

General Liability Insurance



Insurance Product Information Document

Company: Thistle Underwriting

Product: Landowners and Property Owners Liability

Thistle Underwriting Services is a trading name of Q Underwriting Services Limited. Q Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority FRN 657367. Registered in England under No. 08946569. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

This policy is designed purposely for the insurance requirements of landowners and property owners and is suitable for rural land, communal areas, private roads and development sites including public rights of way, natural and manmade hazards. Some of the covers are optional and, as such, are clearly mentioned below



What is Insured?

Public Liability

- ✓ Limit of Indemnity up to £10,000,000
- ✓ Terrorism up to £2,000,000 any one event
- ✓ Contingent Motor Liability

Optional Covers

You may buy the following additional covers:

Employers Liability

- Limit of Indemnity is £10,000,000
- Terrorism up to £5,000,000 any one event
- Unsatisfied Court Judgements
- Temporary Employees to a maximum of 50 man-days worked in any one period of insurance

Products Liability

- Limit of Indemnity up to £10,000,000
- Terrorism up to £2,000,000 any one event



What is not Insured?

- ✗ The first part of any claim (your excess)
- ✗ Damage to property in your custody or control
- ✗ Libel, Slander and Intellectual property
- ✗ Contractual Liability (subject to policy wording)
- ✗ Internet or Cyber Liability
- ✗ Terrorism (except as stated opposite)
- ✗ Pollution (unless caused by a sudden, identifiable, unintended and unexpected event)
- ✗ Asbestos



Are there any restrictions in cover?

- ! Damage to property in the ground is excluded unless all reasonable measures are taken to ascertain the location of all pipes, cables and underground services.



Where am I covered?

Cover applies to the land or property owned by you and any structures or hazards on such land (as agreed by us) within the Territorial Limits of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man



What are my obligations?

You must:

- make a Fair Presentation of the risk
- provide us with honest, accurate and complete information and inform us without delay of any changes in your situation
- you must notify us as soon as possible in the event of a claim
- take all reasonable precautions to avoid, prevent or minimize:
 - i) any injury to Employees or third parties
 - ii) damage to the property of others
- comply with all statutory obligations
- pay your excess as the first part of your claim and any additional excesses that apply



When and how do I pay?

You can pay your premium as an annual amount or speak to your broker about credit facilities



When does the cover start and end?

Your cover will start and end on the dates stated in your policy schedule.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs then you can cancel the policy

- within 14 days of issue and we will refund your premium in full.
- outside 14 days. Please refer to your broker. This will subject to a cancellation fee of £25.00.

In either case no refunds will be given if you have made a claim in the current period of insurance