

Liability Insurance

Insurance Product Information Document

Company: Accelerant Insurance Europe SA

Product: Combined Liability

This is a summary of the insurance contract and it does not contain the full terms and conditions. Complete pre-contractual information is provided in the Statement of Fact, Policy Schedule and Policy Wording. For full details of all policy terms, conditions, limitations and exclusions, please refer to the Policy Wording, a copy of which is available on request at any time.

What is this type of insurance?

Combined Liability insurance for Licensed taxi operators in the UK. The policy covers different benefits, depending on the cover you choose.



What is insured?

Employers' Liability

- ✓ Injury sustained by any Person Employed by the Insured arising out of and in the course of his employment or engagement by the Insured during the Period of Insurance.
- ✓ The limit of indemnity is £10,000,000 any one occurrence, but limited to £5,000,000 any one occurrence in respects of acts of terrorism and for claims arising from asbestos
- ✓ The limit of indemnity is inclusive of your own defence costs

Public Liability

- ✓ Accidental Injury to any person
- ✓ Accidental loss of or Damage to Property happening within territorial limits during the Period of Insurance and arising out of the Business.
- ✓ The Limit of Indemnity is specified in the Schedule
- ✓ Legal expenses up to a limit of £50,000



What is not insured?

Employers' Liability

- ✗ The Policy does not cover Injury to Persons Employed that arises outside of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

Public Liability

- ✗ Insurers will not pay for liability arising from:
 - ✗ circumstances where any road traffic legislation requires compulsory insurance or security and an indemnity is afforded to the Insured by any such insurance or security
 - ✗ goods in the custody or control of the Insured

N.B. Please refer to the Policy Wording for full terms and conditions



Are there any restrictions on cover?

- ! Insurers will not pay more than the sum specified in the Schedule as the Limit of Indemnity
- ! The limit of indemnity applies in respect of any one occurrence or series of occurrences arising out of one originating cause. The Public Liability limit in respect of Pollution applies to all occurrences during the Period of Insurance.
- ! Unless stated otherwise, your own defence costs, incurred with our consent, will be covered in addition to these limits.
- ! The Insurers will indemnify the Insured against their legal liability to pay damages (including claimants' costs, fees and expenses) in accordance with the law of the United Kingdom.
- ! It is a condition precedent to the liability of Insurers that the Insured does not manufacture mine process distribute test remediate remove store dispose sell or use asbestos or materials or products containing asbestos.



Where am I covered?

- ✓ Countries within the United Kingdom (UK)



What are my obligations?

- The premium must be paid for the current period of insurance
- You and anyone claiming under this insurance have met all the conditions contained in the Policy Wording, the Policy Schedule and any Endorsements applied to the insurance
- The information you provided or which was provided on your behalf and which is displayed on your Statement of Fact or contained in any declaration is, to the best of your knowledge and belief, correct and complete
- You provide us with co-operation and assistance throughout the duration of this policy, for example if we request information or documentation from you when you purchase cover, make changes, submit a claim or, where applicable, renew your insurance with us
- You take all precautions to prevent loss or damage occurring and the extent of any loss or damage
- You must tell us of any changes to the information you provided at the time you asked us to insure you, via your insurance intermediary
- You, or anyone acting on your behalf must not commit a fraudulent act, submit a false document or make an exaggerated statement when applying for cover, renewing or amending the policy or making a claim
- The policyholder must let us know immediately about any event which may give rise to a claim under the policy with all details we may need and also if they become aware of any prosecution or inquest in connection with the event
- Any writ or notification of civil or criminal proceedings should be sent to us by recorded delivery immediately
- No admission of liability, payment or promise of payment shall be made or given by you or any person on your behalf. No proceedings may be commenced against, or settlement accepted from, any other party without our written consent

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When and how do I pay?

You will pay your insurance intermediary, for the full premium with your chosen payment method. Your insurance intermediary will explain the payment options available to you.



When does the cover start and end?

Cover starts from and ends on the dates stated on the Policy Schedule or ends sooner if the policy is cancelled.



How do I cancel the contract?

Contact us or the Insurance Broker, Agent or Intermediary who acting on your behalf placed this insurance with us.

Providing your policy is over 3 months in duration and there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will refund a proportion of the premium from the date of receipt of your instruction, or a later date if requested.

If the duration of your policy is 3 months or less, no refund will be due upon cancellation by you.