one amount of the Limit of Indemnity for all claims caused by your products during the policy period.
- We will not pay for:
  - Damage to your property, or property in your control, or property you are working on;
  - Injury or damage caused by any products if you agreed to be responsible for them in a contract (and you would not have been responsible without that contract);
  - Injury or damage caused by pollution or contamination;
  - The cost to replace or repair your work;
  - Injury or damage caused by you losing data, providing incorrect data, or failing to supply data;
  - The use, misuse, unauthorised access or operation of your computers;
  - Injury to your employee(s);
  - A claim which is only for financial loss (it must also involve some injury or damage);
  - A claim caused by your professional advice;
  - A claim caused by the use of heat work away from your shop except for the use of soldering irons, hot air guns and cookers;
  - A claim caused by war or terrorism;
  - A claim if you libel, slander or infringe a patent or copyright;
  - Any punitive fines or exemplary damages awarded by a court;
  - A claim caused by silica or asbestos;
  - The excess that appears in the schedule.

## What we want you to do

- The information you have given us is important, as we use this in setting the terms and premium for your insurance. You must take care when answering any questions we ask and ensure that all information provided is accurate and complete.
- If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this insurance as if it never existed and decline all claims.
- If we establish that you carelessly provided us with false or misleading information it could adversely affect your insurance and any claim.
- If you, or anyone acting on your behalf, makes a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance will become invalid and we will not pay this claim, or any subsequent claim.
- You must read the conditions set out in the terms and conditions of your policy. If you fail to comply with them, we may not pay your claim.
- You must take reasonable steps to prevent claims and comply with your statutory obligations.
- If you are making a claim, you must follow the requirements set out in the terms and conditions of your policy.

## Policy period

Your insurance policy has a 12-month cover period.

## Cooling-off period, cancellation and instalments

You have 14 days from the date you receive your insurance documentation to notify us if you want to cancel your policy. If you cancel your policy during this period we will refund in full any premium you have paid as long as you have not made a change to your policy during the cooling-off period or made a claim.

You may cancel your policy at any time after the cooling-off period by giving us notice in writing. We will refund any premium paid for the remaining period of insurance as long as you have not made any claim.

We can cancel this policy at any time by giving you 30 days' notice in writing. We will refund any premium paid for the remaining period of insurance as long as you have not made any claim.

If you are paying by instalments and your credit agreement has been terminated, we will cancel the policy. Your period of cover will equate to the period for which premium instalments have been paid to us.

If you are paying by instalments and you make a claim or tell us of a possible claim, the annual premium remains due in full. We may deduct any outstanding premiums from any claim amounts that may be due to you.

If you are paying the premium in full, we may cancel the policy if any premium remains unpaid 14 days after the due date. We will give you 7 days' notice in writing and cover will cease on the date that the premium was due.

## Alterations during the policy year

We will not apply any administration fees.

If you alter your policy during the policy year which results in you having to pay us an additional premium, we will only charge you that additional premium if it exceeds £5.00 (without any IPT).

If you alter your policy during the policy year which results in us returning some premium to you, we will not return any premium to you that is less than £5.00 (without any IPT). If you cancel your policy, you will receive all of the resulting return premium as long as you have not made any claim.

You should tell us if the e-mail address you provided to us has changed.

## Law and language

The Law applicable to this policy is the law of England and Wales or the law of Scotland if your registered address is in Scotland.

The language in this policy and any communication relating to it will be English.

## What to do to make a claim

If you wish to make a claim, please contact us on 0800 587 8388 or at [ukclaims@travelers.com](mailto:ukclaims@travelers.com), or at the following address quoting your policy number:  
Travelers Insurance Company Limited, Exchequer Court, 33 St. Mary Axe, London, EC3A 8AG.

Please also refer to our on-line guidance on how to make a claim which can be found at [www.travelers.co.uk/small-business-insurance/make-a-claim/index.aspx](http://www.travelers.co.uk/small-business-insurance/make-a-claim/index.aspx).

For information on how we treat any personal data, please refer to the terms and conditions of your policy and our Cookies and Privacy Policy which can be found at [www.travelers.co.uk/small-business-insurance/cookie-privacy-policy.aspx](http://www.travelers.co.uk/small-business-insurance/cookie-privacy-policy.aspx).

## What to do if you have a complaint

If you have a complaint, please contact us on 0800 587 8357, email us at [ukcomplaints@travelers.com](mailto:ukcomplaints@travelers.com) or write to us at the address below quoting your policy number or claim reference if appropriate:

The Compliance Team, Travelers Insurance Company Limited, Exchequer Court, 33 St. Mary Axe, London, EC3A 8AG.

For all our customers, if your complaint cannot be resolved to your satisfaction and you are an eligible complainant (a private individual or a small business), you may refer the matter to the Financial Ombudsman Service (FOS) at the following address:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Please note that your complaint needs to be referred to the FOS within six months of receiving our final response.

## Compensation

If DAS are unable to meet our liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme. More information on the compensation scheme arrangements can be found on the FSCS website, [www.fscs.org.uk](http://www.fscs.org.uk).

## Our regulatory information

Travelers Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered office: Exchequer Court, 33 St. Mary Axe, London, EC3A 8AG. Registered in England 1034343.