

Management Liability Insurance Residents Associations / Block Management Companies

Insurance Product Information Document

Company: Tokio Marine Europe S.A.

Product: Management Liability Policy

This insurance is underwritten by Tokio Marine Europe S.A. which is registered in Luxembourg. Tokio Marine Europe S.A. is authorised and regulated by the Commissariat aux Assurances. Reference number: 2018 2201 031-99.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a Management Liability Insurance policy.



What is insured?



What is not insured?

Section A

- ✓ Loss arising from any claim for an actual or alleged wrongful act against any insured person
- ✓ Legal costs associated with defending any official investigation into the company's affairs
- ✓ Indemnification for the company to the extent to which it has indemnified an insured person in connection with a claim

- ✗ Unlawful Conduct
- ✗ Claims for bodily injury and/or property damage
- ✗ Claims brought in the USA
- ✗ Pension Trustee Liability
- ✗ Claims and circumstances known at inception of cover
- ✗ Claims arising out of an offering of securities
- ✗ Pollution, other than defence costs and shareholder claims
- ✗ Professional Indemnity Claims, other than shareholder claims and arising out of allegations of failure to supervise

Section B

- ✓ Claims made against the company or its subsidiaries for legal liability arising from any actual or alleged act, error or omission
- ✓ Legal costs associated with defending any official investigation into the company's affairs

- ✗ The excess
- ✗ Contractual Liability
- ✗ Products Liability
- ✗ Infringement of patent and copyright

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- ✗ Trading Losses
 - ✗ Anti-trust claims
 - ✗ Loss of documents or data
 - ✗ Failure of any hardware or software to function as expected or intended, or any loss or damage from the transmission of any virus, program or code
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Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy schedule.
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Where am I covered?

- ✓ Please refer to the Geographical limits specified in your policy schedule
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What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
 - You must take reasonable precautions to prevent loss or damage and to comply with all obligations and regulations imposed by any authority.
 - You are required to notify your broker of all material facts and alterations to the risk which come light during the period of cover.
 - You must advise the Insurer as soon as reasonably practicable of any incident that may give rise to a claim and forward any correspondence you receive in respect of any potential claim without delay.
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When and how do I pay?

- For full details of when and how to pay, you should contact your broker.
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When does the cover start and end?

- The dates of cover are specified in your policy schedule.
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How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker. Please note if cancellation is requested after the contract has commenced no return premium will be due.
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