

# Insurance Product Information Document

This insurance is provided by Starr Europe Insurance Limited which is regulated by the Central Bank of Ireland.

Product: ROI Property Owners Liability (Land)

This document is a summary of insurance cover and restrictions found in the *Policy*. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your *Policy*. Please refer to your policy documentation, including the *Schedule*, for full details of your cover and the terms and conditions.

## What is this type of insurance?

**This policy provides insurance for Property Owners (in respect of land liability only) and has been designed to protect you/ your business as specified in your *Policy*.**



### What is insured?

Unless otherwise stated in your *Policy Schedule*, the following is insured:

#### Section 3 – Property Owners Liability

- ✓ Your legal liability for *Damages* and Claimant's Costs and expenses arising out of accidental injury to any person, except to any Employee, and *Damage* to third party property.
- ✓ Up to a Maximum Limit of Indemnity of €6,500,000

#### Section 4 – Employer's Liability

- ✓ Your legal liability for Injury to any Employee arising out of and in the course of their employment.
- ✓ Up to a Maximum Limit of Indemnity of €10,000,000



### What is not insured?

This represents a non-exhaustive selection of some of the *Policy* exclusions:

#### Section 3 - Property Owners Liability:

- ✗ Excess
- ✗ United States of America and Canada
- ✗ Radioactive and Nuclear
- ✗ Punitive Damages
- ✗ Terrorism
- ✗ War
- ✗ Pollution
- ✗ Removal of Hazardous Materials
- ✗ Fungus and Mould
- ✗ Asbestos
- ✗ Contractual Liability
- ✗ Building works and Renovations
- ✗ Defects
- ✗ Ownership, Custody and Control
- ✗ Goods
- ✗ Employment
- ✗ Straying Animals
- ✗ Legal Restrictions

#### Section 4 - Employers Liability:

- ✗ Road Traffic Act
- ✗ Offshore
- ✗ Workman's Compensation, Social Security or Health Insurance Legislation

#### Section 9 - Endorsements

- ✗ No cover in respect of cattle/livestock or any equine activities.
- ✗ No cover in respect of crop growing/cultivation
- ✗ No cover in respect buildings/structures
- ✗ Construction/Excavation/Demolition Exclusion
- ✗ Hazardous Activities Exclusion
- ✗ Manual Work Away Exclusion
- ✗ Pesticides and fungicides exclusion



### Are there any restrictions on cover?

- ! You are responsible for the payment of any excess (the amount you have to pay towards a claim) noted in your *Policy*.
- ! Any conditions, endorsements and clauses that may apply to your *Policy* which exclude, restrict or limit certain types of cover.



### Where am I covered?

- ✓ Employer's Liability cover at the insured risk address only unless otherwise stated on the policy.
- ✓ Property Owners Liability cover at the insured risk address only unless otherwise stated on the policy.



### What are my obligations?

You must comply with the terms and conditions in your *Policy*.

You must take care when answering questions in relation to this insurance *Policy* and ensure that all information provided is accurate and complete.

You must notify us immediately of any changes to the information you have provided via your Insurance Broker or advisor.

You must take reasonable care to prevent accident, injury, loss and damage.

You must report any incident that occurs which might result in a claim to us immediately via your Insurance Broker or advisor, and follow the claims procedure set out in your *Policy*.

**When and how do I pay?**

The premium is shown in your *Policy Schedule*. You must pay the premium due for this *Policy* to your Insurance Broker or advisor. Your Insurance Broker or advisor will advise the methods of payment available to you.

**When does the cover start and end?**

Your *Policy* will start and end on the dates specified as the Period of Insurance in your *Policy Schedule*, unless it is cancelled by you or by us before it ends. Our right to cancel is set out in the *Policy*.

**How do I cancel the contract?**

You may cancel this *Policy* at any time by giving 14 days' notice in writing to your Insurance Broker or advisor, or to us directly. You will not be any entitled to any return premium in the event of cancellation unless cancellation occurs within the 14 day cooling off period