



## Policyfast Hauliers Liability Insurance Policy Summary

The information provided in this Policy Summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of your Policyfast Insurance Policy. The full terms and conditions can be found in the policy document.

The policy is underwritten by OIM Underwriting Limited and undersigned by certain Insurance Companies as listed in the policy wording (all of whom are hereinafter referred to as "Underwriters").

The policy period is detailed in your schedule. The policy is normally valid for 12 months and renewable annually.

### Significant Features and Benefits

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances. Many of these terms may however be extended, curtailed or removed in individual cases, depending on the nature of the risks being insured and those covers requested. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate.

<b>Section A Employers' Liability</b> Use this Section with the corresponding section in the full Policy wording.	<b>Significant Features and Benefits of Cover</b> Injury sustained by any Person Employed by the Insured arising out of and in the course of his employment or engagement by the Insured during the Period of Insurance.	<b>Significant and Unusual Exclusions</b> The Policy does not cover Injury to Persons Employed that arises outside of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands except in respect of temporary non-manual visits.
<b>Section B Public Liability</b> Use this Section with the corresponding section in the full Policy Wording	<b>Significant Features and Benefits of Cover</b> <ul style="list-style-type: none"><li>• Accidental Injury to any person</li><li>• Accidental loss of or Damage to Property</li></ul> happening anywhere in the world during the Period of Insurance and arising out of the Business.	<b>Significant and Unusual Exclusions for Sections B &amp; C</b> Insurers will not pay under these sections for liability arising from: <ul style="list-style-type: none"><li>• Terrorism.</li><li>• Asbestos.</li><li>• Any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.</li><li>• Fungus, including but not limited to mildew, mould, spore(s) or allergens.</li><li>• Professional advice given by the Insured for a fee or in circumstances where a fee would normally be charged.</li><li>• Goods in the custody or control of the Insured.</li><li>• Pollution or contamination other than incidents which are sudden, identifiable, unintended and unexpected which take place in their entirety at a specific moment in time and place during the Period of Insurance.</li></ul>
<b>Section C Products Liability</b> Use this Section with the corresponding section in the full Policy Wording	<b>Significant Features and Benefits of Cover</b> <ul style="list-style-type: none"><li>• Accidental Injury to any person</li><li>• Accidental loss of or Damage to Property</li></ul> happening anywhere in the world during the Period of Insurance and caused by any Product.	

These exclusions are more fully detailed under sections 12, 14 & 15 of your policy

### Limits of Indemnity

Underwriters will not pay more than sum specified in the Schedule as the Limit of Indemnity for each Section.

#### Section A, Employers' Liability

The limit of indemnity is £10,000,000 any one occurrence, but limited to £5,000,000 any one occurrence in respects of acts of terrorism and for claims arising from asbestos.

The Employers Liability limit of indemnity is inclusive of your own defence costs

#### Sections B & C, Public and Products Liability

The limit of indemnity for Public Liability cover applies in respect of any one occurrence or series of occurrences arising out of one originating cause. The Public Liability limit in respect of Pollution applies to all occurrences during the Period of Insurance.

The Products Liability limit applies to all occurrences during the Period of Insurance.

Unless stated otherwise, your own defence costs, incurred with our consent, will be covered in addition to these limits.

### **Legal Jurisdiction**

The Underwriters will indemnify the Insured against their legal liability to pay damages (including claimants' costs, fees and expenses) in accordance with the law of the United Kingdom.

### **Significant General Exceptions**

It is a condition precedent to the liability of underwriters that the Insured does not manufacture mine process distribute test remediate remove store dispose sell or use asbestos or materials or products containing asbestos

### **Excess**

As stated on the schedule of insurance

### **Claims Procedure**

In the first instance claims should be notified to your insurance broker.

### **Complaints procedure**

If you have a Complaint which relates to either Your Policy or to a claim which you have submitted under Your policy then please raise this in the first instance with Your broker who will aim to resolve Your concerns by close of the next business day. If Your broker is unable to deal with your concerns the matter will be forwarded onto Your Insurer via your Broker, who is:-

Policyfast Limited  
Unit 5 Vantage Park  
Washingley Road  
Huntingdon  
PE29 6SR

Whilst reviewing your complaint Your Insurer will:

- Acknowledge Your complaint promptly
- Investigate Your complaint quickly and thoroughly
- Keep You informed of the progress of your complaint
- Do everything possible to resolve Your complaint

Your Insurer is obliged to provide You with a written offer of resolution within 8 weeks of the date Your complaint was received.

If You are unhappy with the final decision made by Your Insurer, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. The FOS can be contacted at the following address:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Telephone: 0800 0234567 (for landline users)

Telephone: 0300 1239123 (for mobile users)

E m a i l : [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You have six months from the date of the final response from Your Insurer to refer Your complaint(s) to the FOS. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

### **Financial Services Compensation Scheme (FSCS)**

We are covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their obligations. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim without upper limit. Further information may be obtained from FSCS. Their email address is [www.fscs.org.uk](http://www.fscs.org.uk)

Policyfast Ltd, Unit 5, Vantage Park, Washingley Road, Huntingdon, Cambs. PE29 6SR.

Tel: 0800 3081 151 Fax: 01480 426 825 Email: [liability@policyfast.co.uk](mailto:liability@policyfast.co.uk)

Registered in England, Number 5579631

Please note that correspondence should not be directed to the above address, but must always go through the broker who arranged this insurance  
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