Employers Liability Insurance

Insurance Product Information Document

Company: Sportscover Europe Limited

Insurance Company: Liberty Specialty Markets

Product: Employers Liability

Sportscover Europe Limited are authorised & regulated by the Financial Conduct Authority (FRN: 308372). This insurance is underwritten by Sportscover Europe Limited under the delegated authority of Liberty Specialty Markets. Liberty Specialty Markets is the UK branch operation of Liberty Mutual Insurance Europe SE. UK branch registered office: 20 Fenchurch Street, London, EC3M 3AW, FRN: 829959, Branch No. BR019709.

This Insurance Product Information Document is only a summary of the Employers Liability insurance policy, full terms and conditions of the contract can be found in your policy documentation.

What is this type of insurance?
This is an Employers Liability insurance policy for someone acting not as a business or for reward.

What is insured?

Employers Liability

- ✓ All sums which the Insured becomes legally liable to pay as Compensation;
- ✓ Costs and expenses; in the event of Bodily Injury sustained by any Employee which occurs in the course of their employment, and which is caused during the Period of Insurance;
  - i. within the United Kingdom; or
  - ii. elsewhere in the world in respect of temporary visits in a non-manual labour capacity by any Employee in connection with the Business, provided that such Employee is normally resident in the United Kingdom.
- ✓ Your liability to your employees and volunteers for death, injury, or disease occurring as a result of your business; and
- ✓ Unsatisfied court judgments where your employee obtains damages for bodily injury against another individual or company that arises, out of, and in the course of the employee's employment in your business.

What is not insured?

- ✗ Your legal liability for Bodily Injury to an Employee in circumstances where compulsory insurance is required by Road Traffic Act legislation.
- ✗ Liabilities arising offshore
- ✗ It is a condition of this Section of the Policy that You do not manufacture, mine, process, distribute, test, remediate, remove, store, dispose of, sell, or use asbestos or materials or products containing asbestos.

Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.

Where am I covered?

✓ Please check your Policy wording for the countries listed under applicable courts and geographical limits

What are my obligations?

You must tell your Insurance intermediary:

- Within fourteen (14) days of you becoming aware about any changes in the information you have provided to us which happens before or during any period of insurance.
- If an insured event gives rise to a Claim under this Policy please, as soon as practically possible, contact the Broker who arranged this insurance or Sportscover, quoting your policy number
- In the event of a claim, you must, as soon as reasonably practical, take all reasonable steps to prevent further bodily injury or property damage from arising out of the same or similar conditions
- If you fail to tell us about a change it may affect any claim you make or could result in your insurance being invalid.

When and how do I pay?

- For full details of when and how to pay, you should contact your Insurance intermediary.

When does the cover start and end?

- This insurance covers the named persons in the schedule for the period specified in the schedule.

How do I cancel the contract?

- You can cancel this insurance at any time by contacting your Insurance Intermediary. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.