

## **Employers' Liability Policy Summary**

The following is a summary of the key features, benefits, and significant limitations of the Employers' Liability policy provided by QUINN - *Insurance*. Full terms, conditions and exclusions of cover can be found in the policy document. This summary is intended as a generic document, the purpose of which is to outline the general scope of cover provided under our standard policy.

### **Policy type and cover provided**

The policy provides Employers' liability, as per the Employers' Liability Compulsory Insurance Act 1969, or similar provision applying in any amending or replacing legislation, to protect the insured against legal liability to pay compensation, claimants' costs and expenses in respect of bodily injury sustained by employees arising out of, and in the course of their employment. The standard duration of the policy is twelve months.

### **Significant Features and Benefits of the Policy**

- Standard indemnity limit of £10 million.
- Provides cover for cross liability.
- Indemnity to principal, directors and employees.
- Covers legal defence costs in respect of any criminal proceedings brought under:
  - Health and Safety at Work Act 1974 (Section 36 or 37) or similar provision applying in any amending or replacing legislation.
  - Health and Safety at Work (Northern Ireland) Order 1978 (Article 34) or similar provision applying in any amending or replacing legislation.
  - Safety, Health and Welfare at Work Act 2005 or similar provision applying in any amending or replacing legislation
- Policy provides cover as standard in Great Britain, Republic of Ireland, Northern Ireland, Isle of Man and the Channel Islands.
- Indemnity for legal liability whilst performing duties as a Health and Safety Coordinator as required by the Safety, Health and Welfare at Work (Construction) Regulations 1995 or similar provision applying in any amending or replacing legislation.
- An excess discount of up to 50% (to a maximum of £4,000) where the insured have assisted the company fully in bringing about a quick and cost effective settlement.
- Cover is extended as standard to cover directors and employees of the insured temporarily engaged in non-manual activities elsewhere in the world.
- Includes reasonable costs to cover legal representation at courts or inquests.

### **Significant and Unusual Exclusions or Limitations**

The policy contains some exclusions and limitations. A summary of the most significant exclusions are listed below.

- No indemnity for claims arising out of bodily injury to employees whilst offshore.
- Does not provide cover where compulsory motor insurance is required.
- Standard cover does not provide for claims arising from wrongful arrest.

Please refer to the policy document for full details of the policy.

### **Cancellation Rights**

The Insured may cancel the policy at any time by writing to QUINN - *Insurance*. Full details of charges that may be incurred and applicable refund procedures are detailed in the policy document.

**Claims Notification**

Please call 0845 3511210 to notify a claim.

**Complaints**

We aim to give you the highest standard of service at all times. If at any time you feel dissatisfied with the service provided or feel that you have cause for complaint, you should write to:

**The Customer Services Manager**

**QUINN - *Insurance***

**Dublin Road**

**Cavan**

**Ireland**

If following our response to your complaint you are not fully satisfied with the outcome you may contact the Financial Ombudsman Service at:

**South Quay Plaza**

**183 Marsh Wall**

**London**

**E14 9SR**

**Tel: 0845 080 1800**

In the event that we are unable to meet our obligations you may have entitlement to compensation through the Financial Services Compensation Scheme (FSCS). The FSCS can be contacted on 020 7892 7300. Further information is available on the website [www.fscs.org.uk](http://www.fscs.org.uk)

**GED EL Policy Summary**