



QBE European Operations

Combined liability policy

This **policy** together with its schedule is a contract between **you** and **us** and is based upon the information **you** have supplied to us in your statement of fact and any other information **you** have supplied.

We have agreed to insure **you** under the terms, conditions and exclusions in this **policy** and any extensions and endorsements attaching to it.

We will indemnify **you** for any liability that occurs during the **period of insurance** for which **you** have paid or agreed to pay the premium, subject to the terms, conditions and exclusions in this **policy** and in any extensions and endorsements attaching to it.

For and on behalf of QBE European Operations

Richard Pryce
Chief Executive
Officer
QBE European
Operations

Important

This **policy** is a legal contract and it is important that **you** read it very carefully to ensure that it meets **your** specific requirements. If it does not or if **your** insurance requirements change please let **your** insurance adviser know immediately.

We would remind **you** that **you** must tell **us** immediately of any facts or changes which might affect **our** assessment or acceptance of this insurance. If **you** do not disclose all material and relevant facts it is likely that **you will** invalidate **your policy** or **your policy** will not operate fully.

The premium paid by **you** to **us** has been based on your declaration of the number of persons employed by **you** at the time that this **policy** inception. It is a condition precedent to **our** liability to make any payment under this **policy** that such declaration was correct and true. It is also a condition precedent to **our** liability to make any payment under this **policy** that **you** must advise us immediately of any increase in the number of persons employed by **you**. If **you** do not, it is likely that **you will** invalidate this **policy** or **your policy** will not operate fully.

General definitions

The following words will have the same meaning wherever they appear in this **policy** unless otherwise stated. To help identify these words they will appear in **bold** in the **policy** wording.

1. **Policy**
 - a) All terms, provisions, exclusions, extensions, conditions and limits of indemnity set out in this document;
 - b) The schedule, notices and other documents attaching from time to time and
 - c) All endorsements incorporated and issued for incorporation in this document all of which shall be read together and constitute the contract of insurance.

2. **We/us/our**

Lloyds Insurance Company S.A. (Reinsured by Lloyd's syndicate DCH 386 which is managed by QBE Underwriting Limited)
Lloyds Insurance Company S.A. with its registered office at 14th Floor, Bastion Tower, Place du Champs de Mars 5, 1050 Brussels, Belgium is authorised by the National Bank of Belgium under licence number 3094.
QBE Underwriting Limited with its registered office at Plantation Place, 30 Fenchurch Street, London, EC3M 3BD, United Kingdom is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration number 204858)

3. **You/your**
 - a) The insured named in the schedule
 - b) Any associated or subsidiary company of the insured provided it has been notified to **us**
 - c) **At your** request
 - i. any director or **employee** while acting on behalf of or in course of their employment or engagement with **you** in respect of liability for which **you** would have been entitled to indemnity under this **policy** if the claim against any such person had been made against **you**.
 - ii. any officer, member or **employee** of **your** social, sports or welfare organisation or fire, first aid or ambulance service in their respective capacity as such.
 - iii. any of **your** directors, partners or senior officials in respect of private work carried out by any **employee** for them with **your** consent.
 - iv. any **principal** for legal liability in respect of which **you** would have been entitled to indemnity under this **policy** if the claim had been made against **you** arising out of work carried out by **you** under a contract or agreement.
 - v. **your** personal representatives (in the event of **your** death) in respect of liability incurred by **you** provided that if indemnity is extended to any party described in paragraphs a) to c) above that party shall be subject to the terms of this **policy** so far as they can apply and in any event **our** liability shall not exceed the limit of indemnity.

4. **Business**

The business carried on in the Republic of Ireland including the following activities

 - i. ownership use repair maintenance and decoration of premises occupied by **you**
 - ii. repair or maintenance of vehicles or plant owned or used by **you**
 - iii. the provision and management of canteen, social, sports, educational and welfare organisations for the benefit of any **employee** and first aid, fire, security and ambulance services
 - iv. participation in exhibitions held in member countries of the European Union in connection with the **business** specified in the schedule and
 - v. private work undertaken for **you** by any **employee** or for any director or **employee** with **your** prior consent.

5. **Costs and expenses**
 - i. Claimant's costs and expenses arising in respect of any claim against **you** which may be the subject of indemnity under this **policy**.
 - ii. All cost and expenses incurred by **you** with **our** written consent in respect of any claim against **you** which may be the subject of indemnity under this **policy**.

6. **Employee**

Any person who is

 - i. employed under a contract of service or apprenticeship with **you**
 - ii. a labour master or person supplied by him
 - iii. employed by labour only sub-contractors
 - iv. self-employed and working for **you** and under **your** control
 - v. hired to or borrowed by **you**
 - vi. supplied to **you** for the purpose of study work or training experience
 - vii. a prospective employee who is undergoing practical work experience whilst being assessed by **you** as to his or her suitability for employment
 - viii. a voluntary helper while working under **your** supervision and control and in connection with the **business**
 - ix. an outworker or homeworker employed under a contract to personally carry out any work in connection with the **business** while they are engaged in that work.

7. **Principal**

Any firm or individual for whom you are carrying out a contract and in respect of legal liability arising out of or in connection with the performance by you of that contract but only to the extent required and agreed under contract

8. **Products**

Any tangible products or goods (including containers, labelling, instructions or advice provided in connection therewith) which

General definitions

are manufactured, sold, supplied, erected, repaired, altered, treated, designed, tested, installed, formulated, constructed or serviced by **you** in the course of the **business**.

9. . **Bodily injury**

Death, injury, illness, disease or nervous shock.

10. . **Property**

Property which is both material and tangible.

11. . **Period of insurance**

The period from the effective date shown in the schedule until midnight on the expiry date shown in the schedule. This includes any subsequent period for which **we** may accept payment for renewal of this **policy**.

12. . **Pollution**

- a) Pollution or contamination by naturally occurring or man-made substances, forces, organisms or any combination of them whether permanent or transitory and
- b) all loss, damage or injury directly or indirectly caused by such pollution or contamination.

13. . **Offshore**

From the time of embarkation by an **employee** onto a conveyance at the point of final departure to an offshore rig or offshore platform until disembarkation by that **employee** from a conveyance on to land upon return from an offshore rig or offshore platform.

14. . **Contract work executed**

The permanent or temporary work executed or to be executed by you or on your behalf away from your normal place of business or that of the party who carried out the work on your behalf and all materials brought to the site of that work for incorporation therein and any other material, plant, tools, equipment and temporary buildings/structures thereon for the purposes of the execution of the works

Section A – Employers' liability

Operative clause

Subject to the exclusions, conditions and definitions of this **policy**, **we** will indemnify **you** under this section against

- a) all sums which **you** shall become legally liable to pay as damages; and
- b) **costs and expenses**

in the event of **bodily injury** sustained by any **employee** occurring during the period of insurance and arising out of and in the course of their employment by **you** in the **business** and which is caused

- i. within the Republic of Ireland, Northern Ireland, United Kingdom, Channel Islands and the Isle of Man.
- ii. elsewhere in the world in respect of temporary non-manual visits by any **employee** provided that such **employee** is normally resident in the Republic of Ireland.

Limit of indemnity

The amount specified in the schedule.

Our liability for all compensation payable to any claimant or any number of claimants in respect of or arising out of any one event or all events of a series consequent on or attributable to one source or original cause shall not exceed the limit of indemnity detailed in the schedule irrespective of the number of claims or claimants..

The limit of indemnity shall be the maximum amount payable including **costs and expenses**.

Exclusions

- 1. **We** will not indemnify **you** under this section against liability for **bodily injury** to an **employee** arising from the ownership, possession, use or control by **you** or any **employee** of any mechanically propelled vehicle in circumstances where compulsory insurance or security is required under any Road Traffic Act legislation.
- 2. **We** shall not indemnify **you** under this section against liability arising **offshore**.

SEE ALSO GENERAL EXCLUSIONS ON PAGE 8

Section B– Public Liability

Operative clause

Subject to the exclusions, conditions and definitions of this policy, **we** will indemnify **you** under this section against

- a. all sums which **you** shall become legally liable to pay as damages and
- b. **costs and expenses**

in the event of

- i. accidental **bodily injury** to any person other than any **employee**
- ii. accidental loss of or damage to **property** or
- iii. obstruction, loss of amenities, trespass, nuisance or interference with any right of way, light, air or water

occurring during the **period of insurance** and arising out of **your business**

- a. in the Republic of Ireland, Northern Ireland, United Kingdom, Channel Islands, and the Isle of Man.
- b. elsewhere in the world other than the United States of America or Canada arising out of business visits by directors or non-manual **employees** ordinarily resident in the Republic of Ireland.

Limit of indemnity

Our liability in respect of all claims arising out of any one event or all events of a series consequent on or attributable to one source or original cause. shall not exceed the limit of indemnity detailed in the schedule irrespective of the number of claims or claimants.

Costs and expenses are payable in addition to the limit of indemnity under this section apart from any claim brought in the United States of America or Canada or any territory within their jurisdiction where the limit of indemnity shall be the maximum amount payable including **costs and expenses**.

Extensions

These extensions are subject to all other terms of this **policy** so far as they can apply unless otherwise stated.

1. Defective premises

We will indemnify **you** against liability in respect of **bodily injury** or loss of or damage to **property** arising in respect of any premises disposed of by **you**. This indemnity does not apply to any **costs or expenses** incurred in repairing, replacing or making any refund in respect of any such premises.

2. Leased premises

We will indemnify **you** against liability for loss of or damage to premises or fixtures or fittings thereof which are leased to **you**. This indemnity does not apply in respect of liability for

- i. loss or damage if the liability is assumed under any tenancy or other agreement and which would not have attached in the absence of such an agreement or
- ii. the first € 2,000 of such loss or damage.

3. Overseas personal liability

Where **you** or any of **your** directors or **employees** are temporarily visiting a country outside the Republic of Ireland, **we** will provide indemnity to **you** and to

- i. any of **your** directors or **employees** or
- ii. any spouse or child of **your** director or **employee** accompanying them

against liability incurred in a personal capacity for accidental **bodily injury** or loss of or damage to **property** occurring during such visit.

4. Car park and cloakroom liability

We will provide indemnity against legal liability in respect of accidental loss of or damage to vehicles or personal effects of other persons which **you** hold in trust or in **your** custody or control as long as

- i. they are not being stored by **you** for a fee or other consideration and
- ii. they are not held in trust by **you** or in **your** custody or control for the purpose of work being carried out on such **property**.

Section B– Public Liability

Exclusions

We will not indemnify **you** under this section against liability

1. for **bodily injury** sustained by an **employee**
2. loss of or damage to the **contract work executed**
3. for loss of or damage to **property** belonging to **you** or in the custody or control of **you** or any **employee** other than
 - i. **property** including motor vehicles belonging to an **employee** or visitor
 - ii. any premises including contents (not being premises leased to **you**) which are temporarily occupied by **you** for the purpose of carrying out work in or to such premises.
4. arising from the ownership, possession or use under the control of **you** or any **employee** of any mechanically propelled vehicle in circumstances where compulsory insurance or security is required under any Road Traffic Act legislation.
5. arising out of the ownership, possession or use by **you** or on **your** behalf of any aircraft or other aerial devices, hovercraft, **offshore** installation or watercraft (other than hand- propelled or wind- powered watercraft whilst on inland waterways).
6. arising from any **products** after they have ceased to be in **your** custody or control other than food or drink for consumption on **your** premises.
7. caused by or arising out of
 - i. advice, design or specification given by **you** for a fee or
 - ii. professional services rendered by **you** or on **your** behalf.
8. for the first amount of each claim stated as the excess in the schedule arising out of damage to **property**.
9. for the costs incurred by anyone in
 - i. recalling or making refunds in respect of any **products** or **contract work executed**
 - ii. remedying any defects or alleged defects in land or buildings or structures or other premises disposed of by **you**.

SEE ALSO GENERAL EXCLUSIONS ON PAGE 8

Section C – Products liability

Operative clause

Subject to the exclusions, conditions and definitions of this **policy**, **we** will indemnify **you** under this section against

- i. all sums which **you** shall become legally liable to pay as damages and
- ii. **costs and expenses**

in the event of

- a) accidental **bodily injury** to any person; or
- b) accidental loss of or damage to **property**

occurring anywhere in the world during the **period of insurance** and caused by any **products** after they have ceased to be in **your** custody or control.

Limit of indemnity

Our liability for all sums payable in respect of any one **period of insurance** shall not exceed the limit of indemnity detailed in the schedule irrespective of the number of claimants or claims made in that **period of insurance**.

Costs and expenses are payable in addition to the limit of indemnity under this section.

Exclusions

We shall not indemnify **you** against liability

1. caused by or arising out of any **products** which
 - i. to **your** knowledge are for delivery or use in the United States of America or Canada or
 - ii. are sold, supplied, erected, repaired, altered, treated, installed in or for use in any aircraft, aerospace device, hovercraft or waterborne craft or for marine or aviation purposes.
2. for the costs incurred in the removing, servicing, reinstating, repair, reconditioning, replacement or breaking out of any **products** or part thereof.
3. arising out of loss of or damage to **products**.
4. for the costs incurred by anyone in recalling or making refunds in respect of any **products**.
5. arising out of a reduction or loss of value of any **product**.
6. for accidental **bodily injury** sustained by an **employee**.
7. arising from a failure of the **product** to perform its intended purpose.

SEE ALSO GENERAL EXCLUSIONS ON PAGE 8

General extensions

These extensions are subject to all other terms of this **policy** so far as they can apply unless otherwise stated.

1. **Contractual liability**

Notwithstanding General exclusion 9, **we** will indemnify **you** under any section of this **policy** against liability in respect of **bodily injury** or loss of or damage to **property** as follows:

To the extent only that any contract or agreement entered into by **you** with any **principal** so requires, **we** will indemnify **you** against liability assumed by **you** in respect of liability which arises out of the performance by **you** of such contract or agreement provided that

- i. the conduct and control of claims is vested in **us**
- ii. the indemnity granted by Section A – Employers liability shall apply only in respect of liability to any **employee**
- iii. nothing in this extension shall increase **our** liability to pay any amount in excess of the limit of indemnity under any section of this **policy**.
- iv. the **principal** is not otherwise insured.

For the purpose of this extension, “**principal**” means the other party to a contract or agreement for whom **you** are undertaking work or services or providing **products** where such party is responsible for setting out the terms of the contract or agreement, but only in respect of a legal liability to the extent agreed under the contract or agreement.

2. **Cross liabilities**

If the policyholder named in the schedule comprises more than one party, **we** will treat each party as though a separate **policy** had been issued to each of them.

However, nothing in this extension shall increase **our** liability to pay any amount in excess of the limit of indemnity under any section of this **policy**.

3. **Compensation for court attendance**

In the event of any of **your** directors, partners or **employees** attending court as a witness at **our** request in connection with a claim in respect of which **you** are entitled to indemnity under this **policy**, **we** will provide compensation at the following rates for each day on which attendance is required:

- | | | |
|-----|-------------------------|---------------|
| i., | any director or partner | € 300 per day |
| ii. | any employee | € 150 per day |

subject to a maximum aggregate limit in the **period of insurance** of € 7,500.

4. **Legal expenses arising from Health and Safety legislation**

In the event of any act or omission or alleged act or omission leading to criminal proceedings brought in respect of a breach of the Health and Welfare at Work Act 1989 or similar legislation in the Republic of Ireland, **we** will provide indemnity up to the limit of indemnity against legal fees and expenses incurred in representing **you** in such proceedings, including appeals the results of such proceedings, as long as the proceedings relate to an act, omission, incident or alleged act, omission or incident which has been committed during the **period of insurance** within the Republic of Ireland and in the course of the **business**.

This indemnity will not apply

- i. in respect of fines or penalties of any kind
- ii. to proceedings consequent upon any deliberate act or omission on **your** part
- iii. where **you** have effected a legal expenses insurance policy
- iv. to persons other than **you** or any of **your** directors, partners, proprietors or **employees**.
- v. unless the act or omission giving rise to the criminal proceedings is the subject of indemnity under either Sections A or B of this **policy**.

General exclusions

Applicable to all sections of the **policy** unless stated otherwise.

We will not indemnify **you** against liability

1. in respect of any judgement award or settlement made within countries which operate under the laws of the United States of America or Canada or to any order made anywhere in the world to enforce such judgement award or settlement either in whole or in part.
2. caused by or arising out of the deliberate, conscious or intentional disregard of **your** obligation to take all reasonable steps to prevent **bodily injury** or loss of or damage to **property**.
3. caused by or arising out of liquidated damages clauses, penalty clauses or performance warranties unless such liability would have attached in the absence of such clauses or warranties.
4. directly or indirectly caused by or arising out of terrorism. This exclusion also excludes loss, damage, costs or expenses of whatsoever nature directly or indirectly caused by or arising out of any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
If **we** allege that by reason of this exclusion any loss, damage or expense is not indemnified by this insurance the burden of proving to the contrary shall be upon **you**.
5. directly or indirectly caused by or contributed by or arising from
 - i. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
6. for any award of punitive, aggravated or exemplary damages whether as fines, penalties, multiplication of compensatory awards or damages or in any other form whatsoever.
7. for the first amount of each claim stated as the excess in the schedule.
8. which forms the subject of insurance and indemnity by any other policy and this **policy** shall not be drawn into contribution with such other insurance.
9. which is assumed by **you** under agreement unless such liability would have attached in the absence of such agreement.
10. caused by or arising out of **pollution**
But **we** will indemnify **you** under Section B- Public liability or Section C- Products liability of this **policy** against liability in respect of accidental **bodily injury** or accidental loss of or damage to **property** caused solely by **pollution** which results from a sudden, identifiable, unintended and unexpected incident and such incident takes place in its entirety at a specific and identified time and place during the **period of insurance** provided that
 - i. all **pollution** which arises out of any one incident shall be deemed to have occurred at the time such incident takes place;
 - ii. **we** shall not indemnify **you** against liability in respect of **pollution** happening anywhere in the United States of America or Canada
 - iii. nothing in these provisos shall increase **our** liability to pay damages costs fees and expenses in excess of the limit of indemnity in the schedule in the aggregate in respect of any one **period of insurance**.
11. directly or indirectly occasioned by happening through or in 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.
12. arising out of failure of any computer system, whether or not **your property**, to be date or time compliant including failure of any correction attempted correction conversion renovation rewriting or replacement of any computer system relating to date or time compliance.
13. in respect of any loss, cost or expense directly or indirectly arising out of, resulting as a consequence of or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in consequence to a loss.
14. arising out of or in connection with pyrite, products containing pyrite or from pyritic heave or lift or the consequences of pyrite.
15. caused by or arising out of **you** undertaking work that exceeds 15 meters above the ground or undertaking excavation that exceeds 3 meters in depth

General conditions

Applicable to all sections of the **policy** unless stated otherwise.

1. The due observance and fulfilment of the terms conditions and endorsements of this **policy** insofar they relate to anything to be done or complied with by **you** shall be a condition precedent to **our** liability to make any payment under this **policy**.
2. Any written proposal and/ or statement of fact and/or declaration made by **you** shall form the basis of this contract of insurance and is deemed to be incorporated herein.
3. Any phrase or word in this **policy** and the schedule will be interpreted in accordance with the laws of Ireland. The **policy** and the schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this **policy** or schedule shall bear such specific meaning wherever it may appear.
4. If any claim under this **policy** is in any respect fraudulent this **policy** shall become void at **our** option and all benefit hereunder shall be forfeited. No premium will be returned to **you**.
5. The truth of statements, answers and information supplied in connection with this **policy** shall be a condition precedent to **our** liability to make any payment under this **policy**.
6. It is a condition precedent to **our** liability to make any payment under this policy that **you** shall give notice to **us** of any alteration or circumstance which materially affects the risks insured under this **policy** and until **we** are advised of such alteration or circumstance and shall have expressly agreed in writing to accept liability for such altered risk and **you** have paid or agreed to pay the additional premium (if any) **we** shall not be liable in respect of any claim or claims due wholly or partially to such alteration or circumstance.
7. It is a condition precedent to **our** liability to make any payment under this policy that **you** shall give immediate notice in writing to **us** of any occurrence that may give rise to a claim under this **policy** and shall give all such additional information as **we** may require.
8. It is a condition precedent to **our** liability to make any payment under this policy that every impending prosecution, inquest or fatal accident enquiry claim, writ, summons or process and all documents or correspondence relating thereto shall be forwarded to **us** immediately they are received.
9. The premium paid by **you** to **us** in respect of this **policy** has been calculated by reference to **your** declaration regarding the number of persons employed by **you**. It is a condition precedent to **our** liability to make any payment under this **policy** that such declaration was true and accurate in every respect.
10. It is a condition precedent to **our** liability to make any payment under this **policy** that **you** shall give **us** immediate notice of any increase in the number of persons employed by **you**. The premium paid by **you** will be adjusted to reflect such increase.
11. It is a condition precedent to **our** liability to make any payment under this policy that **you** shall make no admission, offer, promise or payment without **our** written consent and **we** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **your** own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and **you** shall give all such information and assistance as **we** may reasonably require.
12. **We** may at any time pay to **you** in connection with any claim or series of claims under this **policy** to which an indemnity applies the limit of indemnity (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment being made, **we** shall relinquish the conduct and control of and be under no further liability in connection with such claims except for the payment of defence costs incurred prior to the date of such payment (unless the limit of indemnity is stated to be inclusive of defence costs).

However if **we** exercise the above option and the amount required to dispose of any claim or series of claims exceeds the limit of indemnity and such excess amount is insured either in whole or in part with defence costs payable in addition to the limit of indemnity under this **policy** then **we** will also contribute **our** proportion of subsequent defence costs incurred with **our** consent.
13. If in respect of any claim under this **policy** there is any other insurance or indemnity in **your** favour in force relative to such claim, or there would be but for the existence of this **policy** **our** liability shall be limited to the amount in excess of that which is or would have been payable (but for the existence of this **policy**) in respect of such claim but subject always to the limit of indemnity.
14. It is a condition precedent to **our** liability to make any payment under this policy that where the premium is provisionally based on **your** estimates **you** shall keep accurate records and within 90 days of the expiry of the **period of insurance** declare such particulars as **we** require. The premium shall then be adjusted and any difference paid or allowed to **you** as the case may be subject to any minimum premium that may apply. Where such estimates include remuneration to **employees** the required declaration shall also include remuneration to all persons defined as **employees** by this **policy**. Failure to declare such particulars to **us** shall entitle **us** to estimate if **we** so wish such particulars and to assess further premium payment due calculated on such estimated particulars.
15. **We** may cancel this **policy** by giving **you** 30 days' notice in writing of such cancellation to **your** last known address.

General conditions

16. There Under the relevant European and Irish legal provisions **we** and **you** are free to choose the law applicable to this **policy**. We propose that Irish law will apply
17. All monies which become or may become payable by **you** under this **policy** shall in accordance with section 93 of the Insurance Act 1936 be payable and paid in Ireland.
18. The stamp duty on this **policy** has been or will be paid to the Revenue Commissioners in accordance with the provisions of section 113 of the Finance Act 1990.
19. You must take all reasonable care and precautions to prevent any occurrence which may give rise to a claim under this **policy** and take all reasonable steps to comply with all applicable statutory requirements, obligations and regulations imposed by any authority. **You** must take immediate steps to make good and remedy any defect or damage that becomes evident to **you** and take such additional precautions as circumstances may require.
20. It is a condition precedent to **our** liability to make any payment under this policy that **you** shall pay to **us** immediately upon **our** request the amount of any excess detailed in the schedule. **We** will only request such excess when a claim has been intimated against **you**.
21. In the event of any dispute arising between **you** and **us** regarding this **policy** or **our** liability in respect of a claim or any disclaimer of liability by **us** in respect of a claim it is a condition precedent to **our** liability under this **policy** that such dispute or disclaimer shall in default of agreement be referred by you within twelve calendar months of the dispute arising or the date of **our** disclaimer of liability to an arbitrator to be agreed jointly by **you** and **us** or, failing agreement, to be appointed by the President for the time being of the Incorporated Law Society of Ireland. The decision of such arbitrator shall be binding on **you** and **us**. If the dispute arising or disclaimer of liability has not been so referred to arbitration by **you** within the said twelve calendar months any claim made by **you** of **us** under this **policy** shall be deemed to have been abandoned and shall not be recoverable thereafter.

Data Privacy Notice

Any personal data provided to us will be processed in compliance with all applicable laws and regulations and in accordance with the privacy notice which can be found at <https://qbeeurope.com/privacy-policy/>. Alternatively you may contact our Data Protection Officer to request a copy of the full privacy notice by email: dpo@uk.qbe.com or by writing to the: Data Protection Officer, QBE European operations, Plantation Place, 30 Fenchurch Street, London EC3M 3BD.

Claims notification and Complaints

Claims

In the event of a claim please contact:

QBE European Operations – Dublin,
Claims Department,
4th Floor,
6-10 Suffolk Street,
Dublin 2.

qbeclaims@optis.ie

Telephone: + 353 (01) 605 3688

Complaints

What you should do?

We strive to provide an excellent service to our customers but occasionally things can go wrong. **We** take all complaints seriously and endeavour to resolve all customers' problems promptly. If **you** have a question or complaint about this insurance or the conduct of **your** intermediary **you** should contact that intermediary in the first instance.

If **you** wish to contact **us** directly **you**;

- a) should write to the complaints address shown in the **schedule**, or
- b) where **we** are or include a Lloyd's syndicate, write to Lloyds complaints in Ireland at Lloyd's Ireland Representative Limited 7/8 Wilton Terrace Dublin 2 or in the UK at Fidentia House, Walter Burke Way Chatham Maritime, Chatham, Kent ME4 4RN telephone 020 7327 5693, e-mail complaints@lloyds.com

Please quote the **policy** number or claim number as appropriate in any correspondence.

If, after making a complaint, **you** feel that the matter has not been resolved to **your** satisfaction then if **you** are an eligible complainant **you** may contact:

Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2

Lo Call: 1890 882090, Tel: 01 662 0899, Fax: 01 662 0890

Making a complaint to the Financial Services Ombudsman does not affect your rights under this **policy**, but if you are not an eligible complainant then the informal complaint process ceases.

What QBE will do if you complain

Following a full investigation a nominated representative will attempt to resolve your complaint and reply, with a decision, within five (5) business days after receipt of your complaint. In cases requiring a more detailed investigation **we** will contact you and provide an estimated date for a decision.

We will provide you with a regular written update on the progress of the investigation of the complaint at regular intervals of not greater than twenty (20) business days

We will attempt to investigate and resolve a complaint within forty (40) business days of having received the complaint. Where forty (40) days have elapsed and the complaint is not resolved, you will be informed of the anticipated timeframe within which **we** hope to resolve the complaint and of the complainant's right, if any, to refer the matter to the Financial Services Ombudsman's Bureau.

About the Financial Services Ombudsman's Bureau (FSOB)

Eligible complainants are a private policyholder, or limited company limited, sole trader, trust, club, charity or partnership with a turnover of less than EUR3m.

The FSOB will only consider a complaint from an eligible complainant, if:

- a) Within (40) business days when the investigation is completed and **we** have written to **you** informing them of this;
- b) after forty (40) business days has expired and **we** has not yet issued its final response, but has written to **you** and informed **you** of the anticipated timeframe within which **we** hope to resolve the complaint and that the matter can be referred to the FSO; or
- c) **We** have not responded to **your** complaint with a decision within forty (40) business days

Endorsements

Operative as indicated in the Schedule



Optis Combined Liability Schedule

Policy Number : BS0390-ELPL-33639

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Policy Details

Policy Number :	BS0390-ELPL-33639
Unique Market Reference:	B0241IC115328V
Broker :	Oliver Murphy Insurance Brokers Limited
Insured's Name :	Suzie Q
Address :	c/o Paul Whelan,58 Mcdonagh Road,Kingsmeadow,Waterford City
Period of Insurance :	From : 15/05/2019 To : 14/05/2020
Total: (excl 5% Government Levy):	€ 251.91
Government Levy :	€ 12.60
Total: (inc 5% Government Levy) :	€ 264.51
Policy Excess (the first amount of any claim which you must pay) :	a) Employers Liability: €750 b) Public/Products Liability: €750
Policy Wording :	QBEOPT010119

Insurer

Lloyd's Insurance Company S.A. (Reinsured by Lloyd's syndicate DCH 386 which is managed by QBE Underwriting Limited)
Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels).It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be. Website address: lloyds.com/brussels. E-mail: enquiries.lloydsbrussels@lloyds.com. Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536.

Statement of fact

You were not asked to complete a written proposal form to arrange your **Policy**. Instead you have confirmed the following **Statements of Fact** which together with the **Details of your Business** included in the Schedule below, form the basis of this contract of insurance, between you and the insurer

If any of these facts or details are inaccurate, you **must** advise your insurance broker immediately. Failure to do so could invalidate your policy, and seriously expose you in the event of a claim.

You have agreed the following **Statements of Fact**:

That

1. No insurer has ever declined to insure you, or refused to renew or terminate your Employers, Public or Products Liability insurance.
2. You or your directors or partners have never been convicted of or charged with (but not yet tried for) a criminal offence, other than a motoring offence.
3. You or your directors or partners have never been owners, principals or partners of any other firm involved in this or a similar business which has been declared bankrupt wound up or ceased trading.
4. You have not suffered any losses or made any claims in the past five years for any of the perils or contingencies to which this insurance applies.
5. The maximum height at which work is undertaken does not exceed 15 metres above the ground and no excavation will exceed 3 metres in depth.

Please note that the premium for this policy is a 'minimum and deposit premium' which means it is the minimum retained premium and that in the event of cancellation during the period of the contract of Insurance by persons other than the Insurer there would be no return premium allowable.

The Details of Your Business

Full Business Description :	Musician (Band) Endorsement(s) applicable: LA1,A01,A03,A28,SLE
Number of Employees :	0
Number of Clerical Employees :	0
Projected Annual Turnover not Exceeding :	€ 70000
Limits of Indemnity :	Employers Liability : No Cover. Public Liability : €6.5 million Products Liability : €6.5 million
Total payments to Labour Only Sub Contractors :	€ 0
Total payments to Bona Fide Sub Contractors :	€ 0



Optis Combined Liability Schedule

Policy Number : BS0390-ELPL-33639

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Claims / Complaints

Claims

In the event of a claim please contact:

QBE European Operations – Dublin,
Claims Department,
4th Floor,
6-10 Suffolk Street,
Dublin 2
qbeclaims@optis.ie
Telephone: + 353 (01) 605 3688

Complaints

In the event of a complaint please contact:

Optis Insurances Limited,
Unit 14,
Scurlockstown Business Park,
Trim,
Co. Meath
complaints@optis.ie
Telephone: 046 9481667

Endorsements/Special Terms

This combined liability schedule (including the following endorsements), together with the policy wording (ref: QBEOPT010119) attaches to and forms part of your insurance contract. A full copy of the policy wording may be downloaded from the Optis Insurance website at www.optis.ie.

Endorsements :

A01 - Hazardous Location Exclusion

We will not be liable in respect of any claim arising out of or in connection with

1. any work on or in
 - a) docks, harbours, railways, piers or wharves.
 - B) watercraft
 - c) chemical or petrochemical works, oil or gas refineries or storage facilities
 - d) aircraft, airports or airfields
 - e) power stations or nuclear power stations
 - f) any installation where nuclear processing is undertaken
 - g) towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, tunnels, flyovers, dams, motorways, quarries, mines or collieries

A03 - Bona Fide Sub Contractors Condition

It is a condition precedent to liability that whenever a bona fide sub-contractor is engaged by you to perform work for you or on your behalf

- a) you obtain confirmation that such bona fide subcontractor has in full force and effect policies covering Employers' liability with an indemnity limit of not less than Eur13,000,000 any one occurrence and Public/products liability with an indemnity limit of not less than Eur2,600,000 any one occurrence and you retain details of such insurances; and
- b) you ensure that such policies have been extended to indemnify you in respect of any liability which may attach to you as a result of work performed by the bona fide subcontractor on behalf of you or their principal.

Where we have identified and charged a separate premium for bona fide subcontractors we will indemnify you under this policy for the vicarious liability of any such bona fide subcontractor provided you have complied with Conditions a) and b) above.

For the purpose of this condition 'Bona Fide Sub Contractor' shall mean any company or firm or individual who enters into a contract with you for the provision of services or the supply of goods or materials in conjunction with labour but this shall not include any firm or individual who enters into a contract of service with you for supply of labour only

A28 - Venue Liability Exclusion

We will not be liable in respect of any claim arising out of or in connection with any venue that is leased or hired to you or for which you may otherwise be responsible for in connection with the business.

LA1 - Local Authorities Clause

It is hereby noted and agreed that Local Authorities and/or Public Bodies and/or Health Boards are noted as joint insured under section B - Public Liability in relation to any contract undertaken by you on their behalf, but solely in respect of negligence attributable to you.

SLE - Exclusion: Sanction limitation and exclusion clause

Notwithstanding anything herein to the contrary the Insurer shall not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer or any member of the Insurer's group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.



Optis Commercial Legal Expenses

Master Policy Number: PRIM / OPTIS / COMM / 08 / 2018

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Policy Details

Broker :	Oliver Murphy Insurance Brokers Limited
Insured's Name :	Suzie Q
Trading As: (if applicable) :	
Address :	c/o Paul Whelan, 58 McDonagh Road, Kingsmeadow, Waterford City
Insurer :	UK General Insurance Limited on behalf of Great Lakes Insurance SE
Period of Insurance :	From : 15/05/2019 To : 14/05/2020

Summary Of Cover

Telephone Advice Helpline

You can obtain advice on Republic of Ireland Law by telephoning the Optis telephone advice helpline on (046) 9481667 you will need to quote your Master Certificate Number PRIM / OPTIS / COMM / 08 / 2018 and your policy number.

Employment disputes

The policy will cover

Legal costs incurred in legal proceedings for any dispute with an employee or ex-employee or a trade union acting on behalf of an employee, by the insured in defending proceedings brought against them in respect of their contract of employment, including proceedings before a Rights Commissioner, court or tribunal following the dismissal of an employee.

This policy will be governed by the laws of the Republic of Ireland.

The policy will not cover

We will not cover any employment dispute if the cause of action arises within the first 90 days of the cover we provide under this cover.

We will not cover any dispute with an employee who you give a written or oral warning (formal or informal) to within 180 days immediately before the start date of the cover provided if the date of the event was within the first 180 days of cover. We will not cover any redundancy or alleged redundancy or unfair selection for redundancy arising within the first 180 days of the cover we provide under this policy.

We will not cover any claim arising from or relating to transferring the business which is covered by the European Communities (Safeguarding of Employees' Rights on Transfer of Undertakings) Regulations 1980 and 2000 and any amending legislation.

Employment financial compensation awards

The policy will cover

Any financial compensatory award you would otherwise pay for a claim we have accepted under insured incident 1 provided you have:

1. Followed the disciplinary procedures recommended by the Irish Business and Employers' Confederation; or
2. Asked for and followed advice from the Optis Advice Helpline.

We will not pay more than € 150,000 in any one period of insurance.

The policy will not cover

We will not cover any financial compensation relating to:

1. Trade-union activities, trade-union membership or non-members
2. Pregnancy or maternity rights
3. Statutory rights in relation to the trustees of occupational pension schemes, or
3. Statutory rights in relation to the trustees of occupational pension schemes, or
4. Statutory rights in relation to shop work on a Sunday and betting work.

General Exclusions

Any dispute arising during the first 90 days of the first period of insurance unless it can be evidenced that the policyholder previously held a comparable policy with another insurer immediately prior to the inception of this policy.

Any claim, which in the insurers opinion, is believed not to have reasonable prospects of achieving the result for which legal proceedings are contemplated

We will only agree to cover your claim if you have sought and followed advice from the Optis Advice Helpline and obtained their authorisation.



Optis Commercial Legal Expenses

Master Policy Number: PRIM / OPTIS / COMM / 08 / 2018

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Claims

To report a claim or for legal advice, in the first instance please call Tel: (046 948 1667) quoting your Master Certificate Number : PRIM / OPTIS / 08 / 2018. Once you have provided us with the details of your claim and we have accepted it, we will start to resolve your legal problem.

Cancellation

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to Optis Insurances Limited within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

If you wish to cancel Your Policy after 14 days you will be entitled to a pro- rata return of premium. Thereafter you may cancel the insurance cover at any time by informing Optis Insurances Limited however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address

Valid reasons may include but are not limited to:

- a) Where we reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or we are entitled to keep the premium.

DATA PROTECTION ACT 1998 AND 2003

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998 and 2003, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Compensation Scheme

The Insurance Compensation Fund in Ireland exists for the protection of consumers. In the event that an insurer is unable to pay a claim, compensation may be available from this fund. You may obtain more information about the Insurance Compensation Fund by visiting the Central Bank of Ireland's website at www.centralbank.ie

This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy wording is available from your broker.