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| <p>death, bodily injury or disease sustained by an employee in the course of their employment in the business</p> <p>Limit of Liability £10,000,000 any one occurrence including costs Limited to £5,000,000 in respect of losses resulting from terrorism.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Costs of defending any claim • Costs of defending a prosecution by any government or regulatory body for any breach of statute or regulatory duty in relation to any claim under this section. | <ul style="list-style-type: none"> • Any deliberate act breach or omission on your part • Death or bodily injury sustained by any employee whilst working offshore. • Death or bodily injury sustained by any employee whilst in or on any motor vehicle for which motor insurance is required by law. |
| <p>Public and Products Liability – Legal Liability for death or bodily injury or property damage sustained by any person not being an employee arising out of the business.</p> <p>Limits of Liability: Public Liability - £1,000,000 any one occurrence Product Liability - £1,000,000 any one occurrence and in all during the period of insurance or any higher limit stated in the schedule</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Costs incurred in investigation and defence of any claim | <ul style="list-style-type: none"> • The first £250 of each and every loss or as stated in the schedule • Claims for or arising out of pollution unless caused by a sudden identifiable, unintended and unexpected event which occurs at a specific time and place during the period of insurance • Loss or damage to your own property • Liability assumed under contract that is greater than the liability you would have without the contract. • Liability arising from your deliberate or reckless act breach or omission. |
| <p>Professional Indemnity – Legal liability arising from the business as a result of:</p> <ul style="list-style-type: none"> ○ Negligence/breach of contract ○ Defamation ○ Loss of documents ○ Intellectual property ○ Dishonesty of partners directors or employees ○ Other Civil Liability not otherwise excluded <p>Claims or circumstances likely to give rise to a claim must be notified within the period of insurance during which they are made or you become aware of the circumstances.</p> <p>Cost of investigating and defending any claims are also covered.</p> <p>Additional Coverage:</p> <ul style="list-style-type: none"> • Losses sustained by you as a result of dishonesty of your employees with the intent to cause you loss or damage and to obtain a personal gain. • The cost of replacing or restoring any document, information or data necessary for the performance of the business which is lost or destroyed whilst in your possession. <p>Limit of Indemnity – £250,000 any one claim or greater amount shown in the schedule</p> | <ul style="list-style-type: none"> • The first £500 of each and every loss or greater amount shown in the schedule excluding defence costs. • Any claim or loss directly or indirectly due to pollution or contamination • Liability assumed under contract that is greater than the liability you would have without the contract • Losses arising from circumstances known to you prior to the beginning of the period of insurance. • Loss damage or destruction of money, bearer bonds, share certificates or other negotiable paper • Loss or distortion of data held electronically |

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| <p>Commercial Legal Expenses</p> <p>This section provides comprehensive cover for all the main areas where legal disputes may arise covering defence or prosecution costs as appropriate</p> <p>Including:</p> <ul style="list-style-type: none"> ○ Employment disputes and Compensation awards ○ Legal defence of criminal or civil actions including under the Data Protection Act ○ Property protection ○ Bodily injury ○ Tax protection <p>Limit of Indemnity £100,000 or as otherwise stated in the schedule</p> | <ol style="list-style-type: none"> 1. Any claim reported to DAS more than 180 days after the date the insured person should have known about the insured incident 2. Costs and Expenses incurred before the written acceptance of a claim by DAS 3. Fines, penalties, compensation or damages which the insured person is ordered to pay by a court or other authority detailed in the Compensation Awards section of the policy 4. Any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements 5. Any Claim relating to rights under a franchise or agency agreement entered into by the policy holder 6. Any insured incident deliberately or intentionally caused by an insured person 7. A dispute with DAS or Hiscox not otherwise dealt with under Condition 7 8. Any claim relating to a shareholding or partnership share in the policyholder unless such shareholding was acquired under a scheme open to all employees of the policyholder or a substantial number of them of a certain minimum grade other than directors or partners of the policyholder 9. Judicial review 10. Legal action taken without the agreement of insurers |
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This insurance is underwritten by Hiscox Underwriting Limited who are authorised and regulated by the Financial Services Authority

Making a Claim – It is important that if you become aware of any circumstance that may lead to a claim being made against you or you receive a notice of a claim (being any financial demand or assertion of a financial right against you) you notify us immediately. Notification of claims or circumstances should be made to Hiscox claims on 0845 213 8959 or hiscoxliabilityclaims@hiscox.com Failure to promptly notify a claim or circumstances could prejudice your right to indemnity under the policy.

Complaints - If you are not satisfied with the service you receive from Hiscox you should contact in the first instance Customer Relations Manager, Hiscox, Hiscox House, Sheepen Place, Colchester CO3 3XL. If we are unable to satisfactorily resolve your problem you may be eligible to refer your complaint to the Financial Ombudsman Service.

Financial Services Compensation Scheme - In the event underwriters are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further information is available from the FSCS website <http://www.fscs.org.uk>.

Additional Information

Please note that the Association of Labour Providers Insurance scheme is administered by Lockton Affinity, a division of Lockton Companies International Ltd, an independent insurance intermediary and Lloyd's broker. Registered Office is located at Lockton House, 6 Bevis Marks, London, EC3A 7AF. Registered company number 1211673