

Public and Products Liability (Core Cover)

This is a summary of the public and products liability section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your schedule will show the items you have chosen to include along with the cover limits.

What is public and products liability insurance?

Public liability insurance covers compensation payments and any associated legal costs if you're held responsible for causing injury to a member of the general public, or the loss of or damage to their property.

Products liability cover sits alongside our public liability insurance protecting your business from unexpected compensation costs and associated legal fees if a product you make or supply causes injury to someone or damages their property.

The public liability cover limit you select is on an any one occurrence basis. For products liability, the limit applies to all events during any one period of insurance.

Why do I need public and products liability insurance?

Any business that has contact with customers or the general public should strongly consider having public liability insurance. For example: a client visits your home office, trips over a laptop extension cable and fractures their wrist. The client could allege that the accident was caused by your negligence and sue you for compensation which could have a serious financial impact on your business.

What's covered	What's not covered
<ul style="list-style-type: none"> • £1 million cover limit which can be increased to £5 million. • Injury to working partners • Accidental damage to employees' and visitors' vehicles and personal belongings in your custody and control • Payment for court attendance expenses in connection with a claim you are covered for; £500 per day for you and £250 for each employee • Personal liability of employees and directors whilst they are working temporarily overseas on behalf of your business (excluding construction trades) • Legal costs and expenses in defending prosecutions under <ul style="list-style-type: none"> – health and safety legislation – Consumer Protection Act 1987 – Food Safety Act 1990 • Corporate Manslaughter and Corporate Homicide Act 2007 • Data Protection Act 1998 • Acts of terrorism (limited to £2 million for any one event) 	<ul style="list-style-type: none"> • Injury to your employees • The excess as stated in your schedule which will be deducted from each claim. • Damage to property in your custody or control other than employees' and visitors' personal belongings • Liquidated damages, penalty clauses, fines or punitive damages • Products supplied that could affect the navigation, propulsion or the safety of any aircraft or other aerial device or the safety or operation of nuclear installations • Pollution or contamination • Products supplied to or work on, or travel to/from any offshore installation or support vessel • Claims arising from asbestos • Damage during the fixing/correcting of defective products supplied, or the cost of recalling them • Any advice, instruction, consultancy, design, inspection, certification or testing which you provide under a specific contract or for which you're paid separately

Employers' Liability (optional cover)

This is a summary of the employers' liability section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your schedule will show the items you have chosen to include along with the cover limits.

What is employers' liability insurance?

Employers' liability insurance protects your business against the cost of compensating an employee and any associated legal fees if they're injured or become ill as a result of their work.

Why do I need employers' liability insurance?

If you employ staff you're responsible for their health and safety during work time and are required by law to have employers' liability insurance. You can be fined £2,500 for every day you are not properly insured. The compulsory level of insurance cover required is £5 million although our policy provides £10 million as standard.

What's covered	What's not covered
<ul style="list-style-type: none">• £10 million cover limit• Employees on work experience and government schemes.• Worldwide cover for employees who are temporarily working overseas (excluding construction trades)• Legal costs and expenses in defending prosecutions under all relevant health and safety legislation and the Corporate Manslaughter and Corporate Homicide Act 2007• Payment for court attendance expenses in connection with a claim you are covered for; £500 per day for you and £250 for each employee• Acts of terrorism (limited to £5 million for any one event)	<ul style="list-style-type: none">• Work in or on or travel to or from any offshore installation or support vessel• Injury to an employee travelling in or on, or getting into or out of, a vehicle where any Road Traffic Act legislation applies.• Liquidated damages, penalty clauses, or fines

Tools, Stock and Business Equipment (optional cover)

This is a summary of the tools, stock and business equipment section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your schedule will show the items you have chosen to include along with the cover limits.

What is tools, stock and business equipment insurance?

This cover protects the essential items you need to run your business such as portable tools, machinery, laptops or trade stock either at your premises, in transit or if temporarily removed, for example, at customers' premises. The most we will pay for any one item is £2,500.

Why do I need tools, stock and business equipment insurance?

You need to consider the impact on your business and your ability to work if, for example, someone breaks in overnight and damages specialist equipment or damages your laptop or photographic equipment. Your home insurance may specifically exclude items used for business purposes so you may need to arrange cover separately.

What's covered	What's not covered
<ul style="list-style-type: none"> • Accidental loss or destruction of, or damage to, your tools, business equipment or trade stock. • Cover while items are temporarily removed from your premises or in transit anywhere in Europe. Cover outside Europe is restricted to 30 days per year. • Overnight theft from an unattended vehicle subject to specific conditions. • Where your computers and/or electronic office equipment can't be repaired we will pay for them to be replaced with new equipment of the same specification, if available or, if not, the next nearest specification. • Damage caused by you or an employee whilst the tools and/or equipment are being used for personal use. • Up to £500 for trade samples, goods held in trust and employees' or visitors' personal belongings in your custody and control. 	<ul style="list-style-type: none"> • Overnight theft from unattended vehicle unless the keys have been removed from the vehicle, all manufacturer's security devices have been put into effect and any unattached trailers have anti-hitching devices which are put into effect. • Storm, malicious damage or theft to property from a soft/open topped or open sided vehicle • Damage caused by theft or attempted theft if there are no visible signs of entry to the building, or where the building is unable to be locked. • Wear and tear or gradual deterioration • Mechanical or electrical breakdown • Moveable property in the open caused by wind, rain, hail, sleet, snow, flood or dust • Faulty or defective design, materials or workmanship • Damage caused by pollution or contamination. • Acts of fraud or dishonesty • Acts of terrorism • The excess as stated in the schedule which we will deduct from each and every claim.

Important questions

How long does my Aviva Business Insurance run for?

Your policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium

How do I make a claim?

Should you need to make a claim please phone our help line(s) on:

- 0345 030 7074 for all Property Claims relating to Tools, Stock and Business Equipment
- 0345 030 7563 for all Liability Claims

Please have your policy number to hand when calling.

What happens if I want to cancel my policy?

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to cancel and the insurance cover has already commenced providing there have been no claims made under the policy, there are no claims under consideration and no incidents which you are aware of that are likely to result in a claim, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

To cancel, please contact Aviva on **0800 302 9507**.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact us on **0800 302 9507**.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Our credentials and commitment to you

When you choose Aviva, your business is protected by the financial strength of the UK's largest commercial insurer and the market leader in business insurance solutions. Aviva is the world's seventh-largest insurance group and the biggest in the UK. It is one of the leading providers of life and pensions products to Europe and has substantial businesses elsewhere around the world.

Choice of law applicable

The appropriate law as set out below will apply unless you and we agree otherwise:

1. the law applying in that part of the UK, the Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives: or
2. in the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business: or
3. should neither of the above be applicable, the law of England and Wales will apply.

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.