Public & Products Insurance

Insurance Product Information Document

Company: Sportscover Europe Limited Product: Public & Products Liability

Insurance Company: Allianz Global Corporate & Speciality

Sportscover Europe Limited are authorised & regulated by the Financial Conduct Authority (FRN: 308372). This insurance is underwritten by Sportscover Europe Limited under the delegated authority of Allianz Global Corporate & Specialty. Allianz Global Corporate & Specialty is the UK branch operation of Allianz Global Corporate & Specialty SE. UK branch registered office: 60 Gracechurch Street, London EC3V 0HR, UK Company No. FC024389. Branch No. BR006950.

This Insurance Product Information Document is only a summary of the public & product liability insurance policy, full terms and conditions of the contract can be found in your policy documentation.

What is this type of insurance?
This is a Public and Products Liability insurance policy for someone acting not as a business or for reward.

What is insured?

- ✓ Accidental Bodily Injury to any person other than an Employee;
- ✓ Accidental Property Damage;
- ✓ Obstruction, loss of amenities, trespass, nuisance, or interference with any right of way, light, air, or water;
- ✓ Your legal liability under the Defective Premises Act;
- ✓ Costs of prosecution awarded against you or any of your employees in the defence of criminal proceedings or appeals under the Consumer Protection Act 1987 and Food Safety Act 1990;
- ✓ Bodily Injury or Property Damage caused by any vehicle owned by you or in your possession, which is not licensed for road use, and is being used in circumstances that do not require compulsory insurance by law;
- ✓ Your liability for any bodily injury or property damage assumed under any contract or agreement arising out of your performance of the contract;
- ✓ Legal expenses cover in regard to covering costs of representing you against any criminal proceedings under the Health and Safety at Work Act 1974, the Corporate Manslaughter and Corporate Homicide Act 2007, and Health and Safety Inquiries (Procedure) Regulations 1975.
- ✓ Your legal liability for compensation arising out of any breach of the Data Protection Act 2018; and
- ✓ Your legal liability for compensation arising from the UK General Data Protection Regulation.

What is not insured?

- ✘ Damage to your own property;
- ✘ Injury to your employees;
- ✘ The repair, reconditioning, replacement, removal or recalling of any Product or component part;
- ✘ Deliberate, malicious or reckless acts by you;
- ✘ Any vehicle, aircraft, watercraft, or vessel over 8 metres, hovercraft, or landing areas;
- ✘ Cyber liability;
- ✘ Riots, strikes or civil disorder;
- ✘ Terrorism, War, biological or chemical contamination or nuclear reaction or radiation;
- ✘ Fines, penalties or liquidated, punitive, exemplary or aggravated damages;
- ✘ Claims for any form of performance, surety, credit or financial guarantee;
- ✘ Assault, battery, sexual assault, sexual harassment, rape or abuse;
- ✘ Professional advice, except to the application of first aid or medical services on the Insured's premises by Medical Persons employed by the Insured;
- ✘ Erection, demolition, alteration of and/or addition to buildings;
- ✘ Vibration or removal or weakening of or interference with support to land, buildings or any other property;
- ✘ Explosion or collapse of boilers or other vessels under pressure in respect of which a certificate is required to be issued under the terms of any statute or regulation;
- ✘ Bodily Injury whilst participating in any contact sport or Category 4 sport as defined in the Policy wording;
- ✘ Asbestos, Fungus, Mildew and Mould;
- ✘ Defamation, libel, slander or breach of copyright;
- ✘ AIDS, Hepatitis C, Cancer or Chronic Traumatic Encephalopathy;
- ✘ Arc or flame cutting, flame heating, arc or gas welding or similar operation in which welding equipment is used;
- ✘ Economic or financial loss where no Bodily Injury or damage to property occurs;
- ✘ Any apparatus which can be used for the purpose of artificial sun tanning; and
- ✘ Claims caused by, or arising out of advice, design or specification given by the Insured for a fee or professional services rendered by the Insured or on the Insured's behalf.

Are there any restrictions on cover?

! Endorsements may apply to your policy. These will be shown in your policy documents.

Where am I covered?

✓ This insurance covers the Persons named in the schedule in the United Kingdom and elsewhere in the world in respect of any act or omission occurring within the United Kingdom and the acts or omissions of persons normally resident in the United Kingdom

✓ Please check your Policy wording for the geographical limits and additional terms and conditions.

What are my obligations?

You must tell your Insurance intermediary:

- Within fourteen (14) days of you becoming aware about any changes in the information you have provided to us which happens before or during any period of insurance.
- If an insured event gives rise to a Claim under this Policy please, as soon as practically possible, contact the Broker who arranged this insurance or Sportscover, quoting your policy number
- In the event of a claim, you must, as soon as reasonably practical, take all reasonable steps to prevent further bodily injury or property damage from arising out of the same or similar conditions
- If you fail to tell us about a change it may affect any claim you make or could result in your insurance being invalid.

When and how do I pay?

- For full details of when and how to pay, you should contact your Insurance intermediary.

When does the cover start and end?

- This insurance covers the named persons in the schedule for the period specified in the schedule.

How do I cancel the contract?

- You can cancel this insurance at any time by contacting your Insurance Intermediary. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.