

# Liability Insurance

Policy wording

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## Introduction

Welcome to Intact Insurance Isle of Man Limited. Thank you for choosing us as your insurer.

Your Policy (including the Schedule, Endorsements, Clauses and Certificates) is evidence of a legal contract and the document should be kept in a safe place.

We are happy to provide duplicates if you mislay any part of your Policy documentation.

Please read the Policy and Schedule carefully and if they do not meet your needs return them to us or your insurance intermediary.

## Customer Care Claims Helpline

We recognise that losses mean disruption to your business and that the ultimate test of any insurance policy is providing a fast, effective claims service.

Further details are contained in the Policy Summary provided with your Policy

### Claims Helpline

**01624 645900**

(Please quote your Policy Number which can be found on your Schedule)

### Advice Lines

Where do you turn for answers to questions that affect your business? Our advice lines will put you in touch with highly qualified experts who can offer information and assistance on a wide range of issues:

- Legal assistance
- Health and Safety issues

Please call the 24 hour Helpline **0345 078 7543** quoting code **70201**.

## Your Policy

This Policy is a contract between you (also referred to as the Policyholder or your) and us (also referred to as the Company, we, our or Intact Insurance Isle of Man Limited).

This Policy and any Schedule, Endorsements, Clauses and Certificates should be read as if they are one document.

Intact Insurance Isle of Man Limited's acceptance of this risk is based on the information presented to Intact Insurance Isle of Man Limited being a fair presentation of the Policyholder's business including any unusual or special circumstances which increase the risk and any particular concerns which have led the Policyholder to seek insurance.

Any reference to the singular will include the plural or vice versa.

Any reference to any statute or statutory instrument will include any modifications or re-enactment thereto.

Any heading in this Policy is for ease of reference only and does not affect its interpretation.

Intact Insurance Isle of Man Limited will provide the insurance described in this Policy (subject to the terms set out herein) for the period of insurance shown in the Schedule and any subsequent period for which the Policyholder shall pay and Intact Insurance Isle of Man Limited shall agree to accept the premium.

This Policy may be cancelled:

- A) by us giving 30 days' notice in writing to you at your last known address
- B) by you giving 30 days' notice in writing to us at the address shown in the Schedule

You will be entitled to a proportionate return of premium unless a claim has been made in the current period of insurance.

This Policy is underwritten by Intact Insurance Isle of Man Limited

## Claim Notification

Conditions that apply to this Policy in the event of a claim are set out in the General Conditions/Claims Conditions pages of this Policy. It is important that you comply with all Policy Conditions and you should familiarise yourself with their requirements.

Directions for claim notification are included in the General Conditions/Claims Conditions. Please remember that events that may give rise to a claim under this insurance must be notified as soon as reasonably possible although there are some situations where immediate notification is required.

The Claims Conditions require you to provide us with any reasonable assistance and evidence that we may require concerning the cause and value of any claim. Ideally, as part of your initial claim notification, you should provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the injury or damage
- Details of the injury or damage together with claim value if known

This information will enable us to make an initial evaluation on policy liability and claim value. We may, however, request additional information depending upon circumstances.

Sometimes we or someone acting on our behalf, may wish to meet with you to discuss the circumstances of the claim, or to undertake further investigations.

# Liability Insurance

## General Conditions/Claims Conditions

### 1 Insurance Act 2015

In respect of any

- A) duty of disclosure
- B) effect of warranties
- C) effect of acts of fraud

the rights and obligations applying to the Policyholder and the Company shall be interpreted in accordance with the provisions of the Insurance Act 2015 of England and Wales

### 2 Observance

It is a requirement of the Company that the following conditions apply to all sections of the Policy except so far as is necessary to comply with the requirements of any legislation enacted in Great Britain Northern Ireland the Channel Islands or the Isle of Man relating to compulsory insurance of legal liability to Employees

Failure to comply with Conditions 3 and 4 will result in a claim being rejected or settlement reduced unless the Company considers such non-compliance to be immaterial to the loss

### 3 Reasonable Precautions

The Policyholder at their own expense shall

- A) take reasonable precautions to prevent any circumstances or to cease any activity which may give rise to liability under this Policy and to maintain all buildings furnishings ways works machinery plant and Vehicles in a sound condition
- B) as soon as reasonably practical after discovery cause any defect or danger to be made good or remedied and in the meantime shall cause such reasonable additional precautions to be taken as the circumstances may require

### 4 Action by the Policyholder

The Policyholder at their own expense shall without undue delay give to the Company notice with full particulars of any claim or circumstances which may give rise to a claim regardless of the Policyholder's Contribution

Every letter claim writ summons and process in connection with such circumstances shall be forwarded to the Company without undue delay on receipt

Written notice shall also be given without undue delay by the Policyholder to the Company immediately the Policyholder shall have knowledge of any prosecution inquest or inquiry in connection with any circumstances which may give rise to liability under this Policy

No admission offer promise payment or indemnity shall be made or given by or on behalf of the Policyholder without the written consent of the Company which shall be entitled to take over the absolute control and conduct in the name of the Policyholder the negotiation proceeding defence or settlement of any claim or to prosecute any claim in the name of the Policyholder for its own benefit and shall have full discretion in the conduct of any proceedings and in the settlement of any claim

The Policyholder shall give all such assistance as the Company may reasonably require

### 5 Adjustment

If any part of the premium or renewal premium is based on estimates provided by the Policyholder the Policyholder shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record

The Policyholder shall within one month after the expiry of each period of insurance provide such information as the Company may require

The premium or renewal premium shall then be adjusted and the difference paid by or allowed to the Policyholder

### 6 Contribution

Other than in respect of Extension 5 to Section 2 if at the time of any claim there is or but for the existence of this Policy there would be any other insurance covering the same legal liability the indemnity will not apply except in respect of any amount beyond that which would have been payable under such other insurance had this Policy not been effected

Where a claim includes the defence of criminal proceedings brought or in an appeal against conviction the Company will not pay the costs and expenses where cover is provided by any other insurance or where but for the existence of this policy cover would have been provided by such insurance

### 7 Law Applicable

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both parties may choose the law which applies to this contract to the extent permitted by those laws

Unless the parties agree otherwise in writing the Company has agreed with the Policyholder that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the Policyholder is based or if based in the Channel Islands or the Isle of Man the law of whichever of those two places in which the Policyholder is based

The parties have agreed that any legal proceedings between them in connection with this contract will only take place in the courts of the part of the United Kingdom in which the Policyholder is based or if the Policyholder is based in either the Channel Islands or the Isle of Man the courts of whichever of those two places in which the Policyholder is based

### 8 Non Payment - Consumer Credit Termination

The Company reserves the right to terminate the Policy in the event that there is a default in instalment payments due under any linked loan agreement or payment schedule

### 9 Economic, Financial or Trade Sanctions

The Company shall not provide coverage or be liable to provide any indemnity or payment or other benefit under this Policy if and to the extent that doing so would breach any Prohibition.

If any such Prohibition takes effect during the period of insurance the Policyholder or the Company may cancel that part of this Policy which is prohibited or restricted with immediate effect by giving written notice to the other at their last known address.

If the whole or any part of the Policy is cancelled the Company shall, if and to the extent that it does not breach any Prohibition, return a proportionate amount of the Premium for the unexpired period subject to minimum Premium requirements and provided no claims have been paid or are outstanding.

For the purposes of this Condition Prohibition shall mean any economic prohibition or restriction imposed by law or regulation.

## 10 Legal Representation

Where the Company provides its consent to indemnify the Policyholder in respect of the costs of legal representation in relation to any matter which may form the subject of a claim for indemnity

- A) the Policyholder is free to choose a suitably qualified legal representative in respect of a claim for indemnity under Section 3 (Legal Defence Costs)
- B) the Company will choose an appropriate representative (be it solicitor or otherwise) to act on the Policyholder's behalf in respect of a claim for indemnity under all other Sections

The Company will provide the Policyholder with details of the nominated appropriate representative prior to the representative's instruction

In the event that the Policyholder wishes to appoint its own representative the Policyholder shall provide prior notification of its intention to do so and seek the Company's written consent

The Policyholder agrees that in respect of its proposed representative

- 1) the hourly rate (or such other fee basis as the case may be) to apply and
- 2) the terms and conditions of such appointment

shall be subject to the Company's prior approval

In the event of a dispute regarding the amount of legal costs incurred by the Policyholder's representative the Policyholder agrees that the Company will have the option to audit any files for the purpose of assessing the costs claimed

## 11 Arbitration (applicable in respect of Section 3 Legal Defence Costs only)

Any dispute between the Policyholder and the Company in respect of Section 3 (Legal Defence Costs) may be referred to a single arbitrator who shall be a solicitor or barrister agreed upon by both parties

Failing agreement the arbitrator will be nominated by the President of the appropriate Law Society Bar Council or professional body within Great Britain Northern Ireland the Channel Islands or the Isle of Man

The party against whom the decision is made shall meet all the costs of the arbitration in full

If the decision is not clearly made against either party the arbitrator shall have the power to apportion costs

If the decision is made in the Company's favour the Policyholder's costs shall not be recoverable under this Policy

# Definitions

## 1 Advertising Injury

Advertising Injury shall mean oral or written publication of material in any manner that slanders libels or defames a person's or organisation's products or services committed in the course of advertising the Policyholder's products or services

## 2 Aircraft Products

Aircraft Products shall mean any structural parts propulsion equipment landing gear substructure electronic equipment hydraulic equipment technical instruments tyres fuel equipment or any other product which is knowingly manufactured sold or distributed by the Policyholder for use in any aircraft aerospace device or aerial device

## 3 Airside

Airside shall mean that part of any airport airfield or military installation provided for

- A) the take-off or landing of aircraft or the movement of aircraft on the ground
- B) aircraft parking including any associated service roads refuelling areas ground equipment parking areas aprons maintenance areas and hangars

## 4 Asbestos

Asbestos shall include crocidolite amosite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those minerals

## 5 Asbestos Containing Materials

Asbestos Containing Materials shall mean any material containing Asbestos or Asbestos Dust

## 6 Asbestos Dust

Asbestos Dust shall mean fibres or particles of Asbestos

## 7 Business

Business shall mean that which is specified in the Schedule and conducted solely from premises in Great Britain Northern Ireland the Channel Islands or the Isle of Man and shall include

- A) the ownership repair and maintenance of the Policyholder's own Property
- B) the provision and management of canteen social sports and welfare organisations and first aid ambulance and medical services for the benefit of any Person Employed
- C) fire and security services maintained solely for the protection of premises owned or occupied by the Policyholder
- D) private work undertaken by any Person Employed for any director or partner of the Policyholder or Employee with the prior consent of the Policyholder
- E) the provision of car parks
- F) the provision of sponsorship of events and sponsorship of individuals

G) repair or servicing of Vehicles other than on a commercial basis

H) attendance at or participation in trade fairs shows and exhibitions by any director partner or Employee of the Policyholder

I) former activities of the Policyholder as declared and agreed by the Company

but in respect of Section 1 shall not include any work undertaken Offshore

## 8 Clean Up Costs

Clean up costs shall mean the costs reasonably incurred by

- A) a government agency or regulatory body
- B) the Policyholder with the written consent of the Company where a government agency or regulatory body would have required remediation

in each case in carrying out action to curtail or minimise or remediate a Sudden Pollution or Contamination Incident in respect of which the Policyholder is legally responsible

## 9 Computer System

Computer System shall mean any computer hardware software communications system electronic device (including but not limited to any smart phone laptop tablet or wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output data processing media networking equipment or back up facility whether owned or operated by the Policyholder or by any other party

## 10 Data

Data shall mean any data of any sort, including without limitation tangible or intangible data and any programs or software bandwidth cryptographic keys databases documents domain names or network addresses or anything similar files interfaces metadata platforms processing capability storage media transaction gateways user credentials websites or any other information whatsoever

## 11 Employee

Employee shall mean any individual under a contract of service or apprenticeship with the Policyholder

## 12 Employment Related Practices

Employment Related Practices shall mean any error misstatement misleading statement act omission neglect or breach of duty actually or allegedly committed or attempted by the Policyholder in connection with any actual or alleged

- A) unlawful or unfair dismissal discharge or termination of employment
- B) breach of any written or oral employment contract or quasi-employment contract
- C) employment-related misrepresentation
- D) breach of the Equality Act 2010
- E) violation or non-compliance with legislation regulating working hours

- F) failure to employ or promote
- G) demotion
- H) disciplinary action
- I) deprivation of a career opportunity
- J) failure to grant tenure
- K) failure to adopt adequate workplace or employment policies and procedures
- L) retaliatory treatment of whistle-blowers and others
- M) negligent evaluation
- N) employment-related invasion of privacy
- O) employment-related breach of data protection legislation
- P) employment-related libel slander humiliation and defamation
- Q) failure to furnish job references or accurate job references
- R) employment-related infliction of mental anguish or emotional distress

### 13 Event

Event shall mean one occurrence or all occurrences of a series consequent on or attributable to one source or original cause

### 14 Injury

Injury shall mean

#### Sections 1 and 3 (Part A)

bodily injury death disease or illness

#### Sections 2 and 3 (Part B) and 4

bodily injury mental injury death disease or illness

### 15 Intellectual Property Rights

Intellectual Property Rights shall mean any patent trade mark copyright registered design technical or commercial information or other intellectual property

### 16 Offshore

Offshore shall mean embarkation on to a vessel or aircraft for conveyance to an offshore rig or platform until disembarkation from the conveyance on to land upon return from such offshore rig or platform

### 17 Person Employed

Person Employed shall mean any of the following while under the direct control and supervision of the Policyholder and while working for the Policyholder in connection with the Business

- A) Employee
- B) labour master and persons supplied by them
- C) individuals employed by labour only sub-contractors
- D) self-employed person (not being in partnership with the Policyholder)
- E) individual hired to or borrowed by the Policyholder

- F) individual undertaking study or work experience while under the supervision of the Policyholder
- G) person working under the Community Offender Act 1978 or similar legislation
- H) prospective employees being assessed by the Policyholder as to their suitability for employment
- I) voluntary worker helper or instructor

### 18 Person Entitled to Indemnity

Person Entitled to Indemnity shall mean

- A) the Policyholder
- B) the personal representatives of the Policyholder in respect of legal liability incurred by the Policyholder
- C) at the request of the Policyholder the Company will also indemnify the following within the terms and conditions of the Policy
  - i) any principal
  - ii) any director or partner of the Policyholder
  - iii) any Person Employed

against legal liability in respect of which the Policyholder would have been entitled to indemnity under this Policy if the claim had been made against the Policyholder

- iv) the officers committees and members of the Policyholder's canteen social sports and welfare organisations and first aid fire ambulance medical and security services in their respective capacities as such but this shall not include medical or dental practitioners in relation to medical services provided

- v) any director or partner of the Policyholder or Employee in respect of private work undertaken by any Person Employed for such director partner or Employee with the prior consent of the Policyholder

each of whom shall as though the Policyholder be subject to the terms of this Policy so far as they can apply

### 19 Policyholder's Contribution

Policyholder's Contribution shall mean the amount or amounts specified in the Schedule which the Policyholder agrees to pay in respect of damages costs and expenses

### 20 Property

Property shall mean material property but shall not include Data

### 21 Sudden Pollution or Contamination Incident

Sudden Pollution or Contamination Incident shall mean pollution or contamination of buildings or other structures or of water or land or of the atmosphere caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific moment in time and place happening anywhere in the world other than the United States of America during the period of insurance

Provided that all pollution or contamination which arises out of one Sudden Pollution or Contamination Incident shall be considered by the Company for the purposes of this Policy to have occurred at the time such incident takes place

**22 Terrorism**

Terrorism shall mean acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of His Majesty's government in the United Kingdom or any other government de jure or de facto

**23 United States of America**

United States of America shall mean the United States of America or any other territory within its jurisdiction

**24 Vehicle**

Vehicle shall mean any mechanically propelled vehicle (including any machinery or apparatus which is attached thereto)

**25 Virus**

Virus shall mean any program code programming instruction or any set of instructions constructed with the purpose and ability or purposely used to damage interfere with adversely affect infiltrate or monitor computer programs Computer System Data or operations whether involving self-replication or not

The definition of Virus includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage interfere with adversely affect infiltrate or monitor as above

# Section 1 – Employers' Liability

## THIS SECTION APPLIES ONLY WHERE SHOWN AS OPERATIVE IN THE SCHEDULE

The insurance provided by Section 1 is on a costs inclusive basis whereby the costs and expenses of the claimant and the costs and expenses (incurred by the Company or with the Company's written approval) of any Person Entitled to Indemnity are included within the limit of indemnity stated in the Schedule

The Company will provide indemnity to any Person Entitled to Indemnity

- 1 against legal liability for damages in respect of Injury of any Person Employed caused during the period of insurance
  - A) in Great Britain Northern Ireland the Channel Islands or the Isle of Man
  - or
  - B) while temporarily outside these territories

arising out of and in the course of employment by the Policyholder in the Business
- 2 in respect of claimants costs and expenses which the Policyholder is legally liable to pay in connection with any claim
- 3
  - A) the costs of legal representation at any coroner's inquest or inquiry in respect of any death
  - B)
    - i) costs of legal representation at proceedings in any court arising out of any alleged breach of statutory duty resulting in Injury which may be subject of indemnity under this Section including the defence of any criminal proceedings brought against the Policyholder director or partner or Employee of the Policyholder for a breach of the Corporate Manslaughter and Corporate Homicide Act 2007 or an offence of corporate manslaughter or corporate homicide or a breach of the Health and Safety at Work etc Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978
    - ii) costs and expenses of legal representation at any appeal against conviction if in the opinion of counsel (appointed by mutual consent) such appeal could be contested with the probability of success

where the Company has an interest in the outcome of the proceedings
  - C) all other legal costs and legal expenses in relation to any matter which may form the subject of a claim for indemnity under this Policy

incurred with the Company's prior written approval

The Company will then relinquish control of such claims and be under no further liability in respect thereof

- 3 the total amount payable by the Company in respect of all damages costs and expenses arising out of all claims during the period of insurance consequent on or attributable to one source or original cause irrespective of the number of Persons Entitled to Indemnity having a claim under the Policy on or attributable to that one source or original cause shall not exceed the limit of indemnity stated in the Schedule

For the purposes of the limit of indemnity all of the Persons Entitled to Indemnity under this Policy shall be treated as one party or legal entity so that there will be only two parties to the contract of insurance namely the Company and the Policyholder

## Exclusions to Section 1

The indemnity will not apply to legal liability

### 1 Radioactive Contamination

of whatsoever nature directly or indirectly caused by or contributed to by or arising from

- 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

where such legal liability is

- 1) that of any principal
- 2) accepted under agreement and would not have attached in the absence of such agreement

### 2 Road Traffic Legislation

in respect of Injury for which the Policyholder is required to arrange motor insurance or security in accordance with any road traffic legislation

### 3 Fines or Penalties

for

- A) fines or penalties
- B) the costs of appeal against any improvement or prohibition notices
- C) fees for intervention payable under the Health and Safety Fees (Regulations) 2012
- D) compensation ordered or awarded by a Court of Criminal Jurisdiction

## General Provisions

Provided that in respect of any one Event

- 1 the total amount payable under this Section (including all Extensions) shall not exceed the limit of indemnity
- 2 the Company may at any time pay the limit of indemnity (less any sums already paid or incurred) or any less amount for which at the absolute discretion of the Company the claims arising out of such Event can be settled

## Extensions to Section 1

(each of which is subject otherwise to the terms of this Policy)

### 1 Unsatisfied Court Judgments

In the event of a judgment for damages being obtained

- A) by any Employee or the personal representatives of any Employee in respect of Injury of the Employee caused during the period of insurance and arising out of and in the course of employment by the Policyholder in the Business
- B) against any company or individual operating from premises within Great Britain Northern Ireland the Channel Islands or the Isle of Man

in any court situate in the territories specified in B) above and

- C) remaining unsatisfied in whole or in part six months after the date of such judgment

at the request of the Policyholder the Company will pay to the Employee or the personal representatives of the Employee the amount of any such damages and any awarded costs to the extent that they remain unsatisfied

Provided that

- A) there is no appeal outstanding
- B) if any payment is made under the terms of this Extension the Employee or the personal representatives of the Employee shall assign the judgment to the Company

### 2 Compensation for Court Attendance

In the event of any of the following persons attending court as a witness at the request of the Company in connection with a claim in respect of which the Policyholder is entitled to indemnity under this Section the Company will provide compensation to the Policyholder at the following rates per day for each day on which attendance is required

- A) any director or partner of the Policyholder £750
- B) any Employee £500

### 3 Automatic Acquisitions

The indemnity provided by this Policy shall apply in respect of any new or acquired company within Great Britain Northern Ireland the Isle of Man or the Channel Islands from the date of creation or acquisition

Provided that

- A) the activity of such company falls within the Business
- B) the new creation or acquisition does not have an annual turnover in excess of 10% of the Policyholder's annual turnover as declared to the Company at the beginning of the period of insurance or £10,000,000 whichever is the lesser
- C) the Policyholder shall submit full claims and underwriting information to the Company within 60 days after such new creation or acquisition

the Company shall have the right to make any additional charges or changes in terms in respect of such new creation or acquisition

## Section 2 - Public/Products Liability

### THIS SECTION APPLIES ONLY WHERE SHOWN AS OPERATIVE IN THE SCHEDULE

The Company will provide indemnity to any Person Entitled to Indemnity

- 1 up to the limit of indemnity against legal liability for damages in respect of
  - A) accidental Injury of any person
  - B) accidental loss of or damage to Property
  - C) nuisance trespass to land or trespass to goods or interference with any easement right of air light water or way other than legal liability for damages which result from a deliberate act or omission of the Policyholder or which is a natural consequence of the ordinary conduct of the Business and which could reasonably have been expected by the Policyholder having regard to the nature and circumstances of such act or omission
  - D) wrongful arrest or false imprisonment

happening during the period of insurance in connection with the Business
- 2 in respect of claimants' costs and expenses which the Policyholder is legally liable to pay in connection with any claim under 1 above
- 3
  - A) the costs of legal representation at any coroner's inquest or inquiry in respect of any death
  - B)
    - i) costs of legal representation at proceedings in any court arising out of any alleged breach of statutory duty resulting in Injury which may be subject of indemnity under this Section including the defence of any criminal proceedings brought against the Policyholder director or partner or Employee of the Policyholder for a breach of the Corporate Manslaughter and Corporate Homicide Act 2007 or an offence of corporate manslaughter or corporate homicide or a breach of the Health and Safety at Work etc Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978
    - ii) costs and expenses of legal representation at any appeal against conviction if in the opinion of counsel (appointed by mutual consent) such appeal could be contested with the probability of success

where the Company has an interest in the outcome of the proceedings
  - C) all other legal costs and legal expenses in relation to any matter which may form the subject of a claim for indemnity under this Policy

incurred with the Company's prior written approval

### General Provisions

Provided that in respect of

- A) any one Event
- B) all Events happening during the period of insurance in respect of products supplied
- C) all Sudden Pollution or Contamination Incidents considered by the Company to have occurred during the period of insurance

The following shall apply

- 1 the total amount payable by the Company in respect of 1 above and all Extensions shall not exceed the limit of indemnity
- 2 the Policyholder's Contribution will be payable before the Company shall be liable to make payment
- 3 the Company may at any time pay the limit of indemnity (less any sums already paid as damages) or any less amount for which at the absolute discretion of the Company the claims arising out of such Event can be settled

The Company will then relinquish control and be under no further liability in respect of such claims except for costs and expenses for which the Company may be responsible prior to the date of such payment

- 4 where the Company is liable to indemnify more than one person the total amount of indemnity in respect of damages shall not exceed the limit of indemnity
  - 5 the total amount payable by the Company in respect of all damages arising out of all claims during the period of insurance consequent on or attributable to one source or original cause irrespective of the number of Persons Entitled to Indemnity having a claim under this Policy consequent on or attributable to that one source or original cause shall not exceed the appropriate limit of indemnity stated in the Schedule
- For the purposes of the limit of indemnity all of the Persons Entitled to Indemnity under this Policy shall be treated as one party or legal entity so that there will be only two parties to the contract of insurance namely the Company and the Policyholder both as defined herein
- 6 in respect of claims happening or where a claim is brought in the United States of America all costs and expenses of the claimant and the costs and expenses (incurred by the Company or with the Company's written approval) of any Person Entitled to indemnity are included within the limit of indemnity stated in the Schedule

### Exclusions to Section 2

The indemnity will not apply to legal liability

#### 1 Mechanical Vehicles

arising from or out of the ownership possession or use by or on behalf of any Person Entitled to indemnity of any

- A) Vehicle other than legal liability arising out of
  - i) the use of plant as a tool of trade on site
  - ii) the use of plant at the premises of the Policyholder
  - iii) the loading or unloading of any Vehicle

except where indemnity is provided by any motor insurance contract or where insurance or security is required by law

- B) aircraft or other aerial device
- C) aerospace device
- D) hovercraft or hydrofoil
- E) water-borne vessel or craft other than
  - i) hand propelled or sailing craft in inland or territorial waters
  - ii) craft used for business entertainment within inland or territorial waters

## 2 Professional Liability

arising from or in connection with

- A) advice
- B) design
- C) specification

provided for a fee by the Policyholder and not connected with the supply or intended supply of the Policyholder's products

## 3 Property in the Policyholder's Custody or Control

for or arising from loss of or damage to any Property which at the time of the Event giving rise to such liability is owned by or held in trust by or in the custody or control of the Policyholder other than

- A) Employees' directors' or visitors' personal effects including vehicles and their contents
- B) premises and their contents not owned by or leased or rented to the Policyholder at which the Policyholder is undertaking work in connection with the Business
- C) premises and their fixtures and fittings leased or rented to the Policyholder unless such legal liability
  - i) has been accepted by agreement in which case the indemnity will only be provided to the extent that such liability would have attached in the absence of such agreement
  - ii) arises from an agreement to maintain in force insurance in respect of loss of or damage to such premises and their fixtures and fittings

## 4 Pollution or Contamination

caused by or arising out of pollution or contamination unless caused by a Sudden Pollution or Contamination Incident

## 5 War and Allied Risks

arising from any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

## 6 Employers' Liability

for Injury of any Person Employed arising out of and in the course of employment by the Policyholder in the Business

## 7 Product Defects and Recall

- A) for loss of or damage to any product supplied or contract work executed by the Policyholder caused by any defect therein or the harmful nature or unsuitability thereof for its intended purpose
- B) for the costs of recall removal repair alteration replacement or reinstatement of any product supplied or contract work executed by the Policyholder necessitated by any known or suspected defect therein or the unsuitability thereof for its intended purpose

## 8 Radioactive Contamination

of whatsoever nature directly or indirectly caused by or contributed to by or arising from

- 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

## 9 Fines or Penalties

for

- A) fines or penalties
- B) the costs of appeal against any improvement or prohibition notices
- C) fees for intervention payable under the Health and Safety Fees (Regulations) 2012
- D) compensation ordered or awarded by a Court of Criminal Jurisdiction
- E) aggravated exemplary or punitive damages awarded by any court outside Great Britain Northern Ireland the Channel Islands or the Isle of Man

## 10 Aircraft Products

arising from Aircraft Products

## 11 Fear of Asbestos

for mental injury or fear of suffering bodily injury death disease or illness arising out of actual or suspected exposure to Asbestos Asbestos Dust or Asbestos Containing Materials

## 12 Asbestos Removal Costs

for the costs of management (including those of any persons under any statutory duty to manage) removal repair alteration recall replacement or reinstatement of any property or part thereof arising out of the presence of Asbestos Asbestos Dust or Asbestos Containing Materials

## 13 Asbestos in the United States of America

of whatsoever nature directly or indirectly caused by or contributed to by or occurring due to the presence of Asbestos Asbestos Containing Materials or Asbestos Dust or the release of Asbestos Dust happening in the United States of America or where a claim is brought in the United States of America

**14 Airside**

arising out of work undertaken Airside

**15 Cyber**

for mental injury arising from

- i) loss destruction or corruption of Data
- ii) appropriation transmission use access to storage or modification of Data
- iii) the reduction in or loss of ability to use access process transmit modify or store Data
- iv) misinterpretation or misuse of Data

**Extensions to Section 2**

(each of which is subject otherwise to the terms of this Policy)

**1 Advertising Injury**

The Company will indemnify the Policyholder in respect of legal liability for Advertising Injury committed during the period of insurance

This Extension shall not apply in respect of

- A) liability arising from or caused by a deliberate or intentional act or omission of any Person Entitled to Indemnity by this Extension if the result thereof could reasonably have been expected by any person having regard to the nature and circumstances of such act or omission
- B) claims which arise out of circumstances notified to previous insurers or known to the Policyholder at inception of this Policy
- C) Advertising Injury where indemnity is provided by any other insurance
- D) Advertising Injury committed by any Policyholder whose Business is any of the following
  - i) advertising broadcasting publishing or telecasting
  - ii) designing or determining the content of web-sites for others
  - iii) providing an internet search access content or service provider
- E) Advertising Injury arising out of electronic bulletin boards or chatrooms that the Policyholder hosts owns or exercises control over

**2 Automatic Acquisitions**

The indemnity provided by this Policy shall apply in respect of any new or acquired company within Great Britain Northern Ireland the Isle of Man and the Channel Islands from the date of creation or acquisition

Provided that

- A) the activity of such company falls within the Business
- B) the new creation or acquisition does not have an annual turnover in excess of 10% of the Policyholder's annual turnover as declared to the Company at the beginning of the period of insurance or £10,000,000 whichever is the lesser

- C) the Policyholder shall submit full claims and underwriting information to the Company within 60 days after such new creation or acquisition

the Company shall have the right to make any additional charges or changes in terms in respect of such new creation or acquisition

**3 Clean Up Costs**

The Company will provide indemnity to the Policyholder in respect of

- 1 Clean Up Costs arising solely under a statutory provision that operates in any part of Great Britain Northern Ireland the Channel Islands or the Isle of Man
- 2
  - i) costs and expenses in relation to any matter which may form the subject of indemnity under this Extension incurred with the Company's prior written approval
  - ii) costs and expenses incurred with the Company's prior written approval in any appeal against any statutory notice served or to be served upon the Policyholder by any enforcing authority for any enforcement action which would be the subject of indemnity under this Extension if in the opinion of counsel (appointed by mutual consent) such appeal could be contested with the probability of success

The indemnity provided by this Extension shall not apply to costs (including Clean Up Costs)

- A) incurred in achieving any improvement betterment or alteration in any Property
- B) for remedial action carried out or in relation to Property which at the time of the Sudden Pollution or Contamination Incident giving rise to such legal liability is owned by or held in trust by or in the custody or control of the Policyholder
- C) incurred in relation to the reinstatement reintroduction or provision of any living organism or natural habitat
- D) arising out of a genetically modified organism
- E) comprising of the first 10 per cent of any one Sudden Pollution or Contamination Incident subject to a minimum contribution by the Policyholder of £2,500 and a maximum contribution of £25,000
- F) arising solely from the Policyholder's liability under legislation operating in any part of Great Britain and Northern Ireland which implements Directive 2004/35/EC on environmental liability with regard to the prevention and remedying of environmental damage including the Environmental Damage (Prevention and Remediation) Regulations 2009 or under any replacement legislation in respect of the foregoing after

Provided that

- 1) all costs covered under 1 and 2 above will form part of and not exceed the limit of indemnity shown in the Schedule for all Sudden Pollution or Contamination Incidents considered by the Company to have occurred during the period of insurance
- 2) the total amount payable under this Extension shall not exceed £250,000

#### 4 Compensation for Court Attendance

In the event of any of the following persons attending court as a witness at the request of the Company in connection with a claim in respect of which the Policyholder is entitled to indemnity under this Policy the Company will provide compensation to the Policyholder at the following rates per day for each day on which attendance is required

- A) any Director or partner of the Policyholder £750
- B) any Employee £500

#### 5 Contingent Motor Liability

Notwithstanding Exclusion 1A) the Company will provide indemnity to the Policyholder against legal liability for Injury or loss of or damage to Property arising out of the use in the course of the Business by any Employee of any Vehicle not the property of nor provided by the Policyholder

The indemnity will not apply to legal liability

- A) in respect of loss of or damage to such Vehicle or to property within the Vehicle
- B) in respect of which the Policyholder is entitled to indemnity under any other insurance
- C) arising out of use of any Vehicle whilst Airside

Exclusion 6 shall not apply to this Extension

#### 6 Cross Liabilities

If the Policyholder comprises more than one party the Company will provide indemnity to each in the same manner and to the same extent as if a separate Policy had been issued to each

Provided that the total amount payable in respect of damages shall not exceed the limit of indemnity stated in the Schedule

#### 7 Data Protection Act

The Company will provide an indemnity to the Policyholder and if the Policyholder so requests any Employee or director or partner of the Policyholder against legal liability to pay damages for damage or distress as described in United Kingdom Data Protection laws or under Article 82 of the General Data Protection Regulation (Regulation (EU) 2016/679) or under any replacement legislation in respect of any of the foregoing

The Company will also pay claimant's costs and expenses which the Policyholder is legally liable to pay in connection with any claim incurred with the Company's prior written approval

Provided that the Policyholder has paid the appropriate fee under the United Kingdom Data Protection (Charges and Information) Regulations 2018 (or the equivalent regulations in the Isle of Man or Channel Islands) or is exempt from doing so

This Extension shall not apply in respect of

- A) the payment of fines or penalties
- B) the costs of notifying any person regarding loss of Data
- C) the costs of replacing reinstating rectifying erasing blocking or destroying Data

- D) liability arising from or caused by a deliberate or intentional act or omission of any person eligible for indemnity by this Extension if the result thereof could reasonably have been expected by the Policyholder or any other person having regard to the nature and circumstances of such act or omission
- E) claims which arise out of circumstances notified to previous insurers or known to the Policyholder at inception of this Policy
- F) legal liability where indemnity is provided by any other insurance or elsewhere in this Policy

Provided that the total amount payable under this Extension shall not exceed £1,000,000 in the aggregate in any one period of insurance

#### 8 Defective Premises Act

The Company will provide indemnity in respect of legal liability for Injury or loss of or damage to Property incurred by virtue of the provisions of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975

The indemnity will not apply to legal liability

- A) for the costs of remedying any defect or alleged defect in premises disposed of by the Policyholder
- B) for the costs of remedying the presence of Asbestos Asbestos Dust or Asbestos Containing Materials
- C) to the extent that indemnity is provided from any other source

#### 9 Excess Motor Liability

Notwithstanding Exclusion 1 A) the Company will provide indemnity to the Policyholder against legal liability for damage to Property for any amount in excess of the amount payable under any motor insurance where liability arises out of the use by any Person Employed or director of the Policyholder of any of the Policyholder's Vehicles

Provided that

- A) the indemnity provided shall only apply in excess of £5,000,000 or the amount payable under any motor insurance whichever is the greater
- B) the indemnity provided shall in addition be subject to the same terms conditions and warranties as the underlying motor insurance
- C) the Limits of Indemnity contained in the Schedule shall be reduced by an amount equal to the indemnity recoverable by the Policyholder under the underlying motor insurance

The indemnity will not apply to legal liability

- A) in respect of loss of or damage to such Vehicle or to property within the Vehicle
- B) in respect of which the Policyholder is entitled to indemnity under any other insurance
- C) arising out of use of any Vehicle whilst Airside
- D) arising directly or indirectly out of Terrorism

## 10 Legionellosis

Notwithstanding Exclusion 4, the Company will provide indemnity to the Policyholder in respect of legal liability for accidental Injury caused by Legionellosis arising out of the Business.

Provided that all incidents considered by the Company to have occurred during the period of insurance in respect of this Extension shall form part of and not exceed the limit of indemnity shown in the schedule for all Sudden Pollution or Contamination Incidents.

## 11 Legionellosis Run Off

The Company will provide indemnity in respect of Injury caused by Legionellosis arising out of the Business happening prior to the inception date of this Policy

Provided that the Company shall not be liable for claims

- A) where indemnity is provided by any other insurance
- B) known to the Policyholder or any other Person Entitled to Indemnity prior to inception of this insurance
- C) notified under any other policy which was in force prior to the inception of this Policy which might be reasonably expected to give rise to a claim

## 12 Overseas Personal Liability

The Company will provide indemnity to the Policyholder and if the Policyholder so requests any Employee or director or partner of the Policyholder against legal liability in respect of Injury or loss of or damage to Property incurred in a personal capacity while temporarily outside Great Britain Northern Ireland the Channel Islands or the Isle of Man in connection with the Business

The indemnity will not apply

- A) to legal liability arising out of the ownership or occupation of land or buildings
- B) where indemnity is provided by any other insurance

## 13 Unauthorised Movement of Vehicles

The Company will indemnify the Policyholder in respect of legal liability for Injury or loss of or damage to Property arising from or in connection with any Vehicle not the property of nor provided by the Policyholder that is causing an obstruction and interfering with the Business and is moved by any Person Employed or director of the Policyholder

The indemnity will not apply

- A) where indemnity is provided by any motor insurance contract or where insurance or security is required by law
- B) in respect of Injury or loss of or damage to Property caused by any Vehicle being moved whilst Airside

## Section 3 - Legal Defence Costs

### THIS SECTION APPLIES ONLY WHERE SHOWN AS OPERATIVE IN THE SCHEDULE

Where Injury of any person or loss of or damage to Property has not occurred or where the Company ceases to have an interest in the outcome of the proceedings under any other Section insured under this Policy the Company will provide indemnity to the Policyholder and if the Policyholder so requests any Employee or director or partner of the Policyholder

up to the limit of indemnity in respect of

- A) legal costs and other expenses incurred with the Company's prior written approval
- B) costs awarded against the Policyholder or any director partner or Person Employed

in connection with

- i) the defence of criminal proceedings brought
- or
- ii) in appeal against a conviction arising from such proceedings

relating to an offence alleged to have been committed during the period of insurance in the course of the Business but only in respect of proceedings brought as stated in Part **A** and **B** below

#### Part A

In respect of a breach of

- 1 the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 where the proceedings relate to the health safety and welfare of any Person Employed director or partner of the Policyholder
- 2 the Corporate Manslaughter and Corporate Homicide Act 2007

#### Part B

In respect of a breach of

- 1 the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 where the proceedings relate to the health safety and welfare of any person other than a Person Employed director or partner of the Policyholder
- 2 Part II of the Consumer Protection Act 1987
- 3 Part II of the Food Safety Act 1990
- 4 the Corporate Manslaughter and Corporate Homicide Act 2007

## General Provisions

Provided that in respect of Part **A** and **B**

- 1 the indemnity will not apply
  - A) to fines or penalties of any kind
  - B) to the costs of appeal against any improvement or prohibition notices
  - C) to fees for intervention payable under the Health and Safety Fees (Regulations) 2012
  - D) where indemnity is provided by any other insurance
  - E) to proceedings consequent upon any deliberate act or omission by
    - i) the Policyholder
    - ii) any partner or director of the Policyholder
    - iii) any Employee with any specific responsibility for compliance with the legislation specified in this Section which could reasonably have been expected to constitute a breach of the legislation specified in this Section
  - F) to any costs or expenses incurred arising out of or in connection with criminal proceedings relating in any way to Asbestos Asbestos Dust or Asbestos Containing Materials

- 2 the Company may at any time pay the limit of indemnity (less any sums already paid) or any less amount for which at the absolute discretion of the Company the claims arising can be settled but including any amount for which the Company may be responsible prior to the date of such payment

The Company will then relinquish control of such claims and be under no further liability in respect thereof

- 3 where the Company is liable to indemnify more than one person the total amount of indemnity shall not exceed the limit of indemnity
- 4 where the costs relate to the costs of appeal the Policyholder will only be indemnified if in the opinion of counsel (appointed by mutual consent) such appeal could be contested with the probability of success

## Special Provision

The Company shall pass notification to an independent third party service provider with whom the Company has an agreement which shall thereafter administer claims settlement on the Company's behalf

## Section 4 - Financial Loss

### THIS SECTION APPLIES ONLY WHERE SHOWN AS OPERATIVE IN THE SCHEDULE

The insurance provided by Section 4 is on a claims made basis with the costs and expenses of the claimant and the costs and expenses (incurred by the Company or with the Company's written approval) of any Person Entitled to Indemnity included within the limit of indemnity stated in the Schedule

The Company will provide indemnity to any Person Entitled to Indemnity

- 1 against legal liability incurred in connection with the Business for damages in respect of financial loss arising out of any claim which is
  - A) first made in writing to the Policyholder ( or any other Person Entitled to Indemnity under this Policy during the period of insurance

and

  - B) notified to the Company
    - i) during
    - or
    - ii) within thirty days after expiry of the same period of insurance
- 2 against legal liability for claimant's costs and expenses in connection with 1 above
- 3 in respect of
  - A) i) costs of legal representation at proceedings in any court arising out of any alleged breach of statutory duty resulting in financial loss which may be subject of indemnity under this Section
  - ii) costs and expenses of legal representation at any appeal against conviction if in the opinion of counsel (appointed by mutual consent) such appeal could be contested with the probability of success

where the Company has an interest in the outcome of the proceedings

  - B) all other costs and expenses in relation to any matter which may form the subject of a claim for indemnity under 1 above

incurred by the Company or with the Company's prior written approval

### General Provisions

Provided that

- 1 the financial loss is sustained within Great Britain Northern Ireland the Channel Islands or the Isle of Man
- 2 the total amount payable under this Section (including all Extensions) shall not exceed the limit of indemnity stated in the Schedule
- 3 the Policyholder's Contribution will be payable before the Company shall be liable to make payment

- 4 the Company may at any time pay the limit of indemnity (less any sums already paid or incurred) or any less amount for which at the absolute discretion of the Company the claim or claims can be settled

The Company will then relinquish control and be under no further liability of such claim or claims

- 5 the total amount payable by the Company in respect of all damages costs and expenses arising out of all claims during the period of insurance irrespective of the number of such claims and irrespective of the number of Persons Entitled to Indemnity having claims under this Policy shall not exceed the appropriate limit of indemnity stated in the Schedule

For the purposes of the limit of indemnity all of the Persons Entitled to Indemnity under this Policy shall be treated as one party or legal entity so that there will be only two parties to the contract of insurance namely the Company and the Policyholder

### Exclusions to Section 4

The indemnity will not apply to legal liability

#### 1 Mechanical Vehicles

arising from or out of the ownership possession or use by or on behalf of any Person Entitled to Indemnity of any

- A) Vehicle other than legal liability arising out of
  - i) the use of plant as a tool of trade on site
  - ii) the use of plant at the premises of the Policyholder
  - iii) the loading or unloading of any Vehicle

except where indemnity is provided by any motor insurance contract or where insurance or security is required by law

- B) aircraft or other aerial device
- C) aerospace device
- D) hovercraft or hydrofoil
- E) water-borne vessel or craft

#### 2 Person Employed

for financial loss sustained by any Person Employed arising out of and in the course of employment by the Policyholder in the Business

#### 3 Product Recall

for the costs of recall removal repair alteration replacement or reinstatement of any product supplied or contract work executed by the Policyholder necessitated by any known or suspected defect therein or the unsuitability thereof for its intended purpose

#### 4 Advice Design or Specification

arising from or in connection with

- A) advice
- B) design
- C) specification

## 5 Injury Damage Nuisance Trespass or Interference

in respect of

- A) Injury of any person
- B) loss of or damage to Property
- C) nuisance trespass or interference with any easement right of air light water or way
- D) wrongful arrest or false imprisonment

## 6 Radioactive Contamination

of whatsoever nature directly or indirectly caused by or contributed to by or arising from

- 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

## 7 War and Allied Risks

arising from any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

## 8 Fraud

arising out of any act of fraud or dishonesty by the Policyholder or partner or director of the Policyholder

## 9 Deliberate Act or Omission

arising out of any deliberate act or omission by the Policyholder or partner or director of the Policyholder

## 10 Fines or Penalties

for

- A) fines or penalties
- B) compensation ordered or awarded by a Court of Criminal Jurisdiction
- C) the costs of appeal against any improvement or prohibition notice
- D) fees for intervention payable under the Health and Safety Fees (Regulations) 2012
- E) aggravated exemplary or punitive damages awarded by any court outside Great Britain Northern Ireland the Channel Islands or the Isle of Man

## 11 Defamation or Intellectual Property Rights

arising out of any defamation injurious falsehood passing off or infringement of any Intellectual Property Rights

## 12 Competition or Anti-Trust Laws

arising out of any breach or alleged breach of anti-trust laws

## 13 Storage or Processing of Computer Data

for financial loss arising from any reciprocal arrangement for the storage or processing of computer Data or use of computer facilities

## 14 Statutory Authorities

to any statutory authority arising out of the enforcement of statutory requirements or the performance of statutory duties

## 15 Strikes or Labour Disturbances

arising out of or in connection with any delays strikes or labour disturbances

## 16 Retroactive Liability

arising out of any cause happening before the Retroactive Date

## 17 Electronic Risk and Data

arising from or out of

- A) the transmission or impact of any Virus
- B) any unauthorised access to a Computer System
- C) interruption of or interference with electronic means of communication used in the conduct of the Business including but not limited to any diminution in the performance of any website or electronic means of communication
- D) failure of a Computer System
- E) damage to Data including but not limited to
  - i) loss destruction or corruption of Data
  - ii) appropriation transmission use access to storage or modification of Data
  - iii) the reduction in or loss of ability to use access process transmit modify or store Data
  - iv) misinterpretation or misuse of Data

## 18 Asbestos

of whatsoever nature directly or indirectly caused or contributed to or occurring by

- A) the presence of Asbestos Asbestos Dust or Asbestos Containing Materials
- B) the release of Asbestos Dust
- C) the exposure of persons buildings or Property to Asbestos Asbestos Dust or Asbestos Containing Materials

## 19 Diminution in Value

for the diminution of the value of any Property

## 20 Employment-Related Practices

for financial loss of whatsoever nature directly or indirectly resulting from Employment Related Practices

## 21 Territorial Limits

for financial loss sustained outside Great Britain Northern Ireland the Channel Islands or the Isle of Man

## 22 Contractual Liability

any liability assumed under any contract or agreement except to the extent that liability would have attached in the absence of such contract or agreement

## Extensions to Section 4

(each of which is subject otherwise to the terms of this Policy)

### 1 Compensation for Court Attendance

In the event of any of the following persons attending court as a witness at the request of the Company in connection with a claim in respect of which the Policyholder is entitled to indemnity under this Policy the Company will provide compensation to the Policyholder at the following rates per day for each day on which attendance is required

- A) any director or partner of the Policyholder £750
- B) any Employee £500

### 2 Cross Liabilities

If the Policyholder comprises more than one party the Company will provide indemnity to each in the same manner and to the same extent as if a separate Policy had been issued to each

Provided that the total amount payable in respect of damages costs and expenses shall not exceed the limit of indemnity stated in the Schedule

## Complaints Procedure

### Our commitment to customer service

At Intact Insurance Isle of Man Limited we are committed to going the extra mile for our customers.

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.

### Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Ensure you are clear on how to escalate your complaint, if necessary

### Step 1

If your complaint relates to your Policy then please contact Intact Insurance Isle of Man Limited or your Broker.

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. We'll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

### Step 2

In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our Managing Director will then review the matter. Once our Managing Director has reviewed your complaint you will be sent a final decision in writing within 8 weeks of the date we received your complaint.

Our Managing Director's contact details are as follows:

Post: Intact Insurance Isle of Man Limited  
PO Box 27  
Jubilee Buildings  
1 Victoria Street  
Douglas  
Isle of Man  
IM99 1BF

Email: [IntactIOM@intactinsurance.co.uk](mailto:IntactIOM@intactinsurance.co.uk)

### If you are still not happy

If you are still unhappy after our Managing Director's review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Isle of Man Financial Services Ombudsman.

The Isle of Man Financial Ombudsman Service is an independent body that arbitrates on complaints.

They can be contacted at:

Telephone: 01624 686500

Email: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)

If you make a complaint, your right to take legal action against us is not affected.

## Fair Processing Notice

At Intact Insurance Isle of Man Limited we provide commercial insurance policies directly or in with other organisations.

Where individuals are covered under the terms of these insurance policies we may need to process their personal information.

Information including the purpose and basis for the processing, how long data will be retained for and about the individual rights under the data protection regulation can be found at:

<https://www.intactinsurance.co.im/customer-information>

If you have any questions or comments about this Privacy Notice please contact:

Data Protection Officer  
Intact Insurance Isle of Man Limited  
PO Box 27  
Jubilee Buildings  
1 Victoria Street  
Douglas  
Isle of Man  
IM99 1BF

You may also contact us at:

Email: [IntactIOM@intactinsurance.co.uk](mailto:IntactIOM@intactinsurance.co.uk)

Telephone: 01624 645900

## Employers' Liability Tracing Office

Certain information relating to your insurance policy including, without limitation, the policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates, employer's reference numbers provided by His Majesty's Revenue and Customs and Companies House Reference Numbers (if relevant), will be provided to the Employers' Liability Tracing Office, (the 'ELTO') and added to an electronic database, (the 'Database').

This information will be made available in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure By Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the 'Claimants'):

- to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- to identify the relevant employers' liability insurance policies.

The Database will be managed by the ELTO.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in this way and for these purposes.





