

# Contractors Combined Liability Insurance

LLOYD'S

## Insurance Product Information Document

Company: Lloyd's Insurance Company S.A. Product: Contractors Combined Liability

LLOYD'S INSURANCE COMPANY S.A. IS A BELGIAN LIMITED LIABILITY COMPANY (*SOCIÉTÉ ANONYME / NAAMLOZE VENNOOTSCHAP*) WITH ITS REGISTERED OFFICE AT BASTION TOWER, MARVELDPLEIN 5, 1050 BRUSSELS, BELGIUM AND REGISTERED WITH BANQUE-CARREFOUR DES ENTREPRISES / KRUISPUNTBANK VAN ONDERNEMINGEN UNDER NUMBER 682.594.839 RLE (BRUSSELS). IT IS AN INSURANCE COMPANY SUBJECT TO THE SUPERVISION OF THE NATIONAL BANK OF BELGIUM. ITS FIRM REFERENCE NUMBER(S) AND OTHER DETAILS CAN BE FOUND ON [www.nbb.be](http://www.nbb.be).

This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This is a **Contractors Combined Liability Insurance** product which provides two main types of insurance to cover your legal liability to third parties (a party other than you or us), and each aspect has a different focus. The first type of insurance is **Employers Liability** which covers you if you are held responsible in a court of law for causing injury to an employee. The second is **Public & Products Liability** which covers you if you are held responsible in a court of law for injury or damage to third parties (other than employees) arising in connection with your business.



#### What is insured?

##### 1 Employers Liability

- ✓ Your legal liability for injury (defined as accidental death, disease, illness, physical and mental injury, anguish or nervous shock) caused to an employee as result of a workplace accident
- ✓ Third parties costs and expenses incurred in connection with the claim
- ✓ The standard policy is €13m including third parties costs and expenses

##### 2 (a) Public Liability

- ✓ Your legal liability for injury (as defined above) damage, wrongful arrest or false imprisonment in addition to a range of other civil wrongs arising in connection with the business
- ✓ Third parties costs and expenses incurred in connection with the claim
- ✓ Policy limits of €2.6m and €6.5m are available including third parties costs and expenses

##### 2 (b) Products Liability

- ✓ Your legal liability for injury (as defined above) and damage cause by any products or goods sold, supplied, hired out, constructed, erected, installed, treated, repaired, serviced, processed, stored, handled transported or disposed by you
- ✓ Third parties costs and expenses incurred in connection with the claim
- ✓ Policy limits of €2.6m and €6.5m are available including third parties costs and expenses



#### What is not insured?

There are various exclusions and the main ones are highlighted here.

##### General Exclusions

- ✗ The first €1,000 of any claim (standard excess which may be increased in certain circumstances)
- ✗ Demolition other than by hand and structures not exceeding 5 metres in height
- ✗ Excavations below 3 metres in depth
- ✗ Work carried out above 15 metres
- ✗ Tree felling or lopping
- ✗ Construction of public paving, and roads unless incidental to any building contract
- ✗ Standalone roofing contracts

##### Public Liability & Products Liability

- ✗ Liability claims assumed under contract
- ✗ Pollution other than by a sudden and unexpected incident
- ✗ Pyrite
- ✗ Efficacy

##### Public Liability only

- ✗ Liability arising from the use of mechanically propelled vehicles where compulsory insurance is required

##### Products Liability only

- ✗ Product guarantee
- ✗ Product recall



## Are there any restrictions in cover?

- ! It's a condition of the policy that precautions are taken when using any process involving the use of heat away from your premises.
- ! It's a condition of the policy when using bona fide subcontractors that specific enquiries are made to ensure appropriate insurances are in place.
- ! It's a condition of the policy that specific precautions are taken when to avoid damaging underground services when digging or excavation work is being carried out.
- ! Endorsements may apply to your policy. These will be shown on your schedule.



## Where am I covered?

Republic of Ireland, United Kingdom, Northern Ireland, the Channel Islands or the Isle of Man



## What are my obligations?

- ! Your premium is based on the information you provide when you are taking out the policy and the information provided must be honest, accurate and complete. If the information you provide is not honest, accurate and complete the policy may be invalid and your claim may not be dealt with.
- ! You must inform us if changes to your business during any period of insurance increase the risk of injury or damage occurring. If you are not sure whether you need to inform us you should contact your insurance broker for advice.
- ! You must take reasonable precautions to prevent injury and damage occurring.
- ! You must obtain written confirmation from any bona fide subcontractors that they have their own Liability insurance



## When and how do I pay?

You can pay your premium as a one-off premium or speak to your Insurance Broker about instalment options



## When does the cover start and end?

Your cover will start and end on the dates stated on your policy Schedule. We will send you notice when your policy is approaching renewal.



## How do I cancel the contract?

If you decide for any reason that the policy does not meet your needs you are entitled to cancel it within 14 working days from the start date of cover. On the condition that no claims have been made or are pending, the premium will be returned in full. If you cancel after the cooling off period, you will be entitled to a pro-rata refund of any premium paid unless a claim has been made or is pending in which case we will retain the full premium.