

Commercial Liability Insurance

Insurance Product Information Document

Company: Zurich Insurance Europe AG

Product: Zurich Commercial Liability Insurance

Registered in Germany (reg no 133359). Registered in Ireland as a branch (reg no 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3. Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for conduct of business rules (firm reference C529842).

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

Insurance for businesses providing cover for legal liabilities in respect of bodily injury, death and disease to employees and members of the public, and third party property damage.



What is insured?

Depending on the options you have chosen, the following covers may apply to your policy:

- (a) **Employers Liability** – your legal liability as owner of the business or property for bodily injury to employees.
- (b) **Public Liability** – your legal liability to members of the public or companies in respect of bodily injury, death, disease, illness or for any loss or damage to property as a result of your negligence or that of your employees and arising in connection your business.
- (c) **Products Liability** – your legal liability to your customers for bodily injury, illness or property damage arising from the supply of goods.



What is not insured?

- ✗ The first amount of any claim (known as the excess). Exclusions are detailed in the policy. For example, some exclusions are:
 - ✗ Radioactive Contamination.
 - ✗ War Risks.
 - ✗ Terrorism.
 - ✗ Cyber.
 - ✗ Date Recognition.
 - ✗ Sanctions.
 - ✗ Any loss or damage if the business is wound up or carried on by a liquidator, receiver, examiner or permanently discontinued.
 - ✗ Fines or Penalties.
 - ✗ Deliberate Acts.
 - ✗ Gradual Pollution or Contamination.
 - ✗ Road Traffic Act Liability.
 - ✗ Liability arising from Airborne or Waterborne Vessels or Craft.
 - ✗ Offshore Installations.
 - ✗ Professional Negligence or Advice for a Fee.
 - ✗ Product Recall or Guarantee.
 - ✗ Contractual Liability.

For full details of all exclusions please refer to the Policy Document.



Are there any restrictions on cover?

- ! We will not pay more than the Limit of Indemnity specified in the Policy Schedule.
- ! We will not pay more than the monetary or percentage limits for some individual covers as outlined in the policy documentation.
- ! Refer to your policy documentation for any other restrictions that may apply. We would draw your attention specifically to the General Exclusions section of the Policy and the exclusions set out in each section of the Policy.



Where am I covered?

- ✓ Employers Liability cover applies in the Republic of Ireland or while employees are temporarily elsewhere in the course of their employment.
- ✓ Public Liability cover applies anywhere within the limits of Ireland, Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and including non-manual work carried out during temporary visits elsewhere in connection with the Business by directors and Employees normally resident in and travelling from Ireland, Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ Products Liability applies anywhere in the world in respect of Products supplied in or from Ireland, Great Britain, Northern Ireland, the Channel Islands and the Isle of Man provided always that the action for damages is brought against the Insured in a Court of Law in Ireland, the United Kingdom or any member country of the European Union.



What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and / or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Further information is provided in the Policy Document.

You must also (as more fully set out in the Policy Document):

- ✓ Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- ✓ Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes.
- ✓ Pay the premium or premium instalments on time.
- ✓ Tell us about any claims within 30 days of occurrence.
- ✓ Provide all the information and help we need related to a claim being made.
- ✓ Exercise reasonable care to employ only competent employees.
- ✓ Take reasonable steps to safeguard your property and business against loss, damage and prevent injuries.
- ✓ Do all you can to reduce any costs, damage, injury or loss.



When and how do I pay?

Premium for this policy may be paid through your insurance intermediary.



When does the cover start and end?

The contract will commence and end on the date stated on your schedule. Standard policy duration is 12 months. Any deviations will be noted in your Policy Schedule.



How do I cancel the contract?

You can cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing. If you cancel within 14 working days from the start date of cover (the 'Cooling-off Period') and no incident giving rise to a claim has occurred in the current period of insurance you will be entitled to a proportionate return of the premium for the unexpired period of insurance. If cancellation is at your request outside the 'Cooling-off Period' you will not be entitled to a premium refund.

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Zurich Insurance Europe AG is registered in Frankfurt, Germany (registration number 133359) with its registered seat at Platz der Einheit 2, 60327, Frankfurt A.M.

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