

POLICY COVER & SUMS INSURED

Public & Products Liability

Interest:	<i>Public Liability:</i> The Insured's legal liability to pay compensation in respect of accidental bodily injury or accidental damage to Third Party Property <i>Products Liability:</i> The Insured's legal liability to pay compensation in respect of accidental bodily injury or accidental damage to Third party Property arising out of any product supplied
Limit of Indemnity:	Public Liability: £10,000,000 Product Liability: £10,000,000
Limit Basis:	<i>Public Liability:</i> Any one claim or series of claims arising out of a single Event and unlimited during the period of insurance <i>Product Liability:</i> Any one claim or series of claims arising out of a single Event and in the aggregate during the period of insurance
Territorial Limits:	Worldwide in respect of any business undertaken at or from premises within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
Excess:	£500 in respect of each and every claim arising from damage to property arising from work away from the Insured's premises.
Cover Extensions:	Cross Liabilities Compensation for Court Attendance Contingent Motor Liability Overseas Personal Liability Data Protection Act 1998
Principal Exclusions:	Advice, Design or Specification provided for a fee Asbestos or Fear of Asbestos Terrorism, War, Civil War, Rebellion, Revolution or Insurrection Pollution (other than Sudden & Accidental) Damage to Property in the Care, Custody & Control of the Insured Injury to Employees Work on any Offshore Installation Fines and Penalties Aggravated, Exemplary or Punitive Damages awarded by any court outside the UK Cost of remedying, recalling, removing, alteration or replacing of any defective product

Legal Defence Costs

Interest:	Legal costs incurred in defending proceedings arising under Health & Safety or Consumer Protection Legislation
Limit of Indemnity:	Legal Defence Costs: £250,000
Limit Basis:	Any one claim and in the aggregate during the period of insurance
Territorial Limits:	Worldwide in respect of any Business undertaken at or from premises within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
Excess:	Nil
Principle Exclusions:	Fines or penalties of any kind Compensation ordered by a court of criminal jurisdiction Costs incurred due to an injury of any person or damage to any property Deliberate acts or Omissions of the Insured