

Retail Liability Insurance Policy Summary

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. These can be found in the Policy document, a copy of which is available on request. Excesses (the amount of any claim that you are responsible for) are shown on the Policy Schedule.

Insurer Liverpool Victoria Insurance Company Limited.

Type of Cover

LV's Retail Liability Insurance is designed to cover the legal liabilities of your business. The Sections of cover that you have selected are shown on the Policy Schedule.

Significant features & Significant or unusual exclusions or limitations

Section 1: Public & Products Liability

Cover

This Section protects the Insured for their legal liabilities to pay compensation and legal costs for accidental death or injury to any person (excluding employees) and accidental damage to third party material property. The Limit of Indemnity is shown on the Schedule (inclusive of costs in respect of occurrences in the USA or Canada).

Principal Extensions

Limit

<p>court attendance compensation Health & Safety at Work - legal defence costs Consumer Protection & Food Safety Acts - legal defence costs Corporate Manslaughter and Corporate Homicide - legal defence costs cross liabilities Data Protection Act Defective Premises Act indemnity to other parties motor contingent liability overseas personal liability</p>	<p>£250 per day per person</p>
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Principal Exclusions

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| <ul style="list-style-type: none"> ▪ advice, design and treatment ▪ exports to and all pollution in USA/Canada ▪ asbestos other than accidental discovery ▪ contractual liability ▪ damage to goods supplied or worked upon ▪ fines | <ul style="list-style-type: none"> ▪ supply of pharmaceutical products electronic cigarettes weapons fireworks second hand electrical goods and bikes safety critical products counterfeit goods ▪ gradual pollution and contamination ▪ property in the custody/control of the Insured | <ul style="list-style-type: none"> ▪ working offshore ▪ working other than in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man ▪ vehicles when compulsory insurance is required ▪ use of boats, watercraft, aircraft ▪ inflatables bouncy castles children's rides |
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Section 2: Employer's Liability

Cover

This optional Section protects the Insured for their legal liabilities in respect of claims from employees sustaining injury or disease caused during the period of insurance and in connection with their employment by the Insured.

The Limit of Indemnity is £10,000,000.

Principal Extensions	Limit
court appearance compensation Health & Safety at Work - legal defence costs indemnity to other parties unsatisfied court judgements Corporate Manslaughter and Corporate Homicide - legal defence costs	£250 per day per person
Principal Exclusions	
<ul style="list-style-type: none"> ▪ liability arising from work or visits offshore ▪ injury involving motor vehicles in circumstances where motor insurance is required by law ▪ working other than in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man other than for temporary visits 	

Principal General Policy Exclusions

War	Sonic bangs	Terrorism
Government action	Date recognition	
Radioactive contamination	Illegal deliberate and criminal activities	

Period of cover

The policy duration is 12 months and is annually renewable (unless shown differently on your policy schedule).

Cancellation

When you receive your Policy, you will have 14 days in which to consider the cover provided.

If the cover does not meet your requirements, you have the right to cancel the Policy and receive a full refund. You will need to return all your documents and any certificates to the Broker, Intermediary or Agent who arranged the Policy within 14 days of receipt.

Refunds will be made within 30 days of receipt of your request to cancel.

If you wish to terminate the contract at any other time, please contact the Broker, Intermediary or Agent who arranged the Policy.

How to make a claim

Please contact the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

How to complain

If you have a complaint about your policy or the service you have received please contact the Broker Intermediary or Agent who arranged the Policy for you.

If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with the service provided by LV=, please contact us by phone on **0845 640 5500** or write to us at LV=, County Gates, Bournemouth, BH1 2NF.

E-mail: feedback@lv.com

Please quote the Policy Number in all correspondence.

A copy of our complaint handling procedure is available on request.

If we cannot resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

The address is:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR Telephone: **0800 023 4567** or **0300 123 9 123** (from mobile or non BT lines)

E-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

There are different levels of compensation, depending on what kind of insurance you have:

Compulsory insurance such as third party motor insurance, is covered for 100% of the claim.

Non-compulsory insurance, such as home insurance, is covered for 90% of the claim.

You can get further information from the Financial Services Compensation Scheme. 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Telephone **0800 678 1100** or **020 7741 4100**

E-mail: enquiries@fscs.org.uk.

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