

Policy Summary



This is a summary of the cover provided by the policy and does not contain full details of the limits, terms, exclusions and conditions.

These can be found in the policy document, a copy of which can be obtained via your insurance broker. It is important that you read these fully before making any decision about your insurance.

Some of the covers provided are optional and will only apply if you have selected them and they are shown as being operative on the Schedule.

Standard Cover

Public Liability

This provides cover in respect of all sums (including Legal Costs and Solicitor's Fees) for which you become legally liable to pay as damages in respect of accidental:-

- Injury to any person
- Damage to material property
- Trespass, nuisance or interference with any easement, right of way, light or water

within the Territorial Limits for the limit of indemnity stated in the Schedule.

Extensions

- Defective Premises Act 1972
- Damage to leased or rented premises
- Wrongful arrest
- Contingent motor Liability
- Overseas personal liability

Exclusions

- Injury to Employees
- Damage to Property in the custody or control of the Insured
- Libel, Slander and Intellectual Property
- Products Liability
- Contractual Liability
- Internet or Cyber Liability
- The first £250 (increasing to £500 in Northern Ireland or as stated in the Schedule or amended by endorsement) in respect of accidental damage to Property

Products Liability

This provides cover in respect of all sums (including Legal Costs and Solicitor's Fees) for which you become legally liable to pay as damages in respect of accidental

- Injury to any person
- Damage to material property

Extensions

- Consumer Protection Act 1987 (legal costs)
- Defective Premises Act 1972 (legal costs)

Exclusions

- Injury to Employees
- Libel, Slander and Intellectual Property
- Contractual Liability
- North American Exports

Employers Liability

This provides cover in respect of all sums for which you become legally liable to pay as damages in respect of an Injury sustained by an Employee.

Standard Limit of Indemnity - £10,000,000 (restricted to £5,000,000 in respect of Terrorism)

Exclusions

- Working offshore
- Injury as a motor vehicle passenger

General Policy Extensions

- Indemnity to other Persons
- Cross Liabilities
- Health and Safety at Work legal Defence Costs
- Compensation for Court Attendance Costs
- Corporate Manslaughter and Corporate Homicide Act 2007 prosecution Defence Costs

General Policy Exclusions

- Radioactive Contamination
- War Risks
- Terrorism
- Pollution
- Asbestos

Insurer

This policy is underwritten by Thistle Underwriting acting in an underwriting capacity on behalf of Covea Insurance plc

Cancellation

When you receive your policy you have 14 days in which to consider the cover provided. If the cover does not meet your requirements you have the right to cancel the policy. You will be entitled to a full refund of the premium paid provided no incidents have occurred which may give rise to a claim.

If you wish to cancel the contract outside the 14 day period please contact the broker who arranged the policy for you.

Making a Claim

If any incident occurs which might result in a claim You must immediately contact Us via Your insurance broker who will be able to advise You.

Please telephone or e-mail Us using the details below.

Tel: 0330 024 2587 or

Email: thistlecommercialclaims@coveainsurance.co.uk

You should refer to the Claims Conditions in the policy for full details of the procedures and conditions applying.

Complaints Procedure

If you have any questions or concerns about your Policy or the handling of a claim you should, in the first instance, contact the Insurance Broker who arranged this insurance

If you have any questions or concerns about your Policy or the handling of a claim you should, in the first instance, contact the Insurance Broker who arranged this insurance. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to Thistle Underwriting at the address shown below. Please ensure that you provide details of your Insurance policy and in particular your Insurance policy number to help us deal with your complaint efficiently and promptly.

Thistle Underwriting
St. David's Court
Union Street
Wolverhampton,
WV1 3JE

T: 01902 714 000
E: complaintsofficer@thistleinsurance.co.uk

If you remain dissatisfied following receipt of the final response you may have the right to refer your complaint to the Financial Ombudsman Service. The address is:

The Financial Ombudsman Service
Exchange Tower
1 Harbour Exchange Square
London
E14 9SR
T: 0800 023 4567
W: www.financial-ombudsman.org.uk

If you have a complaint about any insurance policy purchased online the European Union has launched the European Online Dispute Resolution platform (ODR). If a dispute arises the website helps you to escalate your complaint to a local dispute resolution service to solve the problem.

Use of the service is free and the process is handled totally online. To access the ODR platform please use the following address <http://ec.europa.eu/odr>

Please note that not all Businesses are eligible for the services of the Financial Ombudsman Service please refer to them for specific information. The insurer and Thistle Underwriting are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we or the insurer cannot meet our financial obligations. Further information about compensation schemes arrangements is available from the FSCS:

Financial Services Compensation Scheme (FSCS)
10th Floor
Beaufort House
15 St Botolph Street
London,
EC3A 7QU
T: 0207 741 4100 or 0800 678 1100
W: www.fscs.org.uk

If you take any of the actions mentioned above it will not affect your right to take legal action.

