

Per Person Liability Insurance

Insurance Product Information Document

This insurance is provided by MGAM Limited, a company registered in England with company no. 09742763. MGAM Limited registered office is: Walsingham House, Ninth Floor, 35 Seething Lane, London, EC3N 4AH, United Kingdom.



MGAM Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 835270 to carry out insurance distribution activities.

Except for the Commercial Legal Protection cover, these policy coverages are underwritten by Convex Insurance UK Limited, 52 Lime Street, London, EC3M 7AF who are regulated by the Financial Conduct Authority under firm 840616 and the Prudential Regulation Authority. Commercial Legal Protection cover is underwritten by Irwell Insurance Company Limited, 2 Cheetham Hill Road, Manchester, M4 4FB who are regulated by the Financial Conduct Authority under firm reference number 202897 and the Prudential Regulation Authority.

This document provides a summary of the key information relating to the insurance. You will find all of the terms and conditions (along with other important information) in the insurance documents. The sections you have chosen to cover and the agreed limits and sums insured are specified in your policy schedule. The full contract documentation provides complete pre-contractual and contractual information on the product. It is important that you tell us as soon as possible if any of the information in the contract documentation is incorrect.

What is this type of insurance?

This is a small business insurance covering you for your legal liability to employees and to members of the public, for damage to tools and your legal costs in relation to certain legal disputes all as more fully described in the insurance contract wording.

 What is insured?	 What is not insured?
<p>Employers' Liability</p> <ul style="list-style-type: none"> ✓ Damages and costs that you become legally liable to pay for injury to your employees happening while they are working for you. ✓ Defence costs that the insurer has agreed to pay in the defence or settlement of a claim. 	<p>Employers' Liability</p> <ul style="list-style-type: none"> ✗ Liability arising under any road traffic legislation. ✗ Any injury while an employee is working offshore.
<p>Public Liability</p> <ul style="list-style-type: none"> ✓ Damages and costs that you become legally liable to pay for injury to third parties and damage to their property. ✓ Defence costs that the insurer has agreed to pay in the defence or settlement of a claim. 	<p>Public Liability</p> <ul style="list-style-type: none"> ✗ Injury to any of your employees or damage to property belonging to you or in your custody or control. ✗ Liability arising under any road traffic legislation or arising out of aircraft or watercraft. ✗ The use of any welding or cutting or other spark emitting equipment away from your premises. ✗ Injury or damage that arising out of your products.
<p>Products Liability</p> <ul style="list-style-type: none"> ✓ Damages and costs that you become legally liable to pay for injury to third parties and damage to their property that arises from your products. ✓ Defence costs that the insurer has agreed to pay in the defence or settlement of a claim. 	<p>Products Liability</p> <ul style="list-style-type: none"> ✗ Injury to any of your employees. ✗ The use of your products in aircraft or watercraft.
<p>Tools of Trade and Business Equipment</p> <ul style="list-style-type: none"> ✓ Damage to your tools of trade and business equipment including hand tools and ladders, office equipment, computer equipment and software. 	<p>Tools of trade and Business Equipment</p> <ul style="list-style-type: none"> ✗ Wear and tear and electrical or mechanical breakdown or derangement. ✗ Theft from unattended vehicles.*

The Commercial Legal Protection cover is underwritten by Irwell Insurance Company Limited.

Commercial Legal Protection	Commercial Legal Protection
<p>Adviser's Costs and Expenses in relation to:</p> <ul style="list-style-type: none"> ✓ Breach of restrictive covenants in employees contracts of employment. ✓ Defence of legal rights in disputes from your activities. ✓ Disputes relating to your property. 	<ul style="list-style-type: none"> ✗ Claims arising before the insurance commences. ✗ Fines and court awards (other than in respect of data breaches).

- ✓ Pursuing legal rights following personal injury.
- ✓ Lost salary or wages due to jury service and witness expenses
- ✓ An appeal for loss of statutory licence.
- ✓ Pursuing legal rights in a dispute alleging breach of contract
- ✓ Recovery of undisputed debts arising from a breach of contract

- ✗ Judicial Review and challenges to legislation.
- ✗ Disputes with us or the appointed adviser or your shareholders, directors or partners or any company, business or partnership connected with you.

General

- ✗ Any loss or damage or liability that results from war or terrorism or nuclear radiation or contamination.
- ✗ Computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date.
- ✗ Paying any claim or benefit if it means the insurer would be breaching any sanctions of the UN, EU, UK or USA.



Are there any restrictions on cover?

- ! Some sections are subject to an excess which is the amount you will have to pay of each claim. The amounts of the excess for each section are shown in the schedule.
- ! The insurer will not pay more than the sums insured or limits specified in the Schedule or within the policy wording.



Where am I covered?

- ✓ At the premises named in the schedule and within Great Britain, Northern Ireland and the Isle of Man.



What are my obligations?

- You must make a fair presentation of the risk and take reasonable care to give complete and accurate answers to any questions we ask – (whether you are taking out, renewing or making changes to your insurance) and must tell us immediately if any of the information contained in the Statement of Fact changes or is incorrect.
- You must contact the insurer as soon as possible after you become aware of any loss or damage or injury that may lead to a claim under the insurance.
- You must take all reasonable steps to prevent loss, damage or an accident and keep your buildings and equipment in a good state of repair.
- If you use bona fide sub-contractors you must make sure they have suitable insurance in place that covers their activities and extends to cover you as the principal.
- You must not admit liability for injury to an employee or a third party or make any offer or promise to settle a claim without the insurer's written permission.



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?

- The start and end dates of cover are specified in your policy schedule (the period is usually 12 months).



How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker
You can cancel your insurance within 14 days of receiving the contract documentation or from the day of the conclusion of the contract, whichever day is the later, and you will receive a full refund of premium, no cover will have been in place from the date of inception and you will not be able to make a claim on the insurance. For the purpose of cancellation it will be considered that the date you received your documents will be the date after they were posted to you or supplied electronically.
If you do not exercise your right of cancellation within 14 days the insurance may be cancelled at any time but the insurer reserves the right not to allow a refund of premium.

Tools of trade and business equipment

* Theft from unattended vehicles cover could be purchased for an additional charge as an add-on to the tools of trade and business equipment insurance.