

CONVEX EUROPE S.A. Small Business Combined Liability Policy

Republic of Ireland

CVX-CAS-003-0424



Important Notice

The Assured must fully comply with the Claims procedures set out in Claims Information (Section 1). These procedures relate to the Assured's obligation to promptly notify Claims and potential Claims under the Policy, as well as the Assured's subsequent conduct. Certain breaches of the Claims procedures will result in the Underwriters refusing to pay a Claim under this Policy in its entirety.

Please carefully read the Claims procedures set out in Claims Information (Section 1).

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Section 1 – General Information

Introduction

Convex Europe S.A. (the “Underwriters”) agrees to insure the Assured (as named in the Schedule) against loss as provided by the terms of this Policy.

The Assured is under a duty to answer all questions posed by Underwriters honestly and with reasonable care in connection with its application for insurance. Failure by the Assured to disclose all information requested by Underwriters during the application process could render the Policy void.

This Policy consists of: the Schedule (in a separate document), this Introduction and Claims Information (Section 1), the Operative Covers (Section 2), General Additional Covers, General Exclusions and General Terms and Conditions (Section 3), Definitions (Section 4) and any Endorsements (in a separate document if issued), all of which are to be read as one contract (together the “Policy”).

The insurance cover provided under each Operative Cover within Sections 2 and 3 of this Policy is:

- a) subject to the terms, Additional Covers, Optional Covers (if stated as operative in the Schedule) and Exclusions within that Operative Cover; plus
- b) all the General Additional Covers, Terms, Conditions and Exclusions set out in Section 3.

Capitalised words and terms have special meaning and are defined in the Definitions Section 4.

Please read this Policy carefully and make sure this Policy meets the Assured’s needs. If the Policy is incorrect, please speak to the broker that helped with the purchase of this Policy (the “Broker”).

Please keep this Policy safe and quote the Policy Number appearing in the Schedule in all communications.

For the purpose of interpreting the sections below in this Introduction, Underwriters shall be referred to as “We” “Us” and “Our” and the Assured shall be referred to as “You” or “Your”.

Cancellation/Cooling-Off Period

You have a statutory right to cancel this Policy, by giving notice of cancellation to Us in writing by email at underwriting.europe@convexin.com or letter at c/o Convex Europe S.A., UK Branch, 52 Lime Street, London, EC3M 7AF or by contacting the Broker, within thirty (30) days from:

- the day of purchase or renewal of the contract; or
- the day on which You receive this Policy or the renewal documentation, whichever is the later (the “Cooling-Off Period”).

If You wish to cancel during the Cooling-Off Period, You will be entitled to a refund of any Premium paid unless You have made a claim in which case We may require payment of the Premium.

If You do not exercise this right to cancel this Policy during the Cooling-Off Period, it will continue in force and You will be required to pay the Premium.

For cancellation outside of the Cooling-Off Period:

- You can cancel this Policy by giving thirty (30) days’ notice in writing (by email or letter using the addresses set out above)
- We are entitled to cancel this Policy by giving You thirty (30) days’ notice in writing (by e-mail or letter) to You at the address specified in the Schedule or via the Broker.

Upon such cancellation outside of the Cooling-Off Period by either You or Us, any return of Premium due to You will be calculated at a proportional daily rate depending on how long the Policy has been in force. In the case of a cancellation by You, if You have made a claim or notified an incident in which case the full annual Premium is due.

Regulatory Information

Office address:

Convex Europe S.A.
37 Boulevard Joseph II,
2ème étage,
L-1840, Luxembourg,
Grand-Duchy of Luxembourg,
enquiries.europe@convexin.com
<https://convexin.com/europe>
+352 27 86 22 76

Convex Europe S.A. is a limited liability company incorporated under the laws of the Grand-Duchy of Luxembourg, registered with the Luxembourg trade and company register (R.C.S. Luxembourg) under n° B253295. Registered address 37 Boulevard Joseph II, 2ème étage, L-1840, Luxembourg, Grand-Duchy of Luxembourg.

Convex Europe S.A. is a non-life insurance company carrying out regulated insurance activities under insurance classes 1-9 and 11-16.

Under the freedom to provide services Convex Europe S.A. is authorised to pursue insurance activities in all Member States of the European Union and the European Economic Area. Convex Europe S.A. is authorised and supervised by:

Commissariat aux Assurances
7, boulevard Joseph II
L-1840 Luxembourg
+352 22 69 11 – 1
caa@caa.lu
www.caa.lu/

Further details can be found at www.caa.lu

Convex Europe S.A., UK Branch

As the UK branch of Convex Europe S.A, Convex Europe S.A., UK Branch is regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number 949597). Its UK Establishment office address is 52 Lime Street, London, EC3M 7AF (establishment number BR023692).

Complaints Handling Policy

We always aim to provide You with the best possible service. If You feel that We have not provided the best possible service or made an error, then please advise Us in the first instance. We will take Your complaint seriously and do Our best to investigate and resolve it as quickly as possible. We have established the following complaints handling procedure to ensure that this happens.

Step 1

Tell Us about it. There are different ways You can do that.

1. Communicate with the Broker and let it know that You are dissatisfied with the service You have received and tell why.
2. Contact Our complaints team:
complaints.europe@convexin.com
Convex Europe S.A.
37 Boulevard Joseph II, 2ème étage, L-1840, Luxembourg

We will acknowledge Your complaint promptly and We will let You know who will be handling Your complaint and provide You with their contact details.

Step 2

We aim to resolve Your complaint as soon as possible. If it is complicated or We need to investigate the circumstances further, then We may not be able to resolve it straight away and it may take longer depending on its complexity. We aim to get You a final response within thirty (30) calendar days of receiving Your complaint. If We cannot do so, then We will tell You why it is taking more time and let You know what We are doing and how long We expect it will take to resolve.

Step 3

If You are not happy with Our response, or actions, and feels that the matter has not been resolved to Your satisfaction, then there are two options to take it further as set out below:

1. You may contact **Mike Hansen** the manager of Convex Europe S.A. UK Branch, who can advise You on how to proceed further and may be able to help in resolving the problem.

Telephone: +44 (0)20 3997 1153
Email: mike.hansen@convexin.com

2. Alternatively, You may contact the Insurance Ireland Information Service who can advise You on how to proceed further and may be able to help in resolving the problem.

The Insurance Ireland Information Service's contact details are: First Floor, Insurance Ireland, Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, DO1 E7E8.

Telephone: +353 (1) 1 676 1820
Email: info@insuranceireland.eu
Website: www.insuranceireland.eu/

You may be eligible to refer Your complaint to the Financial Services & Pensions Ombudsman (FSPO) In Ireland. in limited circumstances if You remain dissatisfied with Our final response. Those limited circumstances are where the policy is taken out by a consumer. The term 'consumer' includes the following:

- a) individual customers or groups of persons including partnerships and unincorporated bodies such as clubs, charities and trusts.
- b) incorporated bodies or limited companies with turnovers of less than EUR 3,000,000 in previous financial year.

Please note that there are time limits within which You must contact the FSPO. We are required to give You Our final response within forty (40) working days of Your complaint, at the most, depending on what You have complained about. You should get in touch with the FSPO after the expiry of forty (40) working days if You have not received a final response to Your complaint or is dissatisfied with the response.

The Financial Services & Pensions Ombudsman
 3rd Floor, Lincoln House, Lincoln PI, Dublin 2

Telephone: +353 (0) 1 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

3. In addition, You may be eligible to refer Your complaint to the Financial Ombudsman Service, the "FOS" in the UK. Please note that there are time limits within which You must contact the FOS. Convex Europe S.A., UK Branch needs to give You their final response within eight (8) weeks of Your complaint, at the most, depending on what You are complaining about. You need to get in touch with the FOS within six (6) months of receiving Convex Europe S.A., UK Branch's final response to Your complaint.

The Financial Ombudsman Service,
 Exchange Tower,
 London E14 9SR.

Email: complaint.info@financial-ombudsman.org.uk
Website: <http://www.financial-ombudsman.org.uk>

4. As Convex Europe S.A. is a Luxembourg insurance company, You may also be entitled to refer the dispute to the supervisory body:

Commissariat aux Assurances
7, boulevard Joseph II,
L-1840 Luxembourg

Telephone: +352 22 69 11 – 1

Email: caa@caa.lu

Website: www.caa.lu

Fair Processing Notice

The Privacy Notice available here convexin.com/europe describes how Convex Europe S.A. collects and uses the personal information of insureds, claimants and other parties when providing our insurance and reinsurance services. If you would like a copy of the Privacy Notice or further information about any of the matters in this notice, or should you have any other questions about how we collect, store or use your personal data, you may contact our Data Protection Officer at data.europe@convexin.com or by writing to,

Data Protection Officer
Convex Europe S.A.
37 Boulevard Joseph II,
2ème étage,
L-1840, Luxembourg,
Grand-Duchy of Luxembourg
Email: data.europe@convexin.com

Professional Secrecy

This insurance policy is subject to the Luxembourg professional secrecy rules. All insurance industry professionals in Luxembourg are required to maintain the confidentiality of the information entrusted to them during the exercise of their mandate or as part of their professional duties.

Convex Europe S.A. outsources certain services, activities or tasks to service providers. This means that conversations, documents, personal data and confidential information disclosed by You, Your beneficiaries or any other person acting on Your side of the insurance relationship may be shared with these service providers during the entire term of the insurance contract. The service providers are subject to an obligation of professional secrecy or are bound by a confidentiality agreement. By signing the insurance contract, You are giving Convex Europe S.A. consent to the outsourcing of services, activities and tasks to service providers.

More details can be found on Convex Europe S.A.'s website: <http://convexin.com/europe>.

Claims Information

This part of the Policy details the procedure to be followed when the Assured wishes to make a claim.

1. Claims Procedure

The Assured must:

- a) give written notice of a Claim or any incident that may give rise to a Claim under this Policy as soon as reasonably practicable and, in any event, within thirty (30) days of such knowledge using the following details;

Crawford & Company Adjusters (UK) Ltd
Address: 249 Midsummer Boulevard, Central Milton Keynes, Buckinghamshire, MK9 1YA

Email: convexclaims@broadspiretpa.co.uk
Telephone: +44 (0)1908 302011
- b) give all such additional information or documentation as the Underwriters, or their appointed agent, may require and continue to forward all such information and documentation immediately when they are received (until otherwise instructed). Every Claim, writ, summons or process and any other written notification of Claim and all documents relating thereto shall be forwarded unanswered to the Underwriters, or their appointed agent, immediately when they are received; and
- c) make no admission of liability, offer, promise, compromise or payment without the Underwriters' prior written consent or the prior written consent of their appointed agent.

In the event of a breach of terms clause 1. a) – c) above, the Underwriters shall refuse to pay a Claim under this Policy in its entirety.

- d) In the event of any Occurrence giving rise to any loss or damage insured under this Policy, the Assured must take such immediate action as is necessary to minimise the loss;
- e) The Underwriters shall be entitled to take over the conduct in the name of the Assured, of the defence or settlement of any Claim or to issue in the name of the Assured but for the Underwriters' own benefit any claim for indemnity or Damages or otherwise. The Underwriters shall have full discretion in the conduct of any proceedings and in the settlement of any Claim and the Assured shall give all such information and assistance as the Underwriters may reasonably require;
- f) Where the Operative Cover trigger is shown as Claims Made and Notified in the Schedule, if a Circumstance occurring subsequent to the Operative Cover Retroactive Date and before the Expiry Date of the Policy is notified to Underwriters during the Policy Period and in accordance with this Policy Condition, the Underwriters will not deny any subsequent Claim arising out of that Circumstance solely because the Claim was made after the Expiry Date of the Policy.

2. Co-operation

In addition to their obligations set out in Claims Procedure (above), the Assured shall at all times afford such information, assistance and cooperation in an honest and reasonably careful manner to the Underwriters or their appointed agents as may be requested. In the event of a breach of this term, the Underwriters shall be entitled to refuse to pay a Claim under this Policy in its entirety.

3. Document Retention

In addition to their obligations set out in Claims Procedure (above), the Assured shall at all times ensure that all documentation relevant to a Claim or Circumstance are retained and not destroyed or disposed of. In the event of a breach of this term, the Underwriters shall be entitled to refuse to pay a Claim under this Policy in its entirety.

Section 2 – Casualty Covers

This Section sets out the insurance covers provided by this Policy.

Operative Cover A – Employers' Liability

Cover under this Operative Cover A is subject to the terms and Exclusions within this Operative Cover A plus all the General Additional Covers, Terms, Conditions and Exclusions set out in Section 3. Optional Covers only provide cover if a sub Limit of Liability is specified in the Schedule. Capitalised words and terms are defined in the Definitions Section 4.

1. Operative Clause

The Underwriters will indemnify the Assured for all sums which the Assured becomes legally liable to pay as Damages (including Claimants' costs, fees and expenses) and Defence Costs in respect of Bodily Injury sustained by an Employee

- a) arising from, and in the course of, their employment by the Assured; or
- b) arising from, and in the course of, their employment or participation in the performance of a contract with the Assured the primary purpose of which is the provision of labour only;

in connection with the Business of the Assured and caused during the Policy Period in the Covered Jurisdictions stated in the Schedule.

The indemnity provided shall only apply to Bodily Injury sustained:

- a) within the Republic of Ireland;
- b) by Employees of the Assured undertaking non-manual work during temporary visits abroad provided that such Employees are usually domiciled in the Republic of Ireland.

2. Limit of Liability and Defence Costs

- a) The Underwriters' liability to pay Damages (including Claimants' costs, fees and expenses) shall not exceed the Limit of Liability stated in the Schedule as applicable to this Operative Cover in respect of an Occurrence.
- b) Defence Costs will be payable as part of the Limit of Liability stated in the Schedule as applicable to this Operative Cover, unless otherwise stated in the Schedule.

3. Additional Covers to Operative Cover A

- a) **Asbestos**
This Operative Cover A will apply, subject to all its terms and conditions, to Bodily Injury caused to an Employee arising out of the exposure to asbestos or alleged exposure to asbestos or materials or products containing asbestos, where a sub Limit of Liability is specified in the Schedule.
- b) **Medical Treatment**
Indemnity shall be extended to the Assured and any medical doctor or dentist employed by the Assured in respect of liability to any person under a contract of service with the Assured resulting from treatment given, provided that any such doctor or dentist shall be subject to the terms of this Policy as if they were the Assured so far as they can apply and provided that the Assured would have been entitled to indemnity under this Operative Cover A if the Claim had been made against the Assured.
- c) **Terrorism**
This Operative Cover A will apply, subject to all its terms and conditions, to Bodily Injury caused to an Employee arising out of Terrorism, where a sub Limit of Liability is specified in the Schedule.

d) **Unsatisfied Court Judgments**

In the event of a Judgment for Damages being obtained by any Employee or the personal representative of any Employee:

- i. in respect of Bodily Injury sustained by the Employee that arises out of and in the course of employment by the Assured in connection with the Business during the Policy Period;
- ii. against any Underwriters or individuals operating within premises in the Republic of Ireland in any court situated in those territories;
- iii. which remains unsatisfied in whole or in part six (6) months after the date of such judgment;

the Underwriters will, at the request of the Assured, pay to the Employee or the personal representative of the Employee the amount of any such Damages and any awarded costs to the extent they remain unsatisfied. Provided always that:

- i. there is no appeal outstanding;
- ii. if any payment is made under the terms of this Additional Cover to Operative Cover A the Employee or the personal representative of the Employee shall assign any Judgment to the Underwriters;
- iii. any payment made by the Underwriters shall be only in respect of liability for which the Assured would have been entitled to indemnity under Operative Cover A of this Policy if the judgment had been made against the Assured.

4. Optional Covers Applicable to Operative Cover A

Operative Cover A will only provide cover under these Additional Covers if the relevant Additional Cover has been noted as operative in the Schedule or if agreed in writing with the Underwriters.

a) **Offshore**

This Operative Cover A will apply, subject to all its terms and conditions, to Bodily Injury sustained Offshore by the Employee that arises out of and in the course of employment by the Assured in connection with the Business during the Policy Period, where a sub Limit of Liability is specified in the Schedule.

b) **Data Protection**

This Operative Cover A will apply, subject to all its terms and conditions, to the Assured's legal liability to pay compensation to any Employee as a result of Bodily Injury under Data Protection Act 2018 and Article 82 of the General Data Protection Regulation (EU) 2016/679, where a sub Limit of Liability is specified in the Schedule.

General Exclusion 3, Cyber, will not apply to the extent that this Additional Cover provides cover.

5. Exclusions Applicable to Operative Cover A

a) **Motor**

This Operative Cover A does not provide any indemnity in respect of liability for which compulsory motor insurance or security is required under any applicable legislation.

This Operative Cover A is also subject to the General Exclusions set out in Section 3.

Operative Cover B – Public Liability

Cover under this Operative Cover B is subject to the terms and Exclusions set out in this Operative Cover B plus all the General Additional Covers, Terms, Conditions and Exclusions set out in Section 3. Capitalised words and terms are defined in the Definitions Section 4.

1. Operative Clause

The Underwriters will indemnify the Assured for all sums which the Assured becomes legally liable to pay as Damages (including Claimants' costs, fees and expenses) and Defence Costs in respect of accidental:

- a) Bodily Injury;
- b) Property Damage;

arising from the Business of the Assured and occurring during the Policy Period in the Covered Jurisdictions stated in the Schedule.

The indemnity provided shall only apply to Bodily Injury or Property Damage occurring

- a) within the Territorial Limits;
- b) during the course of temporary visits abroad outside the Territorial Limits by Employees of the Assured undertaking non-manual work, provided that
 - i. Employees are usually domiciled within the Republic of Ireland;
 - ii. temporary visits do not exceed six (6) months in duration.

2. Limit of Liability and Defence Costs

- a) The Underwriters' liability to pay Damages (including Claimants' costs, fees and expenses) shall not exceed the Limit of Liability stated in the Schedule as applicable to this Operative Cover in respect of an Occurrence.
- b) Defence Costs will be payable as part of the Limit of Liability stated in the Schedule as applicable to this Operative Cover, unless otherwise stated in the Schedule.

3. Additional Covers Applicable to Operative Cover B

a) Data Protection Legislation

This Operative Cover B extends to cover the Assured for legal liability in respect of any Claim for material damage or non-material damage under Sections 168 and 169 of the Data Protection Act 2018 (to the extent applicable) or under Article 82 of the General Data Protection Regulation (EU) 2016/679.

Cover in respect of such Claims shall be available only under the terms and conditions of this Additional Cover and nowhere else in this Policy.

This Additional Cover applies where Claims are made against the Assured during the Policy Period arising from material damage or non-material damage occurring on or after the Retroactive Date as stated in the Schedule and before the Expiry Date of the Policy and notified in accordance with Claims Information 1 – Claims Procedure.

For the purposes of this Additional Cover non-material damage which is the subject of such Claim shall be treated as having occurred when the Claimant first had knowledge or alleges that they first had knowledge of the event giving rise to that non-material damage.

This Additional Cover applies where Claims are made against the Assured during the Policy Period arising from Bodily Injury and/or Property Damage occurring on or after the Retroactive Date specified in the Schedule and before the Expiry Date of the Policy. If a Circumstance, occurring subsequent to the Retroactive Date and before the Expiry Date of the Policy is notified to the Underwriters in accordance with Section 1, Claims Information- Condition 1- Claims Procedure, the Underwriters will not deny any subsequent Claim arising out of that Circumstance solely because the Claim was made after the Expiry Date of the Policy.

The Underwriters' liability under this Additional Cover shall be limited to EUR 50,000 any one Occurrence and in the aggregate during any one Policy Period. This sub-limit shall be a part of and not in addition to the Limit of Liability. The sub-limit is inclusive of Defence Costs.

The Excess under this Additional Cover shall be 10% of each Claim subject to a minimum of EUR 1,000, any one claim, and it shall be applicable to all Defence Costs.

The Underwriters will not be liable under this Additional Cover for:

- i. liability caused by or arising from a deliberate act by or omission of any person entitled to insurance under this Policy if the result could have been expected, having regard to the nature and circumstances of such act or omission;
- ii. the costs of replacing, reinstating, rectifying or erasing any Personal Data, as defined in the Data Protection Act 2018 or under Article 82 of the General Data Protection Regulation (EU) 2016/679 (and/or any equivalent or corresponding legislation);
- iii. liability caused by or arising from the recording, processing or provision of data for reward or the determining of the financial status of a person; or
- iv. liability which attaches by virtue of a contract or agreement, unless liability would have attached in the absence of such contract or agreement.

General Exclusion 3, Cyber, General Exclusion 4, Data Loss, and General Exclusion 5, Data Protection, will not apply to the extent that this Additional Cover provides cover.

b) Denial of Access

The indemnity granted by this Operative Cover B is extended to indemnify the Assured against legal liability to pay Damages (including Claimant's costs and expenses), as a result of a denial of access that occurs during the Policy Period and arises out of or in connection with the Business. For the purpose of this Additional Cover, denial of access means nuisance, trespass or interference with any easement, right of air, light, water or way.

c) Overseas Liability

The indemnity granted by this Operative Cover B is extended, at the request of the Assured, to indemnify the Assured and its Employees and directors (including their families or persons ordinarily resident with them), against legal liability for Bodily Injury, Property Damage or denial of access (as per Operative Cover B,3.b) above) incurred in a personal capacity while temporarily outside the Republic of Ireland in connection with the Business, provided that such Bodily Injury, Property Damage or denial of access does not arise out of the ownership or occupation of land or buildings.

d) Private work

The indemnity granted by this Operative Cover B is extended to indemnify the Assured against legal liability in respect of work carried out on behalf of Principals and/or directors of the Assured by Employees engaged or borrowed from the Assured in their private capacity.

4. Exclusions Applicable to Operative Cover B

This Operative Cover does not provide any indemnity in respect of liability:

- a) for Bodily Injury;
 - i. sustained by any Employee arising out of and in the course of their employment by or under a contract of service with the Assured; or
 - ii. arising out of and in the course of their employment or participation in the performance of a contract with the Assured the primary purpose of which is the provision of labour only;
 in connection with the Business of the Assured.
- b) For Property Damage to tangible property owned, leased or hired by the Assured or under hire purchase or on loan to the Assured or in the Assured's care, custody and control other than:
 - i. Employees' and visitors' clothing, tools and personal effects up to a limit of EUR 500;
 - ii. premises (including contents thereof) not owned or rented by the Assured but temporarily occupied by them for the purpose of work therein or thereon;

- iii. premises tenanted by the Assured to the extent that the Assured would be held liable in the absence of any specific agreement.
- c) arising out of ownership, possession or use of any mechanically propelled vehicle where a Certificate of Motor Insurance or surety is required under the Road Traffic Act or any similar legislation.
- d) caused by the ownership or operation by or on behalf of the Assured of any waterborne craft, hovercraft, aircraft, or rail borne vehicle;
- e) arising out of any work undertaken Airside: in, on or within any aircraft, airport runway, taxiway, dispersal area, apron, hanger, cargo, transit or flight handling area, including open spaces between and/or other operational or manoeuvring area and including any flight control facilities, wherever situated unless notified and agreed by the Underwriters prior to the work being undertaken.
- f) arising out of or in connection with any Pollution;
- g) arising out of or in connection with any Product; or
- h) arising out of or from advice, design, plans, specifications, formulae, surveys or directions prepared or given by the Assured for a fee.

This Operative Cover B is also subject to the General Exclusions set out in Section 3.

Operative Cover C – Product Liability

Cover under this Operative Cover C is subject to the terms and Exclusions set out in this Operative Cover C plus all the General Additional Covers, Terms, Conditions and Exclusions set out in Section 3. Capitalised words and terms are defined in the Definitions Section 4.

1. Operative Clause

The Underwriters will indemnify the Assured for all sums which the Assured becomes legally liable to pay as Damages (including Claimants' costs, fees and expenses) and Defence Costs in respect of accidental:

- a) Bodily Injury; or
- b) Property Damage;

arising from any Product within the Territorial Limits and Covered Jurisdictions stated in the Schedule.

The trigger applicable to this Operative Cover is clause 1. a), b) or c) below as specified in the Schedule:

a) Losses Occurring During

This Operative Cover applies where Bodily Injury or Property Damage occur during the Policy Period.

b) Claims Made

This Operative Cover applies where a Claim is first made against the Assured during the Policy Period and in accordance with Section 1, Claims Information – Condition 1. f) arising from any Bodily Injury or Property Damage occurring on or after the Retroactive Date specified in the Schedule and before the Expiry Date of the Policy.

c) Claims Made and Notified

This Operative Cover applies where a Claim is first made against the Assured and is notified to the Underwriters during the Policy Period or within sixty (60) days of the Expiry Date and in accordance with Section 1, Claims Information – Condition 1. f) arising from any Bodily Injury or Property Damage occurring on or after the Retroactive Date specified in the Schedule and before the Expiry Date of the Policy.

However, this Operative Cover does not apply to any Claim that is covered under any subsequent insurance the Assured acquires, or would be covered but for the exhaustion of the Limit of Liability applicable to such Claim.

In respect of Additional Cover 3 a) Advertising Injury, if the date of the Occurrence is not self-evident, it shall be treated as having occurred on the date of the first publication of material that is or is alleged to be injurious.

2. Limit of Liability and Defence Costs

- a) The Underwriters' liability to pay Damages (including Claimants' costs, fees and expenses) shall not exceed the Limit of Liability stated in the Schedule as applicable to this Operative Cover in respect of an Occurrence.
- b) Defence Costs will be payable as part of the Limit of Liability stated in the Schedule as applicable to this Operative Cover, unless otherwise stated in the Schedule.

3. Additional Covers applicable to Operative Cover C

a) Advertising Injury

The indemnity granted by this Operative Cover C is extended to indemnify the Assured against legal liability to pay Damages (including Claimants' costs and expenses), in respect of unintended and unexpected:

- i. libel, slander or defamation;
- ii. infringement of copyright, title, slogan or other intellectual property rights;
- iii. piracy, unfair competition or idea misappropriation under an implied contract; and/or
- iv. any invasion of the rights of privacy

committed or alleged to have been committed during the Policy Period in any advertisement, publicity, article, internet website activity, broadcast or telecast arising from advertising activities by or on behalf of the Assured in connection with the Assured's Products, goods or services, but Underwriters shall not be liable for:

- i. the failure of performance of a contract other than unauthorised appropriation of ideas based upon breach or alleged breach of the contract;
- ii. incorrect description or mistake in the price of Products, goods or services sold or offered for sale by the Assured;
- iii. the failure of Products, goods or services to conform with advertised quality, performance or standards;
- iv. any material that was first published (verbally or in writing) prior to the Retroactive Date, if any, specified in the Schedule.

The Underwriters' liability under this Additional Cover shall be limited to EUR 1,000,000 any one Occurrence and in the aggregate, inclusive of Defence Costs, which shall be a part of and not in addition to the Limit of Liability.

4. Exclusions Applicable to Operative Cover C

This Operative Cover does not provide any indemnity in respect of liability:

- a) for Bodily Injury;
 - i. sustained by any Employee arising out of and in the course of their employment by or under a contract of service with the Assured; or
 - ii. arising out of and in the course of their employment or participation in the performance of a contract with the Assured the primary purpose of which is the provision of labour only;
 in connection with the Business of the Assured.
- b) for Property Damage to tangible property owned, leased or hired by the Assured or under hire purchase or on loan to the Assured or in the Assured's care, custody and control other than:
 - i. Employees' and visitors' clothing, tools and personal effects up to a limit of EUR 500;
 - ii. premises (including contents thereof) not owned nor rented by the Assured but temporarily occupied by them for the purpose of work therein or thereon; and
 - iii. premises tenanted by the Assured to the extent that the Assured would be held liable in the absence of any specific agreement.
- c) arising out of or in connection with any Pollution, unless:
 - i. the Assured has also purchased Operative Cover D (Pollution); and
 - ii. a defect in the Product is the proximate cause of the relevant liability;
- d) arising out of the recall of any Product, or any product manufactured, distributed or handled by a customer of the Assured of which the Product becomes a component part;
- e) for Damage to any Product or part thereof;
- f) for costs incurred in the repair, reconditioning or replacement of any Product or part thereof and/or any financial loss consequent upon the necessity for such repair, reconditioning or replacement;
- g) if the trigger for Operative Cover C is the making of a Claim (under 1. b) and 1. c) above), arising out of any Product which has left the custody or control of the Assured prior to the Retroactive Date, if any, stated in the Schedule
- h) arising out of any Product which, with the Assured's knowledge, is intended for incorporation into the structure, machinery, or controls of any aircraft or spacecraft;
- i) arising out of any Product which, with the Assured's knowledge, is intended for incorporation into any marine equipment upon which the navigation or safety of a waterborne vessel depends or use in a waterborne vessel;
- j) arising out of or from advice, design, plans, specifications, formulae, surveys or directions prepared or given by the Assured for a fee;

- k) for loss of or damage to any Product attributable to any known or suspected:
 - i. defect or deficiency therein, or
 - ii. unsuitability for its intended purpose or use.
- l) assumed by the Assured under contract, agreement or guarantee unless such liability would have attached in the absence of such contract, agreement or agreement or guarantee;
- m) for Bodily Injury or Property Damage directly or indirectly caused by, arising from or in connection with food and drink supplied by, or on behalf of, the Assured primarily to the Assured's Employees at the Premises as a staff benefit;
- n) for Bodily Injury or Property Damage arising out of the presence, ingestion, inhalation, absorption or exposure to lead in any Product;
- o) for Property Damage to that part of any property upon which the Assured or any Employee of the Assured is or has been working where such Property Damage arises out of such work.

This Operative Cover C is also subject to the General Exclusions set out in Section 3.

Operative Cover D – Pollution Liability

Cover under this Operative Cover D is subject to the terms and Exclusions set out in this Operative Cover D plus all the General Additional Covers, Terms, Conditions and Exclusions set out in Section 3. Capitalised words and terms are defined in the Definitions Section 4.

1. Operative Clause

The Underwriters will indemnify the Assured for all sums which the Assured becomes legally liable to pay as Damages (including Claimants' costs, fees and expenses) and Defence Costs in respect of accidental:

- a) Bodily Injury; or
- b) Property Damage;

arising from Pollution occurring in its entirety during the Policy Period within the Territorial Limits and Covered Jurisdictions stated in the Schedule in connection with the Business of the Assured but only to the extent that the Assured can demonstrate that such Pollution:

- c) was the direct result of a sudden specific and identifiable event occurring during the Policy Period;
- d) was not the direct result of the Assured failing to take reasonable precautions to prevent such Pollution during the Policy Period.

2. Limit of Liability and Defence Costs

- a) The Underwriters' liability to pay Damages (including Claimants' costs, fees and expenses) shall not exceed the Limit of Liability stated in the Schedule as applicable to this Operative Cover in respect of an Occurrence.
- b) Defence Costs will be payable as part of the Limit of Liability stated in the Schedule as applicable to this Operative Cover, unless otherwise stated in the Schedule.

3. Additional Covers Applicable to Operative Cover D

a) Denial of Access

The indemnity granted by this Operative Cover D is extended to indemnify the Assured against legal liability to pay Damages (including Claimant's costs and expenses), as a result of a denial of access that occurs during the Policy Period and arises out of or in connection with the Business. For the purpose of this Additional Cover, denial of access means nuisance, trespass or interference with any easement, right of air, light, water or way.

b) Private work

The indemnity granted by this Operative Cover D is extended to indemnify the Assured against legal liability in respect of work carried out on behalf of Principals and/or directors of the Assured by Employees engaged or borrowed from the Assured in their private capacity.

4. Exclusions Applicable to Operative Cover D

This Operative Cover does not provide any indemnity in respect of liability:

- a) for Bodily Injury;
 - i. sustained by any Employee arising out of and in the course of their employment by or under a contract of service with the Assured; or
 - ii. arising out of and in the course of their employment or participation in the performance of a contract with the Assured the primary purpose of which is the provision of labour only.

in connection with the Business of the Assured.

- b) for Property Damage to tangible property owned, leased or hired by the Assured or under hire purchase or on loan to the Assured or in the Assured's care, custody and control other than:
 - i. Employees' and visitors' clothing and personal effects up to a limit of EUR 500;
 - ii. premises (including contents thereof) not owned nor rented by the Assured but temporarily occupied by them for the purpose of work therein or thereon;
 - iii. premises tenanted by the Assured to the extent that the Assured would be held liable in the absence of any specific agreement.
- c) arising out of ownership, possession or use of any mechanically propelled vehicle where a Certificate of Motor Insurance or surety is required under the Road Traffic Act or any similar legislation.
- d) caused by the ownership or operation by or on behalf of the Assured of any waterborne craft, hovercraft, aircraft, or rail borne vehicle;
- e) arising out of or in connection with any Product, unless:
 - i. the Assured has also purchased Operative Cover C (Product Liability); and
 - ii. Pollution is the proximate cause of the relevant liability;
- f) arising out of or from advice, design, plans, specifications, formulae, surveys or directions prepared or given by the Assured for a fee;
- g) for Property Damage to premises presently or at any time owned or tenanted by the Assured;
- h) for Property Damage to land or water within or below the boundaries of any land or premises presently or at any time previously owned or leased by the Assured or otherwise in the Assured's care, custody or control.

This Operative Cover D is also subject to the General Exclusions set out in Section 3.

Section 3 – General Terms

This Section sets out all general Additional Covers, Exclusions and Terms and Conditions that apply to the entire Policy.

Additional Covers applicable to all Operative Covers

This part of the Policy provides details of the general Additional Covers. These apply to all Operative Covers and they are in addition to the Additional Covers specific to any Operative Cover.

1. Court Attendance Costs

In the event that the Underwriters request the Assured or any Employees to attend Court or any arbitration or adjudication hearing as a witness of fact in connection with a Claim made against the Assured for which cover is afforded under this Policy, Underwriters will provide compensation to the Assured at the following rates for each day or part thereof on which attendance is required:

- | | |
|---|----------|
| a) any partner or director of the Assured | EUR 500. |
| b) any Employee | EUR 250. |

2. Cross Liability Clause

It is hereby declared and agreed that where more than one party is named in the Schedule as the Assured, indemnity shall apply as though individual insurances have been issued to each party provided always that the Underwriters' total liability shall not exceed the sums stated in the Schedule as the Limit of Liability.

3. Indemnity to Others

At the request of the Assured, and subject to the prior written consent of Underwriters, indemnity extends to include liability of:

- any director of the Assured or Employee in respect of liability arising in connection with the Business of the Assured as stated in the Schedule;
- the committees, or any director or member thereof, of any of the Assured's sports or social clubs and canteen, medical, firefighting or welfare facilities but only in respect of such capacities;
- any hired or borrowed employee for whom the Assured is responsible or for any other person who is under a contract of service with a contractor of the Assured and where the Assured in the course of the Business of the Assured has agreed to accept responsibility;
- directors and/or officials of the Assured in their personal private capacity arising from work undertaken for them by Employees of the Assured;

each of whom shall, as though the Assured, be subject to the terms of this Policy so far as they can apply and provided that the Assured would have been entitled to indemnity under the relevant Operative Cover if the Claim had been made against the Assured.

4. Indemnity to Principal

Where the Assured so requests, the Underwriters agree to indemnify any Principal of the Assured but only to the extent that such liability arises solely out of the work performed for the Principal by or on behalf of the Assured. Such Principal shall be subject to and comply with the terms and conditions of the Policy. This clause shall in no way operate to increase the Limits of Liability as stated in the Schedule.

5. Legal Defence Costs – Safety, Health and Welfare at Work Act 2005 (and associated regulations)

The indemnity granted by this Policy is extended to apply to Defence Costs in cases of an alleged offence by the Assured under the Safety, Health and Welfare at Work Act 2005 or any subsequent amending legislation, provided that:

- a) the proceedings relate to an offence alleged to have been committed during the Policy Period and in the course of the Business;
- b) the cover will not apply:
 - i. to fines or penalties of any kind;
 - ii. to liability assumed under a contract or agreement which would not have attached in the absence of such contract or agreement
 - iii. to proceedings consequent upon any deliberate act or omission.

The Underwriters' liability under this Additional Cover shall be limited to EUR 1,000,000 in in the aggregate in any one Policy Period. This limit will form part of and not be in addition to the relevant Limit of Liability stated in the Schedule.

All Additional Covers are subject to the specific Exclusions within the Operative Cover plus the General Exclusions set out in this Section 3.

General Exclusions applicable to all Operative Covers

This part of the Policy provides details of the General Exclusions. These apply to all Operative Covers (unless stated otherwise below) and they are in addition to any Exclusions specific to any Operative Cover.

This Policy does not insure, apply to or include any cover for any loss, damage, Claim, cost, expense or other sum directly or indirectly arising out of or relating to:

1. Abuse

- a) any act that results in the maltreatment of a person and which may be of, but not limited to, a physical, sexual, verbal, psychological or emotional or financial nature.

This exclusion does not apply to Operative Cover A, Employers' Liability.

2. Asbestos:

- a) exposure or alleged exposure to asbestos or materials containing asbestos.

This exclusion does not apply to Operative Cover A, Employers' Liability.

3. Cyber

- a) any unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use or operation of any computer, computer system, computer software programme, computer or process or any other electronic system.

This exclusion does not apply to the cover provided by Additional Cover 3 (a), Data Protection, in Operative Cover B, Public Liability.

4. Data Loss

- a) the loss of or damage to data, documents, information or records stored on a computer, cloud or media system(s) and/or distortion or erasure caused by any means.

This exclusion does not apply to the cover provided by Additional Cover 3 (a), Data Protection, in Operative Cover B, Public Liability.

5. Data Protection

- a) compensation, damages, losses, costs and expenses, fines, penalties, or any other sum arising out of, directly or indirectly, a breach of privacy rules or legislation including the General Data Protection Regulation (EU) 2016/679 or equivalent.

This exclusion does not apply to the cover provided by Additional Cover 3 (a), Data Protection, in Operative Cover B, Public Liability.

This exclusion does not apply to Operative Cover A, Employers' Liability.

6. Deliberate failure to prevent Bodily Injury or Property Damage

- a) arising out of deliberate, conscious or intentional disregard by the Assured's technical or administrative management of the need to take all practical steps to prevent Bodily Injury or Property Damage.

7. Liquidated Damages

- a) liquidated damages clauses, penalty clauses or performance warranties unless proven that liability would have attached in the absence of such clauses or warranties.

This exclusion does not apply to Operative Cover A, Employers' Liability.

8. Nuclear

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; or
- c) any weapon of war or mass destruction, whether or not employing atomic or nuclear fission or fusion or like reaction or radioactive force or matter, or pathogenic, chemical, biological or similar agents.

9. Communicable disease

- a) any Communicable Disease (as hereinafter defined), or any fear or threat (whether actual or perceived) of any Communicable Disease, or any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of any Communicable Disease.
- b) For the purposes of this exclusion, Communicable Disease means any disease capable of being transmitted from an infected person or species to a susceptible host, either directly or indirectly.

The exclusion does not apply to Operative Cover A, Employers' Liability.

10. War

- a) in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

11. Terrorism

- a) an act of Terrorism.

The exclusion does not apply to Operative Cover A, Employers' Liability.

In addition, the following Exclusion applies to this Policy:

In addition, the following Exclusion applies to this Policy:

12. United States of America and Canada

Where the Covered Jurisdiction applicable to any Operative Cover is shown in the Schedule as Worldwide, then in respect of any judgment, award or settlement made within countries which operate under the laws of the United States of America or Canada or any order made anywhere in the world to enforce such judgment, award or settlement either in whole or in part:

- a) the Operative Cover does not cover any liability:
 - i. for and/or arising out of Pollution;
 - ii. for the cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances; and
- b) the Operative Covers shall not apply to nor insure against the loss of any Assured domiciled or registered in the United States of America or Canada or any country which operates under the laws of the United States of America or Canada, other than in respect of sales offices of the Assured where prior agreement has been sought from the Underwriters.

When this exclusion applies, General Condition 22, United States of America and Canada Jurisdiction, may also apply.

General Terms and Conditions

This part of the Policy sets out the General Terms and Conditions. These apply to all Operative Covers and they are in addition to the terms specific to each Operative Cover.

1. Allocation of Recoveries

If a recovery is made or recovery proceeds are received from a third party in respect of any loss or Claims which may or have been paid, either in whole or in part, under this Policy, the recovery proceeds shall be applied as follows:

- a) the costs of pursuing the recovery shall first be deducted from the recovery proceeds and repaid to the Underwriters;
- b) from the remaining balance, the Assured should receive any sum paid or lost by it (excluding interest), in excess of its indemnification under this Policy;
- c) after payment of the above, the Underwriters should receive all sums they have paid (excluding interest) in respect of the loss which is the subject of the recovery;
- d) after payment of the above, the Assured receives any balance (excluding interest).
- e) after payment of above, any interest recovered should be distributed between the Assured and the Underwriters in the same manner outlined above.

2. Alterations in Risk

The Assured is required to notify the Underwriters as soon as is reasonably practicable of all material facts or alterations in the risk which come to its knowledge or arise during the Policy Period. The Underwriters reserve the right to amend the Policy's terms and conditions. Underwriters shall refuse a claim where there is a change in the subject matter of the contract of insurance. In the event of a deliberate or reckless breach of this term, the Underwriters shall have no further liability under this Policy and the Insured shall not be entitled to a pro-rated refund of the premium.

If the breach was not deliberate or reckless (for instance, negligent), the Underwriters' remedy shall depend upon what the Underwriters would have done if the Assured had complied with this term:

- a) if the Underwriters would not have entered into the Policy at all, the Underwriters may avoid the Policy and refuse to pay all claims but must return the Premium paid;
- b) if the Underwriters would have entered into the Policy, but on different terms (other than terms relating to the Premium), the Policy is to be treated as if it had been entered into on those different terms, if the Underwriters so require;
- c) if the Underwriters would have entered into the Policy, but would have charged a higher Premium, then the Underwriters may reduce proportionately the amount to be paid on a claim. In those circumstances, the Underwriters shall pay only X% of what it would otherwise have been required to pay, where $X = (\text{premium actually charged/higher premium}) \times 100$.

3. Apportionment of Defence Costs

Except where the Limit of Liability is inclusive of Defence Costs, if a payment exceeding the Limit of Liability has to be made to dispose of a Claim, the liability of the Underwriters to pay all Defence Costs in connection therewith shall be limited to such proportion of the said Defence Costs as the Limit of Liability bears to the amount paid to dispose of a Claim.

4. Cancellation

- a) The Assured is entitled to cancel this Policy by giving the Underwriters thirty (30) days' notice in writing;
- b) The Underwriters are entitled to cancel this Policy by giving the Assured thirty (30) days' notice in writing.

Upon such cancellation by either the Assured or the Underwriters, any return of Premium due to the Assured will be calculated at a proportional daily rate depending on how long the Policy has been in force unless the Assured have made a claim in which case the full annual Premium is due.

5. Currency

The currency of all Premiums, sums insured, Limits of Liability and Excesses shown in this Policy, Schedule, Endorsement(s) or any renewal shall be Euros indicated as EUR.

6. Discharge of Liability

The Underwriters may at any time pay to the Assured in connection with any Claim or series of Claims under this Policy to which a Limit of Liability applies the amount of such Limit (after deduction of any sums already paid) or any lesser amount for which such Claims can be settled. Upon such payment being made, and the payment of Defence Costs incurred prior to the date of such payment where such Defence Costs are stated as being in addition to the relevant Limit of Liability, Underwriters shall relinquish the conduct and control of and be under no further liability in connection with such Claims.

7. Duty of Disclosure

The Assured must answer the Underwriters' questions "honestly and with reasonable care" (the test of reasonable care being by reference to that of the "average consumer").

If, prior to entering into this Policy, the Assured breaches the applicable pre-contractual duty of disclosure (the "Duty"), the remedies available to the Underwriters are set out below:

- a) if the Assured's breach of the Duty is false and misleading:
 - i. the Underwriters may avoid the Policy and refuse to pay all claims; and
 - ii. the Underwriters need not return any of the Premium paid.
- b) if the Assured's breach of the Duty is negligent, the Underwriters' remedy shall depend upon what the Underwriters would have done if the Assured had complied with the Duty:
 - i. if the Underwriters would not have entered into the Policy at all, the Underwriters may avoid the Policy and refuse to pay all claims but must return the Premium paid.
 - ii. if the Underwriters would have entered into the Policy, but on different terms (other than terms relating to the Premium), the Policy is to be treated as if it had been entered into on those different terms, if the Underwriters so require.
 - iii. if the Underwriters would have entered into the Policy, but would have charged a higher Premium, then the Underwriters may reduce proportionately the amount to be paid on a claim. In those circumstances, the Underwriters shall pay only X% of what it would otherwise have been required to pay, where $X = (\text{premium actually charged/higher premium}) \times 100$.

If, prior to concluding a variation, the Assured shall breach the Duty, the remedies available to the Underwriters are set out below:

- c) if the Assured's breach of the Duty is false and misleading:
 - i. the Underwriters may by notice to the Assured treat the contract as having been terminated from the time when the variation was concluded; and
 - ii. the Underwriters need not return any of the Premium paid.
- d) if the Assured's breach of the Duty is negligent, the Underwriters' remedy shall depend upon what the Underwriters would have done if the Assured had complied with the Duty:
 - i. if the Underwriters would not have agreed to the variation at all, the Underwriters may treat the contract as if the variation was never made but must in that event return any extra Premium paid.
 - ii. if the Underwriters would have agreed to the variation to the contract, but on different terms (other than terms relating to the Premium), the variation is to be treated as if it had been entered into on those different terms, if the Underwriters so requires.
 - iii. if the Underwriters would have increased the Premium by more than it did or at all, then the Underwriters may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, the Underwriters shall pay only X% of what it would otherwise have been required to pay, where $X = (\text{Premium actually charged/higher premium}) \times 100$.
 - iv. if the Underwriters would not have reduced the Premium as much as they did or at all, then the Underwriters may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, the Underwriters shall pay only X% of what they would otherwise have been required to pay, where $X = (\text{premium actually charged/reduced total Premium}) \times 100$.

8. Excess

Where an excess is stated in the Schedule the Assured shall be responsible for the first amount so specified each and every Occurrence, inclusive of costs and expenses.

No cover will be granted under any Operative Cover for the amount of the Excess stated in the Schedule. The Limits of Liability stated in the Schedule are in excess of and not reduced by the amount of any Excess.

Where an Occurrence gives rise to liability under Operative Covers B (Public Liability), C (Product Liability) and D (Pollution Liability), only the largest Excess of those Operative Covers shall apply to all losses and Claims arising from that Occurrence.

9. False and Misleading Claims

- a) If the Assured knowingly or recklessly makes a claim under this Policy that is false or misleading in any material respect ("Fraudulent Act"):
 - i. the Underwriters are not liable to pay the claim;
 - ii. the Underwriters may recover from the Assured any sums paid by the Underwriters to the Assured in respect of the claim; and
 - iii. in addition, the Underwriters may by written notice to the Assured (as soon as is practicable after becoming aware that a consumer has made a fraudulent claim), treat the Policy as having been terminated with effect from the time of the Fraudulent Act.
- b) If the Underwriters do treat the Policy as having been terminated:
 - i. they shall refuse all liability to the Assured under this Policy in respect of a relevant event occurring after the time of the Fraudulent Act; and
 - ii. they need not return any of the Premiums paid under the Policy.

10. Interpretation

In this Policy:

- a) the singular includes the plural and vice-versa; the masculine includes the feminine and vice versa.
- b) with the exception of headings, capitalised words and terms have the meaning given to them in the Definitions Section 4 of this Policy;
- c) a reference to a statute or statutory provision is a reference to it as amended or re-enacted. A reference to a statute or statutory provision includes any subordinate legislation made under that statute or statutory provision, as amended or re-enacted;
- d) headings are capitalised for ease and used for general reference only. They shall not be considered when interpreting or determining the meaning of this Policy; and
- e) if any term, condition, exclusion, Endorsement or provision or part thereof is found to be or becomes invalid or unenforceable, this shall not affect the validity and enforceability of the remainder of the term, condition, exclusion, Endorsement or provision and the rest of this Policy.

11. Jurisdiction of Covered Judgments

It is hereby agreed between Underwriters and the Assured that indemnity provided by this Policy shall apply only to judgments of first instance against the Assured in the Court of Law of the Covered Jurisdiction as stated in the Schedule and not to judgments obtained elsewhere nor to judgments or orders obtained in the said courts for the enforcement of foreign judgments whether by way of reciprocal agreements or otherwise, unless the Assured has requested that there shall be no such limitation and has accepted the terms offered by Underwriters in granting such cover which offer and acceptance must be signified by specific endorsement to this Policy.

The Premium for this insurance has been calculated accordingly and no consideration has been paid in respect of sums payable under any other law or the jurisdiction of any other courts.

12. Law and Jurisdiction

This Policy and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter, interpretation or formation shall be governed by and construed in accordance with the law of the Republic of Ireland.

Each party irrevocably agrees that the courts of the Republic of Ireland shall have exclusive jurisdiction to settle any dispute or claim (including contractual or non-contractual disputes or claims) arising out of or in connection with this Policy or its subject matter, interpretation or formation.

13. Limit of Liability

Underwriters' liability to pay Damages (including Claimants' costs, fees and expenses) and Defence Costs shall not exceed the sum stated in the Schedule in respect of any one Occurrence.

Where an Occurrence gives rise to liability under Operative Covers B (Public Liability), C (Product Liability) and/or D (Pollution Liability), the total amount of Underwriters' liability shall not exceed the greatest Limit of Liability available under the relevant Operative Cover providing indemnity for the Occurrence.

Where an aggregate Limit of Liability is stated in the Schedule to apply, the Underwriters' total liability to pay Damages (including Claimants' costs, fees and expenses) and Defence Costs in respect of the entire Policy Period shall not exceed the stated aggregate Limit of Liability regardless of the number or severity of Occurrences or Claims.

Notwithstanding the above provisions, aggregated limits specified in this Additional Cover of this Policy will apply as set out in the Additional Cover.

In the event of a breach of this term, the Underwriters shall have no liability under this Policy unless the Assured shows that the non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

14. Other Insurance

If any Claim or loss covered by this Policy is also covered in whole or in part by any other valid and collectable insurance (other than insurance that is specifically stated to be in excess of this Policy) the insurance afforded by this Policy shall be in excess of and shall not contribute with such other insurances.

15. Personal Protective Equipment

The Assured must at all times ensure that:

- a) all Employees are made aware of the dangers of not using personal protective equipment including but not limited to by way of training;
- b) personal protective equipment is provided and signed for upon receipt by the Employee, except that disposable personal protective equipment does not need to be signed for; and
- c) a register is maintained which demonstrates compliance with the above including but not limited to demonstrating that Employees have received appropriate training.

In the event of a breach of this term, the Underwriters shall have no liability under this Policy unless the Assured shows that the non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

16. Precautions

The Assured must at all times take all reasonable precautions or steps:

- a) to observe and comply with all Statutory or local authority laws, obligations and requirements;
- b) in the selection of Employees or Sub-contractors;
- c) to see that construction plant equipment and machinery are substantial and sound and in proper order and fit for the purposes for which they are used; and
- d) to prevent accidents, Bodily Injury or Property Damage.

17. Premium Adjustment

If any of the Premium for this Policy has been calculated on estimates furnished by the Assured, the Assured shall keep accurate records containing all particulars relative thereto and shall at all times allow the Underwriters to inspect such records. The Assured shall, within three months from the expiry of each Policy Period furnish such particulars to Underwriters and the Premium for such period shall thereupon be adjusted and the difference paid by or allowed to the Assured as the case may be subject to any minimum Premium required. The Underwriters reserve the right to request that the Assured supplies an auditor's certificate with such calculations that are the subject to adjustment under this Policy attesting to the accuracy thereof. Such calculations shall include all remuneration paid to Employees and all payments made to self-employed persons or employees of labour only sub-contractors for whom liability is assumed or on such other basis as may be agreed. If due, any additional Premium shall be paid within thirty (30) days of advice to the Assured of any adjustment due.

If the Assured fails to produce such particulars within the timeframe required or pay any additional Premium due in accordance with this clause, the Underwriters shall be entitled to refuse to pay, or reduce the amount they pay, for any Claim under this Policy.

18. Premium Payment

- a) The Assured undertakes that premium will be paid in full to the Underwriters within sixty (60) days of inception of this Policy (or, in respect of instalment premiums, when due);
- b) If the premium due under this contract has not been so paid to the Underwriters by the sixtieth (60th) day from the inception of this contract (and, in respect of instalment premiums, by the date they are due) the Underwriters shall have the right to cancel this contract by notifying the Assured via the broker in writing. In the event of cancellation, premium is due to Underwriters on a pro rata basis for the period that Underwriters are on risk but the full contract premium shall be payable to Underwriters in the event of a loss or Occurrence or Claim prior to the date of termination which gives rise to a valid claim under this Policy;
- c) It is agreed that the Underwriters shall give not less than thirty (30) days' prior notice of cancellation to the Assured via the broker. If premium due is paid in full to Underwriters before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period;
- d) If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, this shall not affect the validity and enforceability of the other provisions of this clause which will remain in full force and effect.

19. Rights of Recourse

The Assured will all times retain full rights of recourse against those supplying products or otherwise providing a service in connection with any Product or any component part thereof, unless the Underwriters have agreed in writing to the waiver of such rights.

In the event of a breach of this term, the Underwriters shall refuse to pay, or reduce the amount they pay, for any Claim under this Policy.

20. Sub-Contractors

The Assured must take all steps to ensure that all Sub-contractors that they engage maintain policies of insurance no less comprehensive than:

- a) employers' liability coverage with a limit of liability of not less than EUR 6,500,000 any one Occurrence;
- b) public liability coverage with a limit of liability equal to or greater than the limits provided by this Policy; and
- c) both such policies contain an Indemnity to the Assured as principal.

The Assured shall:

- d) obtain written evidence of the above; and

- e) not assume by agreement, any liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of liability on behalf of any Sub-contractor or the waiver of rights of recourse against any Sub-contractor.

In the event of a breach of this term, the Underwriters shall have no liability under this Policy unless the Assured shows that the non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

21. Subrogation

The Assured shall, at the request and at the expense of the Underwriters, do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Underwriters for the purpose of enforcing any rights and remedies of or obtaining relief or indemnity from other parties to which the Underwriters shall be or would become entitled or subrogated upon its paying for or making good any loss or damage insured by this Policy whether such acts and things shall be or become necessary or required before or after their indemnification by the Underwriters.

22. United States of America and Canada Jurisdiction

Where the Covered Jurisdiction applicable to any Operative Cover is shown in the Schedule as Worldwide then in respect of any judgment, award or settlement made within countries which operate under the laws of the United States of America or Canada or any order made anywhere in the world to enforce such judgment, award or settlement either in whole or in part:

- a) the Operative Cover does not cover any liability:
 - i. for and/or arising out of Pollution;
 - ii. for the cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances;
- b) the Limits of Liability stated in the Schedule are inclusive of Defence Costs;
- c) any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is subject to the law and exclusive jurisdiction of Republic of Ireland.
- d) the Underwriters shall not be liable for the amount shown as the applicable Excess in the Schedule, being the first amount of each and every Claim. For the purpose of this condition "Claim" shall include compensatory awards or damages, Claimants' costs, fees and expenses and associated Defence Costs.

The Operative Cover shall not apply to nor insure against the loss of any Assured domiciled or registered in the United States of America or Canada or any country which operates under the laws of the United States of America or Canada, other than in respect of sales offices of the Assured where prior agreement has been sought from the Underwriters.

23. Sanctions Suspension Clause

It is a condition of this Policy, and the Assured agrees, that the provision of any cover, the payment of any Claim and the provision of any benefit hereunder shall be suspended, to the extent that the provision of such cover, payment of such Claim or provision of such benefit by the Underwriters would expose the Underwriters to any sanction, prohibition or restriction under any:

- a) United Nations' resolution(s); or
- b) the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Such suspension shall continue until such time as the Underwriters would no longer be exposed to any such sanction, prohibition or restriction.

Section 4 - Definitions

This Section sets out the specific meaning given to certain words and terms used in this Policy.

Definitions

Capitalised words and terms are defined in the Definitions below. As used herein:

- 1. Assured means:**
the person(s), partnership, corporation or organization specified in the Schedule.
- 2. Bodily Injury means:**
death, bodily injury, illness or disease of or to any person.
- 3. Business means:**
 - a) the ordinary business of the Assured specified under Business Description in the Schedule undertaken by the Assured at or from the Premises;
 - b) the participation in exhibitions by the Assured.
- 4. Circumstance means:**
a circumstance, condition, fact, event or incident known to the Assured and which the Assured ought reasonably to realise may give rise to a Claim.
- 5. Claim means:**
a written demand, notice, or other written communication received by the Assured asserting a liability or responsibility of the Assured for damages or other relief.
- 6. Claimant means:**
any party making a Claim against the Assured.
- 7. Court of Summary Jurisdiction means:**
a Magistrates Court or such similar criminal court of first instance dealing with offences without the involvement of a jury.
- 8. Damages means:**
monetary compensation capable of being awarded in civil proceedings but excluding:
 - a) aggravated, punitive and exemplary damages;
 - b) criminal fines and penalties.
- 9. Defence Costs means:**
all costs, fees, and expenses incurred by the Assured, with the Underwriters' prior written consent, in the defence or settlement of any Claim under this Policy including legal expenses:
 - a) arising out of representation at any Coroner's Inquest or Fatal Accident inquiry;
 - b) arising out of any criminal prosecution or proceedings relating to an offence alleged to have been committed during the Policy Period by the Assured and/or (with the Underwriters' prior written consent for such cover) Employees, partners or directors of the Assured, and in the course of the Business of the Assured in respect of matters which may form the subject of indemnity by this Policy provided that:
 - i. the Underwriters shall not be liable for any fines or penalties imposed as a consequence of such prosecution;
 - ii. the Underwriters shall not be responsible for Defence Costs where the Underwriters required the opinion of Senior Counsel (whose appointment is at the Underwriters' sole discretion) as to whether or not such costs should extend or continue to extend to the support of such defence, and where such Senior Counsel's opinion is that there is no reasonable defence to the prosecution;

- iii. the Underwriters' liabilities for Defence Costs in cases of breach or alleged breach of the Safety, Health and Welfare at Work Act 2005 (and/or any legislation of similar effect) are limited to prosecutions thereunder and are limited to proceedings not consequent upon any deliberate act or omission;
 - iv. the Underwriters' liabilities for Defence Costs in cases of breach or alleged breach of the Consumer Protection Act 2007 (and/or any legislation of similar effect) are limited to proceedings not consequent upon a deliberate act or omission; and
 - c) arising out of the defence of any proceedings in a Court of Summary Jurisdiction in respect of matters which may form the subject of Indemnity by this Policy.
- 10. Employee means:**
any person under a contract of service or apprenticeship with the Assured or engaged by the Assured to perform a contract constituting the provision of labour only; while working for the Assured in connection with the Business.
- 11. Endorsement means:**
changes to the terms and conditions or scope of this Policy agreed by the Underwriters that can add, delete or otherwise alter the cover provided by this Policy.
- 12. Excess means:**
the first amount of each and every Claim or Occurrence, as ascertained after the application of all other terms and conditions of this Policy, that is to be paid by the Assured and which the Underwriters are not liable to pay as specified in the Schedule.
- 13. Expiry Date means:**
the last day of the Policy Period.
- 14. Judgment for Damages means:**
a binding and enforceable award of damages or compensation and interest thereon made by a court, arbitrator, adjudicator or other arbiter of a Claim brought by an Employee against the Assured.
- 15. Limit of Liability means:**
the limit of liability applicable to the relevant Operative Cover (or sub-limit or item insured under such Operative Cover) specified in the Schedule. The Limit of Liability is inclusive of Defence Costs unless expressly specified in the Schedule to be in addition to Defence Costs.
- 16. Occurrence means:**
any accident, event, events of a series, injury, continuous or repeated injurious exposure to substantially the same general conditions arising out of one originating cause which results in Bodily Injury, Property Damage or Pollution neither expected nor intended by the Assured.
- 17. Offshore means:**
the time from which an Employee of the Assured embarks onto a conveyance at the point of final departure to an offshore rig or offshore platform within the territorial waters of the Republic of Ireland, until such time the Employee disembarks from the conveyance onto land upon return from an offshore rig or an offshore platform.
- 18. Policy Period means:**
the period specified in the Schedule and will be the period of time during which this Policy provides indemnity.
- 19. Pollutants means:**
any solid, liquid, gaseous or thermal irritant or contaminant including smoke, vapour, soot, fumes, dust, fibres, fungi, mould, acids, alkalis, chemicals or waste. Waste is deemed to include materials to be recycled, reconditioned or reclaimed. For the avoidance of doubt, bacteria, viruses or other pathogens do NOT fall within the definition of Pollutants.
- 20. Pollution means:**
any discharge, seepage, migration, dispersal, release or escape of Pollutants at any time or contamination of any kind of the atmosphere or of any water, land, buildings or other tangible property.
- 21. Premises means:**
the buildings, lands, properties and constructions used for the purposes of the Assured's Business within the Republic of Ireland.

- 22. Premium means:**
the amount of premium specified in the Schedule.
- 23. Principal means:**
a person, persons or corporate body or other entity who engages the Assured, in writing, to perform a contract.
- 24. Product means:**
the Assured's tangible products (including all associated packaging material, containers, labelling, instructions, or advice provided in connection therewith) sold, supplied, distributed, free issued, loaned, leased or licensed to others, designed, specified, formulated, manufactured, processed, serviced, treated, constructed, installed, erected, inspected, adjusted, altered, cleaned, handled, repaired by, or on behalf of, the Assured in the ordinary course of Business, which have left the care, custody or control of the Assured.
- 25. Property Damage means:**
physical loss of or material damage to or destruction of tangible property.
- 26. Retroactive Date means:**
the date(s) stated in the Schedule.
- 27. Sub-contractor means:**
any bona fide sub-contractor including any company or firm or individual who enters into a contract with the Assured, in the course of the Assured's Business, for the provision of services or the supply of goods or materials in conjunction with labour, but this does not include any company, firm or individual who enters into a contract of service with the Assured for supply of labour only.
- 28. Schedule means:**
the document entitled Schedule which relates to and forms part of this Policy.
- 29. Territorial Limits means:**
the Territorial Limits stated in the Schedule.
- 30. Terrorism means:**
an act or series of acts including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious, or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.
- 31. Underwriters means:**
Convex Europe S.A.
- 32. United Kingdom means:**
England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.

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