



STERLING COMBINED LIABILITY POLICY SUMMARY

The purpose of this policy summary is to help explain the cover provided by this insurance together with key features, benefits, limitations and exclusions. A copy of the full policy wording is available on request. This summary does not form part of the policy wording.

Insurance Provider

This insurance is provided by Zurich Insurance plc and AIG Europe Ltd

Purpose of the Insurance

The policy will indemnify for legal liability in relation to death, bodily injury or disease of employees arising out of and in the course of their employment and happening during the period of Insurance.

The policy will indemnify for legal liability in relation to accidental bodily injury, death, illness or disease to third parties and accidental loss or damage to third party property arising out of the normal activities of the Insured and happening during the period of insurance.

Key Features

A £25,000,000 any one claim limit applies in respect of Employers Liability claims.

A £10,000,000 any one claim limit applies in respect of Public Liability claims and any one claim and in the aggregate for Products Liability claims.

Significant Limitations and Exclusions

- Claims relating to Asbestos (whether directly or indirectly) are excluded.
 - Medical malpractice claims are excluded.
 - Claims relating to Terrorism are excluded.
 - Claims arising out of work conducted in USA/Canada and war torn countries are excluded.
 - Limits relating to Offshore Work are amended to:-
 - £5,000,000 Employers Liability
 - £5,000,000 Public Liability any one occurrence and/or series of occurrences arising out of any one event, unlimited in the Policy period.
 - £5,000,000 Products Liability any one occurrence and/or series of occurrences arising out of any one event and in all in the Policy period.
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Demands & Needs

This policy meets the demands and needs of a prudent person or firm wishing to protect themselves from claims for liability arising out of their business activities. You have not been provided with a personal recommendation on this insurance product.

Period of Cover

The annual renewal date is 1st April. You will be eligible for Indemnity from the date you join Sterling and cover will continue in line with the policy renewal date providing you continue to use Sterling's services. If you elect to stop using Sterling then cover will cease however you will still be covered for claims arising out of work occasioned whilst using Sterling's services, subject to normal claims limitation periods.

Right of Cancellation

Only Sterling and the Insurer have rights of cancellation.

Claim Notification

Should you receive notification of a claim then you should contact Sterling immediately and the handling of the claim will pass to Insurers. Failure to advise a claim promptly could prejudice the Insurers position and they may be entitled to refuse indemnity.

Your Right to Complain

Every effort is made to ensure that all persons entitled to indemnity under this policy are provided with a high standard of service. If you are not satisfied with the service then complaints can be addressed to:

Mr Simon Hide, Compliance Manager, Kingsbridge Risk Solutions, 1st Floor Office, Charleston House, 12 Rumford Place, Liverpool, L3 9DG

Depending on the nature of the complaint it may then be addressed to Insurers, but in any case you can expect it to be dealt with promptly and efficiently.

Roles and Responsibilities

This insurance has been arranged by Kingsbridge Risk Solutions Ltd who are authorised and regulated by the Financial Conduct Authority.

Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. Any person entitled to indemnity under this policy may be entitled to compensation from the scheme if the Insurer is unable to fulfil its financial obligations. Such compensation depends on the type of business and the circumstances of the claim. A claim is covered for 100% of the first £2,000 and 90% of the remainder.

Further information is available from the Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN
