



## Insurance Product Information Document

Product iNdemnity360  
Underwritten By Hamilton Insurance DAC (London Branch)

This document provides a summary of the main **Policy** benefits and terms and conditions. Where a word appears in **Bold** type the definition can be found in the insurance booklet under Definitions. The full terms and conditions of the cover and other important information are included in **Your Policy** documents.

### What is this type of insurance?

A multi-sectional business insurance policy, covering legal liabilities and asset protection. Optional covers are available but cover will only be provided for the sections **You** select and is subject to the exclusions, limitations and conditions of the **Policy**.



### What is insured?

What **We** will cover

- ✓ Business Equipment – All Risks - cover for loss or **Damage** to business equipment within the premises or portable equipment elsewhere in the world under the Property Damage section
- ✓ Public / Products Liability - 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
- ✓ Employers' Liability - provides protection against **Your** legal liability for damages and legal costs arising from injury to any person employed by **You** in the course of their employment in **Your** business
- ✓ Professional Indemnity – Claims made against you for:
  - negligence or breach of a duty of care.
  - negligent misstatement or negligent misrepresentation.
  - infringement of intellectual property rights.
  - breach of confidence or misuse of information.
  - defamation.
  - dishonesty of your directors, partners, employees or self-employed freelancers.
  - any other civil liability unless excluded.
- ✓ If a client is dissatisfied with your work and refuses to pay your fees, we will pay you the amount owed if we believe it will avoid a legitimate claim.

#### Your own losses

- ✓ Loss you suffer from the dishonesty of your employees or self-employed freelancers.



### What is not insured?

What **We** will not cover

- ✗ The amount of the **Excess** as shown in the **Schedule**
- ✗ **Damage to Property** caused by its undergoing any process involving the application of heat.
- ✗ **Damage** to any **Property** caused by its own faulty or defective design or materials
- ✗ **Damage** arising as a result of packing which was inadequate to withstand normal handling during transit.
- ✗ Fines and penalties
- ✗ Health and Safety fees for intervention.
- ✗ Damage for which you or any other insured party is not responsible under the terms of the contract
- ✗ Virus, disease or pandemic (not applicable to Employers' Liability and Public Liability/Products Liability sections)



### Are there any restrictions on cover?

- ! The amount you can claim for any one incident of loss or damage is restricted by the limit of liability shown in your Schedule.
- ! We will not cover the amount of the excess.
- ! Cover for certain items or types of loss or claim is limited. All relevant limits can be found in the policy wording or schedule.



### Where am I covered?

Please check your policy schedule for the countries listed under applicable courts and geographical limits.

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### What are my obligations?

- o You must ensure that you disclose all facts and matters which might be relevant and that all information provided to us is true, accurate and complete.
  - o You must let us know if the information provided changes.
  - o You must take reasonable care to minimise any loss, damage or liability.
  - o You must tell us promptly about any claim or loss or anything which is likely to give rise to a claim.
  - o You must not admit you are liable, make any offer of settlement or disclose the amount of cover available to any third party unless you have our prior written consent.
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### When and how do I pay?

Please check your policy schedule for payment method.

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### When does the cover start and end?

Please check your policy schedule for your cover start and end dates.

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### How do I cancel the contract?

By giving 30 days' notice in writing. We will return a pro-rata proportion of your premium unless the amount is below any minimum payment stipulated in the general terms and conditions of your policy wording.

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