

SUMMARY OF LIABILITY INSURANCE COVER

INSURER	St Julians Insurance Company Limited , registered in Malta with registered office address at 4 th Floor, Development House, St Anne Street, Floriana, FRN 9010, Malta. St Julians Insurance Company Limited (C-50869) is authorised by the Malta Financial Services Authority to carry on General Business (Class 13 – General Liability) in terms of the Insurance Business Act, 1998. St Julians Insurance Company Limited is also subject to limited regulation by the Financial Services Authority in respect of underwriting business in the UK (FSA Register Number 206322).
TYPE OF COVER	There are 3 types of liability cover provided by the policy - Employers' Liability, Public Liability and Products Liability. The policy benefits provided in respect of each type of cover are shown below.
TERM OF THE POLICY	St Julians Insurance Co Ltd Liability Insurance policies are for a 12 month period . Please refer to your Schedule of Insurance for the dates that cover is effective.
CANCELLATION	The terms of the policy do not give the policyholder a right of cancellation. This means that once you have taken out a policy, even if you subsequently decide not to continue with the insurance the full annual premium will be retained by the insurer. However, if the insurer elects to cancel cover a pro rata refund will be allowable subject to the retention by the insurer of a minimum premium. For full details of the insurer's cancellation process, please refer to General Policy Condition 8 in the policy booklet.
IN THE EVENT OF A CLAIM	Please call Mobilers on 0845 130 4555 Monday to Friday 9.00am—6.00pm (excluding Bank Holidays) Claims Correspondence should be sent to Mobilers Insurance Services Ltd, John Garth House, Engine Lane, Stourbridge, DY9 7DF.

SUMMARY OF COVER

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions, please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are shown below.

TYPE OF COVER	SIGNIFICANT FEATURES & BENEFITS	SIGNIFICANT & UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
Employers' Liability (Section 1) Protection for you as an employer against damages and legal costs that arise as a result of claims from employees who have suffered an injury or disease arising out of their employment. The cover provided complies with UK compulsory employers' liability law.	Cover includes protection for any Principal arising out of your work for such Principal. Cover includes the cost of defending a prosecution under the Health & Safety at Work Act	A limit of £10,000,000 applies to any one occurrence. There is no cover for claims for which compulsory motor insurance is required (Condition 1).
Public Liability (Section 2) Protection for your business against damages and legal costs that arise as a result of claims <ul style="list-style-type: none"> from any person other than an employee suffering an injury, disease, or for accidental damage to someone else's property. 	Cover includes protection for any Principal arising out of your work for such Principal. Cover includes the cost of defending a prosecution under the Health & Safety at Work Act. Cover includes Contingent Motor Liability which will indemnify you (rather than your employee) whilst he or she is using his/her own vehicle in connection with your business (restrictions apply - see policy booklet Section 2 - Public Liability Extension 1).	A limit of £5,000,000 applies to any one occurrence. This limit is automatically increased to cover any agreement or contract entered into by you where a higher limit is required but subject to a maximum limit of £10,000,000. There is no cover for property owned by or in the custody or control of you or your employees (Exception 1). Liability arising out of the use of water craft, motor vehicles (other than Contingent Motor Cover), passenger lifts and steam pressure vessels is excluded (Exception 2). Additional liabilities assumed under contract are not covered (Exception 3). Liabilities arising from gradual pollution are not covered (Exception 6).
Products Liability (Section 3) Protection for your business in respect of claims <ul style="list-style-type: none"> from any person other than an employee suffering an injury, disease, or for accidental damage to someone else's property caused by or in connection with products sold or supplied by you.	Cover includes the cost of defending a prosecution under the Health & Safety at Work Act. Cover includes Consumer Protection Act and Food Safety Act legal defence costs.	A limit of £5,000,000 applies to all incidents arising during any one annual period of insurance. This limit is automatically increased to cover any agreement or contract where a higher limit is required but subject to a maximum limit of £10,000,000 in any one year. Additional liabilities assumed under contract are not covered (Exception 1). Liability arising from damage to the product itself and any cost of repair, recall, replacement or refund arising therefrom is not covered (Exceptions 2 and 3). Any liabilities arising from products supplied to USA or Canada are not covered (Exception 4).

SUMMARY OF LIABILITY INSURANCE COVER (continued)

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS	
Excess (Sections 2 and 3)	You will have to pay the first £250 of every claim in respect of damage to property.
Claims involving asbestos (General Policy Exception 2)	The Public Liability and Products Liability sections of the policy exclude any claims which result from the use of any form of asbestos . The Employers' Liability section will cover such claims but only up to a maximum amount of £5,000,000 for any one occurrence or series of occurrences arising out of one cause.
Claims resulting from acts of terrorism (General Policy Exception 3)	The Public Liability and Products Liability sections of the policy exclude any claims which result from an act of terrorism . The Employers' Liability section will cover such claims but only up to a maximum amount of £5,000,000 for any one occurrence or series of occurrences arising out of one cause
Reasonable Precautions (General Policy Condition 2)	You must take all reasonable precautions to minimise the risk of damage, injury and disease. You must comply with all statutory and other obligations and regulations imposed by any authority . This may be particularly relevant as far as Environmental Health Department registration and the carriage and storage of bottled gas is concerned.
Sub-contractors' own insurances (General Policy Condition 11)	You must make sure that all sub-contractors have adequate Employers' Liability, Public Liability and Products Liability cover and that their insurance provides an indemnity to you as principal. Any limits of indemnity under their policy must not be less than those applied by us.

COMPLAINTS PROCEDURE

In the first instance these should be referred to the **insurance intermediary** arranging the insurance.

If you are not satisfied with his or her answer, please write, quoting your policy number shown in the Schedule, to **The Chairman, Mobilers Insurance Services Ltd, Providence House, Engine Lane, Stourbridge, West Midlands, DY9 7DF**.

In the event that you remain dissatisfied the problem can be referred to the Compliance Officer of **St Julians Insurance Company Limited**. The complaint or concern should be addressed to **The Compliance Officer, St Julians Insurance Company Ltd, 4th Floor, Development House, St. Anne Street, Floriana FRN 9010 Malta**

Complaints **concerning your insurance intermediary** may subsequently be referred to the **UK Financial Ombudsman Service**.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All St Julians Insurance Company Limited policies issued in the UK for individual customers or 'small businesses' are covered by the **Financial Services Compensation Scheme**. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300).