



Public and Employers Liability Insurance for IOSH Members

Also available on the scheme is Public and Employers Liability insurance offering the following sections of cover:

- **Employers Liability**

Cover for liability for injury or damage to employees during the course of their employment

The main exclusion specific to this section is:

- Liability under the Road Traffic Act 1988 and its subsequent amendments

- **Public Liability**

Cover for liability arising out of injury or damage to third parties or third party property

The main exclusions specific to this section are:

- Products liability, pollution or terrorism
- Liability arising out of the ownership, possession or use of any mechanically propelled vehicle
- Liability arising out of the ownership, possession or use of any aircraft, watercraft or hovercraft
- Liability for damage to property owned or leased or hired by or under hire purchase or on loan to the Assured or otherwise in the Assured's care custody or control

- **Products Liability**

Cover for liability arising out of injury or damage caused by a product supplied

The main exclusions specific to this section are:

- Liability for damage to any product or part thereof
- Costs incurred in the repair, reconditioning or replacement of any product
- Product recall
- Any product which with the Assured's knowledge is intended for incorporation into the structure machinery or controls of any aircraft, or any marine equipment for navigation or safety, or any motor vehicle
- Terrorism

- **Pollution Liability**

Cover for liability arising out of pollution

The main exclusions specific to this section are:

- Damage to premises presently or at any time previously owned or tenanted by the Assured
- Damage to land or water within or below boundaries

Limits of Indemnity

Employers Liability - £10,000,000 any one occurrence

Public, Products and Pollution Liability - £5,000,000 any one occurrence (but in the aggregate in relation to Products and Pollution liability)

An excess of £250 applies to third party property damage



General Exclusions applicable to all sections:

- Nuclear radiation or contamination
- Loss more appropriately insured under another policy
- War, invasion or any other rebellion, insurrection, military or usurped power or confiscation or nationalization or requisition
- Cyber liability
- Professional Indemnity exclusion
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General Exclusions applicable to Public, Products and Pollution Liability sections only:

- Injury to persons under a contract of employment or labour only provision with the Assured
- Deliberate or intended failure to take all reasonable steps to prevent injury or damage
- Liquidated damages, penalty clauses and performance warranties unless liability would have attached in the absence of the warranty
- Asbestos

The details provided within this document are a summary of your cover only. Certain conditions and restrictions apply to the cover provided and we therefore recommend you read the full policy wording to ensure you are familiar with the conditions that apply to your cover. A copy of the standard wording is available upon request

Please note: you must not at any time admit liability, settle any claim, incur any costs or expenses in connection with any claim or circumstance without Insurer's consent

Oval Insurance Broking Limited

Registered in England No: 01195184
Registered Office: 9 South Parade, Wakefield WF1 9LR

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