

Combined Liability Insurance

Insurance Product Information Document

Company : Sportscover Europe Limited

Product: Combined Liability Policy

Sportscover Europe Limited (registered in England & Wales No. 3726678) authorised and regulated by the Financial Conduct Authority Registration Number 308372. Registered Office: First Floor, 75/77 Cornhill, London EC3V 3QQ.

This document outlines the main benefits and restrictions associated with the Sportscover Combined Liability Policy. **This is not a Policy Document and does not reference all of the benefits, terms, conditions or exclusions.** Complete pre-contractual and contractual information on your policy is provided in the full policy documentation. Some covers are optional and will only apply if you have specifically selected them – the quotation or policy schedule will have the details of the sections selected.

What is this type of insurance?

This is a combined liability policy and covers the legal liability of your Business to pay compensation in respect of Employers Liability, Public Liability, Products Liability and Professional Indemnity. All sections may not be operative so please check your schedule.



What is insured?

✓ Employers Liability Section

Your legal liability to pay compensation to employees in respect of bodily injury caused during the period of insurance.

✓ Public Liability Section

Your legal liability to pay compensation to the public for accidental bodily injury or accidental damage to material property occurring during the period of insurance.

✓ Products Liability Section

Your legal liability to pay compensation to the public for accidental bodily injury or accidental damage to material property occurring during the period of insurance arising from products sold or supplied by you.

✓ Professional Indemnity Section

Damages awarded against you including costs arising from civil liability for any claim or claims made against you by reason of any actual or alleged act, error or omission committed solely in the performance of or failure to perform Professional Services

Main Liability Extensions

- ✓ Defective Premises Act
- ✓ Consumer Protection Act
- ✓ Contingent Vehicle Liability
- ✓ Contractual Liability
- ✓ Prosecution Legal Expenses
- ✓ Data Protection Legislation

This is not a complete list of extensions. Please refer to your policy document/schedule.



What is not insured?

- ✗ Any Excess.
- ✗ Dishonest, fraudulent, criminal, or malicious acts.
- ✗ Insolvency.
- ✗ Vehicle(s), aircrafts, boats or automobiles of any kind.
- ✗ Physical assault or sexual abuse.
- ✗ Use of non-medically prescribed drugs.
- ✗ AIDS, Cancer or CTE.
- ✗ Riots, strikes or civil disorders.
- ✗ War, ionising radiation or nuclear materials.
- ✗ Acts of Terrorism.
- ✗ Contractual Liability.
- ✗ Fines and penalties.
- ✗ Judgments made within or to enforce a judgment from the United States of America or Canada.
- ✗ Wilful breach of duty.
- ✗ Cyber Events.

This is not a complete list of exclusions. Please refer to your policy document/schedule.



Are there any restrictions on cover?

- ! Your cover applies only to your Business as described in the schedule.
- ! The total liability of Sportscover shall not exceed the Limit of Indemnity stated in the schedule.
- ! Your business must operate from the Republic of Ireland.
- ! Employees working overseas must be normally resident in the Republic of Ireland.
- ! You must not manufacture, mine, process, distribute, test, remediate, remove, store, dispose of, sell or use asbestos in respect of the Employers' Liability Section
- ! You must notify Sportscover if the registration or license of a Qualified Person or club lapses, is cancelled, suspended or terminated.

This is not a complete list of restrictions. Please refer to your policy document/schedule.



Where am I covered?

- ✓ Where legally permissible and subject to all the terms and conditions of this policy, the Insured is covered anywhere in the world provided the act or omission was committed within the Republic of Ireland.
- ✓ For Product Liability, cover applies anywhere in the world excluding the United States of America and Canada



What are my obligations?

- You must pay your premium.
- You must provide complete and accurate information when you take out, make changes to, and renew your policy.
- You must advise Sportscover or your intermediary of any incident that could lead to a claim and co-operate fully in the handling of the claim.
- You must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.
- You must take all reasonable precautions to prevent damage, accident or injury and maintain all property in good condition.
- You must comply with your statutory or regulatory obligations.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

If there is an intermediary the payment should be made directly to them. Payment to Sportscover should be made as a one off payment before the policy start date or, if agreed in advance, in instalments by Direct Debit.



When does the cover start and end

The start and end date of your policy is contained in your policy schedule (period of insurance).



How do I cancel the contract?

You can cancel your policy at any stage by giving notice in writing. Losses happening after the cancellation date will not be covered. No premium refund will be issued.

If permitted under the policy conditions or terms of business you may have the right to withdraw from the policy. This can be done by giving notice within 14 days of the start date or when you receive your policy, whichever is the later. Withdrawal means no cover was in force and no claim will be payable. You will receive a full refund less any administration fee.