

Tide

Public Liability & Employers Liability

Combined Insurance
Policy Summary

Parties involved in this Policy Summary

Tide

Tide I.S. Limited, 4th Floor The Featherstone Building, 66 City Road, London, United Kingdom, EC1Y 2AL, is an appointed representative of Able Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA FRN: 311649). As an appointed representative of Able Insurance Services Limited, Tide I.S. Limited arranges and distributes insurance on behalf of Able Insurance Services Limited. Admiral Business is a trading name of Able Insurance Services Limited. The insurance is underwritten by Admiral Insurance Services (Gibraltar) Limited.

We/Us/Our

Able Insurance Services Limited t/a Admiral Business underwrite Tide Business Insurance and handle all claims made against a Tide Business Insurance policy.

You/Your

1. The person or entity shown on the '**Policy Schedule**' as 'name of insured'; and
2. Anyone else within the definition of '**You/Your**' in any section of the **Policy**, for the purposes of that section only.

Summary of cover

This document summarises the key features you'll find in the Public and Employers Liability insurance **policy**. Bear in mind this is just a general overview and doesn't provide all the information relevant to **your** personal cover. We'll give **you** a personalised summary once you've bought a **policy**.

This Public Liability **policy** is designed to meet the needs of anyone wishing to make sure they are covered against legal liability arising from third-party **bodily injury, property damage**, or loss that may occur during the course of the insured's operations or activities.

This Employers' Liability **policy** is designed to meet the needs of UK-based businesses who employ staff and wish to ensure they are covered for their legal liability to pay compensation and associated legal costs in respect of **bodily injury, illness or disease sustained by an employee** during the course of their employment.

As with any insurance, this **policy** does not cover all situations, and **you** should read the

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terms and conditions of this **policy** to make sure it meets **your** specific needs.

Tide does not make personal recommendations as to the suitability of the **policy** to individual circumstances. This means **you** are responsible for deciding whether the **policy** is suitable for **your** needs.

In return for you paying the appropriate premium and complying with the terms and conditions of the **policy**, **we** agree to cover **you** in accordance with the terms of the **policy**.

Public liability section only

Cover offered

- Legal liability to pay **claims** and associated **legal costs** for accidental **bodily injury**, loss or **damage** to material **property**, obstruction, trespass or nuisance, interference with any right of way, air or light or wrongful arrest, detention, imprisonment, or conviction in connection with the **business**.
- Includes cover for **legal costs** and expenses in connection with any alleged breach of statutory duty under health and safety legislation.
- Includes cover for **legal costs** and expenses in connection with any criminal inquiry into, or court proceedings brought against **you**, for manslaughter, corporate manslaughter, corporate homicide.
- Accidental **property damage** to **employees** and visitors' **vehicles** and **property** in **your** custody and control.
- Includes cover for **your** legal liability for accidental **bodily injury**, loss or **damage** to material **property** arising from a sudden, identifiable, unintended, and unexpected incident of **pollution** or contamination.
- Includes cover for **your** legal liability for loss, **damage** or **bodily injury** arising from the use of any **vehicle**, trailer, or plant where compulsory insurance is not required.
- Indemnity to **Principal** – The benefits provided by this **policy** extends to include any **principal** who **you** are completing a contract for, to the extent required by the contract conditions.

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- Compensation paid to **you** where court attendance is required of any director, partner, **principal** or employed person in relation to a **claim** that is covered by this insurance.

Cover limits

- The most **we** will pay is the **limit of indemnity** that **you** select.
- The costs incurred in investigating, defending, or settling the **claim** are paid in addition to the **limit of indemnity**.
- There is no limit on the number of **claims** that can be made in any one **period of insurance** (note that some sections of cover restrict the amount **we** will pay in any one insurance period).

Cover exclusions

- The **policy excess**.
- Dishonest, deliberate or malicious acts by **You** or any **Employee**.
- Any Cyber liability.
- Any computer or electronic system **virus** or hacking.
- Confiscation directly or indirectly due to the confiscation, nationalisation, requisition or destruction of any **Property** by or under the order of any government or public authority.

Employers liability section only

Cover offered

- Legal liability to pay damages and associated **legal costs** in respect of **bodily injury** to an employed person.
- The Employers' Liability section covers **your** legal liability and associated costs in respect of **bodily injury** to an employed person.

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- Cover is provided up to the limit shown below for any one **claim**. There is no limit on the number of **claims** that can be made in any one **period of insurance**.
- **Legal costs** arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority in respect of a **bodily injury claim**.
- **Legal costs** and expenses in connection with the defence of a prosecution of the offences of manslaughter, corporate manslaughter, corporate homicide.
- Compensation for unsatisfied court judgements.
- Cover for **bodily injury** to working partners.
- Compensation paid to you where court attendance is required of any director, partner, or employed person in relation to a **claim** that is covered by this insurance.

Cover limits

- Employers' liability other than resulting from **terrorism** £10,000,000.
- Employers' liability resulting from **terrorism** £5,000,000.
- Manslaughter costs in any one **period of insurance** £1,000,000.
- Safety legislation costs in any one **period of insurance** £1,000,00.

Cover exclusions

- **We** do not cover liability for **Bodily Injury** suffered by an **Employee** whilst entering or getting onto, or alighting from a **vehicle** for which insurance or security is required under any law relating to the compulsory insurance of motor **vehicles**, or where **You** are entitled to cover under any other insurance.
- Bodily **Injury** suffered **Offshore**.
- Fines and penalties.

Cancellation

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Where **you** have purchased this **policy** directly from **Tide**, please contact **Tide** to make any amendments, payments, cancellations, or complaints in relation to **Tide**. To notify of a **claim** against your policy, please contact **Admiral** on 020 3808 7099.

Closure of your Tide Business Account or termination of **your** Tide Business Account and/or Bank Account Terms will cancel the **Policy** at the end of the pre-paid cover month in which you cancelled your Tide Business Account. For example, if **your** cover month starts on the 3rd of each month and **you** close **your** Tide Business Account on the 15th of a month, you will be covered under the **Policy** until the 2nd at 11:59pm of the following month. Cancellation or termination of **your** Tide Membership Terms and Conditions will automatically cancel the **Policy** with immediate effect and **you** will have no cover under this **Policy** from that date.

The Tide Team