



Key Facts Policy Summary – Social Liability Policy

This document outlines the main benefits and restrictions associated with an Allianz social Liability Policy. It **does not** list all the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy, a copy of which is available on request.

Some Covers are optional and will only apply if you have specifically selected them – the quotation or policy schedule will have details of the sections selected.

Please take time to read the Policy and your Schedule to ensure that you understand the cover provided. You should review and update your cover periodically to ensure it remains adequate.

Employers Liability Section

Cover for legal liability for bodily injury to an employee caused during the period of insurance in connection with your business.

Limits of Indemnity from €13 million (any one claim) are available.

Principal Extensions

Cover includes the legal liability:

- Of anyone for whom you are carrying out work under contract.
- Of partners, directors or employees
- Of members of your canteen, social, sports or welfare organisation or first aid or fire services.
- For health and safety at work legal defence costs
- For temporary contracts overseas.

Principal Exclusion

Cover excludes:

- Travel to or work on an offshore installation
- Injury caused by a vehicle for which motor insurance is required by law.



Public Liability Section

Cover for legal liability for accidental injury or accidental damage to property (not owned by you) occurring during the period of insurance in connection with your business.

Limits of Indemnity €6,500,000 (any one claim)

Principal Extensions

Cover includes the legal liability:

- Of anyone for whom you are carrying out work under contract.
- Of partners, directors or employees
- Of members of your canteen, social, sports or welfare organisations or first aid or fire services.
- For health and safety at work legal defence costs.
- Of a joint insured – if more than one party is named as insured the policy will cover them separately subject to the limit of indemnity
- For temporary contracts within the EU and work of a clerical nature outside the EU
- For personal liability arising from temporary trips abroad.
- For wrongful arrest – up to €15,000 any one incident.

Principal Exclusions

Cover excludes:

- Loss of or damage to your own property or property in your custody or control
- Liability arising from any vehicle or trailer where motor insurance is required by law (other than loading or unloading) or for any aircraft or watercraft (other than hand propelled craft up to 8m long)
- Design plan or specification or any treatment or advice given for a fee or where a fee would normally be charged.
- Injury to any employee



- Fines, penalties, punitive, liquidated or exemplary damages
- Arising from any product (other than food or drink served on the business premises)
- Liability arising from asbestos
- Liability in respect of pollution or contamination unless due to a sudden, identifiable, unintended and unexpected incident.

Products Liability Section

Cover for legal liability for accidental injury or accidental damage to property caused by products supplied by you in connection with your business.

Limits of Indemnity €6,500,000 (any one claim and in aggregate for the period of insurance) are covered.

Principal Extensions

Cover includes the legal liability:

- Of anyone for whom you are carrying out work under contract
- Of partners, directors or employees
- Of members of your canteen, social, sports or welfare organisation or first aid or fire services.
- For health and safety at work legal defence costs.
- Of a joint insured – if more than one party is named as insured the policy will cover them separately subject to the limit of indemnity.
- For court attendance costs (€500 per day for partners/directors and €250 per day for others).

Principal Exclusions

Cover excludes:

- Repairing, replacing, altering, removing or reinstating any product
- Exports to USA or Canada
- Liability which applies only because of a contract or agreement
- Products used in aircraft, boats or offshore platforms



- Design plan or specification or any treatment or advice given for a fee or where a fee would normally be charged.
- Injury to an employee
- Fines, penalties, punitive, liquidated or exemplary damages
- Liability in respect of pollution or contamination unless due to a sudden, identifiable, unintended and unexpected incident.
- Liability arising from asbestos.

Principal General Exclusions (applicable to all sections of the Policy)

Cover excludes:

- War/terrorism or damage as a result of ionising radiations or nuclear material.
- Damage due to pollution or contamination
- Any fraudulent, criminal, wilful or dishonest act by the insured or their representatives.
- The excess – refer to policy schedule
- Loss due to failure in recognising any date as its true calendar date.

Important Notes Regarding this policy

This is a deposit and minimum premium policy. This means that in the event of cancellation by you of this policy, no premium refund will be allowed.

Consumer information from Allianz is attached