



**MGAM
CONTRACTORS
LIABILITY
AND
ALL RISKS
POLICY
SUMMARY**

CONTRACTORS LIABILITY AND ALL RISKS POLICY SUMMARY

This document is a policy summary and does not contain the full terms and conditions of the insurance contract. The full terms and conditions may be found in the policy document, a copy of which is available on request.

INSURER	<p>Sections A to D inclusive - 100% MS Amlin Insurance SE, UK Branch with the company registration number FC038781 and offices at The Leadenhall Building, 122 Leadenhall Street, EC3V 4AG, tel. +44 (0)20 7746 1000.</p> <p>Section E - 100% SCOR UK Company Limited ("SCOR"). SCOR is registered in England and Wales number 01334736. Registered address: 10 Lime Street, London, EC3M 7AA. SCOR is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority firm registration number 202333.</p> <p>ARAG plc is authorised to administer this insurance on behalf of the insurer.</p>
POLICY NUMBER	As stated in the policy schedule.
PERIOD OF INSURANCE	As stated in the policy schedule.

COVERS AVAILABLE

Section A - Employers' Liability.

Your legal liability to pay damages and claimant's costs, fees and expenses for injury to an employee arising in the course of his employment by you and happening during the period of insurance.

The limit of indemnity is shown in the policy schedule.

Section B - Public Liability.

Your legal liability to pay damages and claimant's costs, fees and expenses for accidental injury to a third party or accidental damage to property belonging to a third party arising in the course of your business and happening during the period of insurance.

The limit of indemnity is shown in the policy schedule.

Section C - Products Liability.

Your legal liability to pay damages and claimant's costs, fees and expenses for accidental injury to a third party or accidental damage to property belonging to a third party arising out of your products and happening during the period of insurance.

The limit of indemnity is shown in the policy schedule.

Section D - Contractors All Risks.

Physical loss or damage to Contract Works, Temporary Buildings and Site Accommodation, Plant, Tools, Equipment and Employees Tools, Clothing and Personal Effects happening during the period of insurance.

The sums insured are shown in the policy schedule.

Section E - Commercial Legal Protection.

Following an insured event the insurer will pay your legal costs & expenses including the cost of appeals up to the limit of indemnity for all claims related by time or originating cause.

The limits of indemnity are shown in the policy schedule.

EXTENSIONS

Employers' Liability

Extension 1 Unsatisfied Court Judgements

Public Liability

Extension 8 Overseas Personal Liability

Employers', Public and Products Liability

Extension 5 Cover for Other Persons

Extension 9 Manslaughter and Culpable Homicide.

Contractors All Risks

Extension 5 Employees' Effects

Extension 13 Speculative Housing.

Commercial Legal Protection.

Helplines are available for Legal and Tax advice, Redundancy Assistance, Identity Theft Resolution, Crisis Communication and Counselling Assistance. All helplines are subject to fair and reasonable use.

SIGNIFICANT LIMITATIONS

Employers' Liability

The maximum limit in respect of asbestos or terrorism claims will not exceed £5,000,000.

Contractors All Risks

The maximum limit for show houses is £250,000 and contents with a value of £50,000.

Commercial Legal Protection.

It must always be more likely than not that your claim will be successful.

Unless there is a conflict of interest ARAG will choose an appointed advisor until proceedings need to be issued or in any claim dealt with by an Employment Tribunal.

SIGNIFICANT AND UNUSUAL EXCLUSIONS

Employers' Liability

Exclusion 2 Offshore Work.

Public liability

Exclusion 5 Damage to property belonging to you or in your care, custody or control.

Products Liability

Exclusion 2 Failure to perform.

Contractors All Risks

Exclusion 1 Contracts scheduled (excluding maintenance period) to be longer than 24 months.

Commercial Legal Protection.

Exclusion 1 The insurer will not pay legal costs, expenses or compensation awards incurred before we accept a claim.

CANCELLATION

In the first year of this insurance you may cancel this insurance within 14 days of receiving the contract documentation or from the day of the conclusion of the contract (whichever date is the later) and receive a full refund of the premium paid providing there have been no claims either paid reported or outstanding. You may cancel the insurance at any time after this 14 day period but we reserve the right not to allow a return of premium.

To exercise your right to cancel please contact the insurance broker or intermediary who arranged this cover for you.

CLAIMS PROCEDURE

All claims under this insurance are to be notified to us using one of the following methods and quoting the policy number:

Sections A, B, C and D:

please telephone **Us** on 0800 085 7944 which is available 24 hours a day, 7 days a week and **We** will be pleased to advise **You** of the steps to take.

Section E:

Claims are to be notified to ARAG using one of the following methods:

Download a claim form from: www.arag.co.uk/newclaims

Telephone: 0330 303 1955 between 9am and 5pm Monday to Friday (except bank holidays).

The law that governs the interpretation of this insurance

All disputes concerning the interpretation of this insurance are understood and agreed by both **You** and **Us** to be subject to English Law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within England or Wales and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court. In the event that, at the commencement of the **Period of Insurance**, **You** are resident in (or if **You** are a business, **Your** registered office or principal place of business is situated in) Scotland or Northern Ireland then the law of that country will apply.

COMPLAINTS PROCEDURE

Sections A, B, C and D:

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

In the first instance please contact your insurance broker or intermediary who arranged this insurance for you or contact the Coverholder using the details specified in the Schedule.

If **Your** complaint is not resolved to **Your** satisfaction please contact **Us, Our** contact details are: Post: Complaints, MS Amlin Insurance, SE, The Leadenhall Building, 122 Leadenhall Street, EC3V 4AG.

Telephone: +44 (0) 207 7746 1300

Email: complaints@msamlin.com

Website: www.msamlin.com

Details of any internal complaint handling procedures are available on request.

If **You** remain dissatisfied after **We** have considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service (FOS) using the details shown below.

Section E:

Acting on behalf of SCOR UK Company Limited ARAG are committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to ARAG's Customer Relations Department who will arrange to have it reviewed at the appropriate level. They can be reached the following ways:

Telephone: 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).

E-mail: customerrelations@arag.co.uk

Write to: ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

If ARAG are not able to resolve the complaint to your satisfaction, then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction.

FINANCIAL OMBUDSMAN SERVICE

Contact details for the FOS are:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Email: complaint.info@financial-ombudsman.org.uk.

Telephone: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk

The FOS's decision is binding upon us, but you are free to reject it without affecting your legal rights.

Accepting an award made by the FOS may affect your rights to subsequently take legal action.

COMPENSATION SCHEME

We contribute to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For non-compulsory types of insurance you may be entitled to compensation of up to 90% of the claim.

Further information about compensation scheme arrangements is available from the FSCS:

Financial Services Compensation Scheme, POBox 300, Mitcheldean, GL17 1DY
Telephone: 0207 741 4100 or 0800 678 1100

or you can visit their website at www.fscs.org.uk