

Corporate Legal Liability Insurance

Summary of Cover

Corporate Legal Liability Insurance provides protection for your company against a wide range of claims made against it.

This is a summary of Residentsline Corporate Legal Liability Insurance policy underwritten by Aviva Insurance Limited and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It's important that you have read the policy documents carefully.

Who is the Insurer?

The insurer of the policy is Aviva Insurance Limited.

What is Corporate Legal Liability Insurance?

It protects your company against the financial consequences of a wide range of claims made against it.

Policy cover includes the cost of defence, and in some cases the amount of awards and damages, as a result of claims and prosecutions made against the company in a wide range of situations including:

- breach of trust or duty
- neglect/error/omission
- misstatement
- libel and slander
- prosecutions under the Corporate Manslaughter and Corporate Homicide Act 2007
- breach of contract
- infringement of copyright or other intellectual property
- pollution

What Are the Benefits and Features of Corporate Legal Liability Insurance?

The summary overleaf provides an overview of the key covers, features and exceptions available within the policy. If you've selected this cover it will be itemised in your schedule and the full cover details will be set out in your policy booklet.

How Long Does My Corporate Legal Liability Insurance Run For?

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

Your Cancellation Rights

There are no statutory cancellation rights under this policy.

How Do I Make a Claim?

Should you need to make a claim under this policy, please contact:

The Senior Claims Manager
Aviva Corporate and Speciality Risk
St Helens
1 Undershaft
London EC3P 3DQ

Tel: 020 7157 2569

Email: prclms@aviva.co.uk

In all cases, please quote your policy number.

How Do I Make a Complaint?

We hope that you'll be very happy with the service that we provide. However, if for any reason you are unhappy with it, we'd like to hear from you. In the first instance please contact your insurance adviser or usual Aviva point of contact.

We're 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 rights to take legal action.

Would I Receive Compensation if Aviva was 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 circumstances of your claim.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

Covers, Features and Enhanced Benefits Provided Under Residentsline Policy

Cover

- Cover for defence costs, and in some cases awards and damages.
- Automatic new or acquired subsidiary companies (subject to the size of the new company).
- 90-day discovery period.
- Pre-agreed rates for extended reporting periods.
- Breach of contract defence costs (up to £100,000 in any one period of insurance).
- Copyright infringement defence costs (up to £100,000 in any one period of insurance).
- Any One Claim basis of cover.
- First Excess Waiver.
- Corporate manslaughter defence costs (up to £100,000 in any one period of insurance).
- Pollution defence costs (up to £250,000 in any one period of insurance).
- Health and safety investigation costs (limit of £100,000 in any one period of insurance).
- Identity fraud investigation costs (limit of £50,000 in any one period of insurance).
- Crisis event and reputation costs (up to £100,000 in any one period of insurance).

Main Exceptions and Limitations

Please refer to the Cover, Cover exceptions and Policy exception sections of the policy

Exceptions Based on Pre-Existing Wrongful Acts

- Known wrongful acts.
- Pending and/or prior litigation.
- Existing wrongful acts reported elsewhere ie to a previous insurer.

Exceptions Based on Public Policy

- Proven fraud, dishonesty and criminal acts (subject to final adjudication).
- Personal profit or illegal remuneration.

Exceptions Based on Insurance Available Elsewhere

- Bodily injury/property damage (sub-limited defence costs are included).
- Pollution (sub-limited defence costs are included).
- Professional errors and omissions.
- Claims arising from the establishment of any benefit scheme for the benefit of employees.

Exceptions Based on Existing Problematic Areas

- Tax obligations.
- Insured person and company claims.
- Breach of contract (except for defence costs).
- Intellectual property (except for defence costs).



Aviva Insurance Limited.

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