

# *Tower Insurance*

## *[Liability]*

### *Policy Summary*



Tower Insurance Company Limited. Registered in the Isle of Man No. 521  
Registered Office Jubilee Buildings, 1 Victoria Street, Douglas, Isle of Man, IM99 1BF  
Authorised & Regulated by the Isle of Man Government Insurance & Pensions Authority.  
Covered by the Isle of Man Financial Service Ombudsman scheme.  
Tower Insurance Company Limited is a member of the Royal & SunAlliance Insurance Group of companies



# [Liability]

Your Liability Policy is an annual contract which may be renewed each year subject to your needs and our terms & conditions.

This policy provides cover in respect Employers' Liability and Public & Products Liability.

The Employers' Liability section provides protection against your legal liability for damages and legal costs:

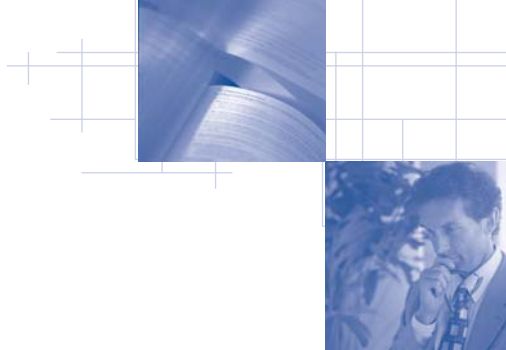
Arising from

- [ ]** *injury to any person employed, caused during the period of insurance, and*
- [ ]** *arising out of, and in the course of, employment in your business.*

The Public & Products Liability section provides cover for your legal liability for damages, including claimant legal costs arising, out of:

- [ ]** *accidental injury to any person, excluding employees.*
- [ ]** *accidental loss or damage to third party property.*
- [ ]** *nuisance and trespass (excluding deliberate acts).*

The following tables provide a summary of the main policy features & benefits and any significant exclusions & limitations For full policy details and our full terms & conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.



## Table 1 Standard Features & Benefits

The following will automatically be included in your policy according to the cover you have selected:

Features & Benefits	Significant Exclusions or Limitations
<b>Employers' Liability Insurance</b>	
<p><b>Standard Covers:</b></p> <ul style="list-style-type: none"><li>[ ] Injury to any employee caused during the period of insurance. Injury is defined as: 'bodily injury, death, disease or illness'.</li><li>[ ] Covers Employees temporarily working overseas.</li><li>[ ] Legal Defence costs in defending proceedings arising from a breach of the Health &amp; Safety at Work Act 1974, the Health &amp; Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury is covered under a separate section of your Policy. (Limit of Indemnity £250,000 any one period of insurance).</li></ul>	<ul style="list-style-type: none"><li>[ ] Limit of Indemnity: £10,000,000 for any one event (restricted to £5,000,000 in respect of terrorism). Higher indemnity limits may be available in some circumstances on request.</li><li>[ ] The policy will usually include the claimant's costs and expenses within the Limit of Indemnity.</li><li>[ ] Indemnity does not apply for:<ul style="list-style-type: none"><li>- nuclear risks, where liability is that of any principal or accepted under contract.</li><li>- injury for which you are required to arrange motor insurance in accordance with road traffic legislation within the European Union.</li></ul></li><li>[ ] Offshore risks.</li></ul>

## Public &amp; Products Liability Insurance

## Standard Covers:

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| <ul style="list-style-type: none"> <li>[ ] Public Liability: Accidental injury to members of the public, or accidental damage to their property.</li> <li>[ ] Products Liability: Accidental injury or accidental damage to property resulting from products supplied.</li> <li>[ ] Wrongful arrest or false imprisonment of a member of the public.</li> <li>[ ] Contingent motor liability.</li> <li>[ ] Legal Defence costs in defending proceedings arising from a breach of the Health &amp; Safety at Work Act 1974, the Health &amp; Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage is covered under a separate section of the Policy. (Limit of Indemnity £250,000 any one period of insurance).</li> </ul> | <ul style="list-style-type: none"> <li>[ ] The minimum Limit of Indemnity provided for Public Liability will usually be £1,000,000 for any one event. Higher limits can often be provided on request.</li> <li>[ ] The minimum Limit of Indemnity provided for Products Liability will usually be £1,000,000 for any one Period of Insurance. Higher limits can often be provided on request.</li> <li>[ ] The policy will usually compensate the claimant's costs and expenses, in addition to the Limit of Indemnity.</li> <li>[ ] Excludes legal liability: <ul style="list-style-type: none"> <li>- arising from risks that require more specific insurance e.g. Motor, Marine etc.</li> <li>- arising in connection with advice, design or specification provided for a fee.</li> <li>- for injury to employees.</li> <li>- arising from loss of, or damage to, property in your custody or control.</li> <li>- caused by pollution, unless sudden and accidental.</li> <li>- arising from contractual liability for products.</li> <li>- fines and penalties.</li> <li>- defective products and work and the repair, replacement or recall of such products or work.</li> <li>- nuclear risks.</li> <li>- war risks.</li> <li>- electronic risks.</li> <li>- fear of contracting asbestos related diseases.</li> <li>- pre-claim asbestos clean up costs.</li> </ul> </li> <li>[ ] Other specific events may be excluded by endorsement, or cover may need to be individually assessed.</li> </ul> |
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## Table 2 General Conditions

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions & limits please read your Policy Wording/Schedule.

### General Conditions & Exclusions

- [ ] Employers' Liability cover for any work undertaken Offshore is excluded. Offshore shall mean 'embarkation on to a vessel or aircraft for conveyance to an offshore rig or platform until disembarkation from the conveyance on to land upon return from such offshore rig or platform.'
- [ ] You must, at your own expense, take all reasonable precaution(s) to prevent any occurrence, or cease any activity which may give rise to liability under the policy and maintain all buildings, furnishings, works plant machinery and vehicles in reasonable condition.

### Excesses & Limits

- [ ] Your policy may be subject to excesses, which are the amounts you must pay in the event of each and every claim for loss of, or damage to, property. Certain claims limits may also apply. These will both be shown in your Policy Schedule.
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