

Table 1 Standard Features and Benefits (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Public and Products Liability Insurance Provides cover for your legal liability for damages arising out of accidental injury to any person or accidental loss or damage to third party property.</p>		
<p>Standard Covers:</p> <ul style="list-style-type: none"> • Public Liability:Accidental injury to members of the public, or accidental damage to their property. • Products Liability:Accidental injury or accidental damage to property resulting from products supplied. • Wrongful arrest or false imprisonment of a member of the public. • Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage is covered under a separate section of the Policy. 	<ul style="list-style-type: none"> • The minimum Limit of Indemnity provided for Public Liability will usually be £5,000,000 for any one event. Higher limits can often be provided on request. • The minimum Limit of Indemnity provided for Products Liability will usually be £1,000,000 for any one Period of Insurance. Higher limits can often be provided on request. • The policy will usually compensate the claimant's costs and expenses, in addition to the Limit of Indemnity. • Excludes legal liability: <ul style="list-style-type: none"> - arising from risks that require more specific insurance e.g. Motor, Marine etc. - for injury to employees. - arising from loss of, or damage to, property in your custody or control. - caused by pollution, unless sudden and unintended pollution. Sudden and unintended pollution will be subject to a total Limit of Indemnity for any one period of insurance in respect of all incidents. - arising from contractual liability for products. - fines and penalties. - defective products and work and the repair, replacement or recall of such products or work. - nuclear risks. - war risks. - electronic risks. 	<p>Public and Products Liability</p>

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Public and Products Liability Insurance (continued) Provides cover for your legal liability for damages arising out of accidental injury to any person or accidental loss or damage to third party property.		
	<ul style="list-style-type: none"> • Excludes legal liability: (continued) <ul style="list-style-type: none"> - fear of contracting asbestos related diseases. - the cost of removing, repairing and managing asbestos present in buildings. • Other specific events may be excluded by endorsement, or cover may need to be individually assessed. • Limit of Indemnity £250,000 any one period of insurance. 	Public and Products Liability