
What is a summary of cover?

It gives you an idea of what a Hiscox insurance policy has to offer, and the main facts about the cover, without going into all the terms and conditions. This one outlines how public and products liability insurance can protect your business. If you need more information, consult the policy wording or contact our customer services team.

Product name: Hiscox GL Portfolio

Type of insurance: Public and products liability

Underwritten by: Hiscox Insurance Company Limited

Public and products cover in a nutshell

Public Liability insurance covers you when you have to pay compensation because a client, contractor or member of the public claims over accidental injury or property damage. This may be something that happened at your workplace (e.g. a client slipping on a wet surface) or perhaps something an employee did while out and about, such as spilling coffee over a client's computer.

The limit of indemnity you select will be on an any one claim basis. This means that each individual claim for compensation has its own limit of indemnity. The exception to this is when a claim is made for products liability. For these claims your limit of indemnity will provide cover for the total of all claims in the policy period. We will also pay up to £100,000 for legal fees paid out in defending a claim.

Key benefits: what risks are you protected against?

Cover includes:

- claims caused by goods which your company either sold, manufactured, repaired, installed, erected, altered, cleaned or treated and - through negligence - caused injury or damage
- obstruction, trespass, nuisance, interference, wrongful arrest and eviction of a third party
- legal costs and expenses for defending you against prosecution under any health and safety legislation.

The small print: significant or unusual exclusions and limitations

- You will normally have to pay an initial amount for each claim (the excess). These excesses may vary by your choice and of cover or our underwriters' assessment. Your schedule of insurance will show the specific excesses applicable to your policy.
- Injury to your own employees or your property is not covered.
- We won't pay claims which arise because your contractual terms go beyond the duty of care you owe at common law.
- Any claims, circumstances which could give rise to a claim in future or shortcomings in your work which you knew about or ought reasonably to have known about before the policy started are not covered.
- We won't pay any claims caused by your transmission of a computer virus.
- Cover is restricted to business activities carried out in the EU, unless otherwise agreed by us.
- We won't pay any claims involving asbestos.
- Claims caused by war, terrorism or nuclear risks are not covered.
- Claims or losses arising out of professional advice you give are not covered.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

- If you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid.
- You should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply.
- Please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it.
- In the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation.
- As with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Policies are usually issued on a continuous basis which means that cover will continue while your Direct Debit payments are up to date. Our continuous policies do not require annual renewal.

Cancellation rights

If you change your mind, and you have received your policy documents within the last 14 days you can cancel your policy and we will return any premium you have paid in full (provided no claims have been made on the policy). At any other time, you can cancel this policy by giving us 30 days' notice. You will only be charged for the premiums due up to the date of cancellation.

If we need to cancel the insurance, we'll give you 30 days' notice in writing and refund any surplus premiums you might have paid. (Please note - we may take an administration fee out of any payment refunded.) The exception to our 30-day notice policy is if we don't receive your Direct Debit payments within the agreed seven day period. Then we will contact you as soon as possible and stop the policy immediately.

Claims service

If you have a problem which may lead to a claim, please let us know as soon as possible. Prompt action could avoid unnecessary cost and distress.

Contact our experienced claims team on 0845 213 8899, Monday to Friday 9.30 am – 5.30 pm, or email hiscoxliability.claims@hiscox.com.

Any questions? any complaints?

If ever you're unhappy about anything we do - or fail to do - please contact our Customer Services team. They'll do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS).

To end on a lighter note, we hope you'll feel free to get in touch any time, with any questions about Hiscox or business insurance in general.