

Prospectus The CPA Insurance Policy

EMPLOYERS LIABILITY, PUBLIC AND PRODUCTS LIABILITY

Employer's Liability

Legal liability to compensate employees following injury in the work place. Injury includes death, disease and both physical injury and mental injury.

Extensions

1. Contractual Liabilities
2. Indemnity to Principals
3. Cover for other parties
4. Medical Treatment
5. Health and Safety Defence Costs
6. Unsatisfied Court Judgements
7. Data Protection Act 1998
8. Conflict of Interest

Public and Products Liability

Legal liability to compensate third parties for accidental bodily injury or accidental property damage that occurs during the insurance period and arising from the declared business activities.

Extensions

1. Contractual Liabilities
2. Indemnity to Principals
3. Cover for other parties
4. Leased Premises
5. Health and Safety at Work Act 1974, Consumer Protection Act 1987 and Food Safety Act 1990 and Prosecution Defence Costs.
6. Payment for Court attendance
7. Data Protection Act
8. Cross Liabilities
9. Conflict of Interest
10. Lifted Goods under CPA Standard Terms and Conditions for Contract Lifting Services and CPA Consumer Conditions - £25,000 Contractual Liability (higher limits considered on request). An aggregate limit of £1,000,000 is provided for protection where liability attaches beyond the contractually agreed limitation under the terms and conditions stated above.
11. Libel and Slander
12. Financial loss £100,000 aggregate limit claims made basis.

Optional Extensions

Underwriters will consider:

1. To increase the Financial Loss limit and/or to an any one claim basis.
2. To increase the Lifted Goods contractually agreed standard limit of £25,000.
3. To increase the Public Liability indemnity limit up to £10,000,000.

Territorial Limits

Worldwide excluding North America

Wide Operational Cover for the Policyholders

The standard policy does not have particular conditions or warranties in areas that are perhaps the norm on many policies, for example:

- No underground service condition.
- No height limit.
- No depth limit.
- No typical hazardous work/hazardous premises exclusion.
- No absolute warranty concerning the incorporation of CPA Conditions into the policyholders contract with their client.

This prospectus is a summary and has to be kept brief in order not to defeat its purpose. The quotation is subject to the full policy terms, conditions and exclusions, a copy of which is available on request.

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