

Mandatory Covers

EMPLOYERS LIABILITY	
Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers your legal liability to insure your employees for death or injury happening in the course of their employment with you up to £10 million any one occurrence (£5 million for claims arising from acts of terrorism).</p> <p>Health and Safety at Work Legal Defence Costs – provides legal and other costs incurred in defending prosecutions</p> <p>Unsatisfied Court Judgements – provides for payment of compensation to an employee where a court judgement remains unsatisfied six months after the judgement</p> <p>Compensation for Court Attendance – covers attendance as a witness in connection with the defence of a claim. Limits are:</p> <ul style="list-style-type: none"> • £500 for each days attendance for partners and directors • £250 for each days attendance or an employee <p>Contractual Liability – covers liability which attaches to you solely under the terms of an agreement</p> <p>Medical Treatment – provides cover for damages, costs and expenses to any employee resulting in treatment given in connection with any bodily injury</p> <p>Data Protection – provides cover for defence against prosecution brought under the Data Protection Act 1998 or under Article 82 of the General Protection Regulation (Regulation(EU) 2016/679) or under any legislation implementing the General Data Protection Regulation or under any replacement legislation in respect of any of the foregoing</p>	<ul style="list-style-type: none"> • work on an offshore installation or travelling to or from • injury to any employee where motor insurance is required by law to be in force • fines, penalties or liquidated, aggravated, punitive or exemplary damages

PUBLIC AND PRODUCTS LIABILITY

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers your legal liability in connection with council business for accidental injury to members of the public or accidental damage to property not owned by you up to £10 million any one claim (£5 million for claims arising from acts of terrorism).</p> <p>Persons entitled to indemnity include;</p> <ul style="list-style-type: none"> • Councillors, clerks, employees or former employees in connection with council business • Voluntary helpers at charitable or recreational activities organised by you • Officers, committee members, or other members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services • Any Principal for whom you are carrying out work under any contract <p>Indemnity to Hirer – indemnifies any organisation or person whilst using any building owned by you up to a limit of £2,500,000 provided the purpose of use is noncommercial.</p> <p>Advertising Liability – covers damages and compensation in the event of any infringement of copyright, title or slogan in any advertisement, publicity, article or broadcast by you up to £1,000,000</p>	<ul style="list-style-type: none"> • injury to any employee or voluntary worker • loss of or damage to property belonging to you or in your charge or control other than: <ul style="list-style-type: none"> • premises and contents temporarily in your charge for the purpose of carrying out work • premises leased rented or hired by you, excluding liability under any tenancy agreement • property belonging to visitors and guests in your custody or control • liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law or any water craft or aircraft • products liability arising from: <ul style="list-style-type: none"> • any liability which attaches to you solely under the terms of an agreement • any product installed or incorporated in aircraft or spacecraft • pollution unless due to a sudden, identifiable, unintended and unexpected incident • fines, penalties or liquidated, aggravated, punitive or exemplary damages • damage to employees' and visitors' vehicles and personal belongings whilst being worked upon or stored for a fee

PUBLIC AND PRODUCTS LIABILITY - CONTINUED

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Overseas Personal Liability – covers temporary visits to any other country made in connection with the business</p> <p>Contingent Motor Liability – covers you against liability for vehicles not owned or provided by you in connection with the business</p> <p>Member to Member Liability – covers claims arising out of the activities of the council against individual members made by another member or members</p> <p>Food Safety Act Legal Defence Costs – covers cost of defence of criminal proceedings for breach of the Food Safety Act 1990 or other local equivalent</p> <p>Pollution Clean-Up Costs – provides cover for the cost of carrying out remediation and clean-up costs following a sudden, unexpected incident if a demand or notice is served on the council under environmental protection legislation</p> <p>Unauthorised Movement of Vehicles – covers your liability when vehicles not owned by you are being driven by your employees for the purpose of parking, loading or unloading, to allow free passage of a vehicle owned by you or to allow access to your premises</p>	<ul style="list-style-type: none"> • liability arising from advice or design provided for a fee • exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating, or managing any property arising out of the presence of asbestos • any publication or utterance of a libel or slander • any excess as stated in your schedule