

POLICY SUMMARY – PROPERTY OWNER’S LIABILITY

This is a summary only and does not contain the full terms of the insurance. There are conditions, limitations, exclusions and excesses within the policy wording, a copy of which will be provided upon completion of the contract. This Summary does not form part of your contract of Insurance.

WHO ARE MY INSURERS?

The insurance is provided by AmTrust Europe Ltd and Brit Syndicate 2987 @ Lloyd’s. A written authority allows **Kay International plc** to sign and issue your insurance certificate on behalf of underwriters.

WHAT IS THE COVER PROVIDED MY INSURANCE?

This policy meets the demands and needs of those who wish to insure their legal liability for injury to third parties or damage to third party property arising out of the ownership of the premises shown on the schedule.

Essential Business Legal Solutions meets the demands and needs of businesses which require protection against legal costs for claims that offer a reasonable prospect of success and which arise from: disputes with employees, property damage or nuisance, regulatory or compliance investigations or hearings, business prosecutions or accountant’s fees to deal with HMR & C enquiries

This statement does not constitute advice or a personal recommendation for this product.

SIGNIFICANT GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THE INSURANCE

Losses arising out of Building Work, Radioactive contamination and Nuclear Assemblies; War and Terrorism.

For a full list of warranties and exclusions please refer to the policy schedule and wording

HOW LONG IS THE PERIOD OF INSURANCE?

The usual period is TWELVE (12) months but this may be varied to suit special circumstances. Details of your period of insurance are as attached.

CAN I ASK MY INSURER TO CANCEL THE INSURANCE AT ANY TIME?

You have the right to cancel the insurance within 14 days of the start of the period of insurance by notifying your broker who arranged this insurance. If you do not exercise this right to cancel the insurance will continue for the full period of TWELVE (12) months.

HOW DO I NOTIFY A CLAIM?

If you need to make a claim you should notify your broker as soon as possible giving full details of what has happened.

COMPLAINTS

If you have any questions or concerns about your insurance or the handling of a claim you should in the first instance contact your insurance broker. If you do not have an insurance broker, please contact **The Compliance Officer, Kay International plc, 9-13 Fenchurch Buildings London EC3M 5HR**

If we cannot resolve the situation we will refer it to The Complaints Department at AmTrust Europe Ltd regarding the Liability Section and Brit Syndicate 2987 (via Arag plc) in respect of Legal Expenses Section.

AmTrust Europe Ltd
Market Square House
St James’s Street
Nottingham
NG1 5FG

ARAG plc
9 White Ladies Road
Clifton
Bristol, BS8 1NN

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

In all communications the certificate number shown the schedule should be quoted.

LAW APPLICABLE TO THIS INSURANCE CONTRACT

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English law.

COMPENSATION

You may be entitled to compensation from the Financial Compensation scheme in the event that your insurer is unable to pay a claim.