tide

Public Liability Insurance Policy Summary

Product	Insurer	Arranged by
Public Liability Insurance	Admiral Insurance (Gibraltar) Limited	Tide Insurance Services Limited

What is this type of insurance?

Public Liability Insurance covers your legal liability to pay compensation for bodily injury to third parties or damage to third-party property arising from your business activities.

This insurance is designed primarily for tradespeople and small businesses that interact with customers, members of the public or operate from business premises.

What is insured?

- Your 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.
- Legal costs and expenses in connection with any alleged breach of statutory duty under health and safety legislation.
- 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.
- 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.
- 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.
- 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).

What is not insured?

- 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.

Full exclusions are detailed in the policy wording.

Are there any restrictions on cover?

- The limit of cover shown in the schedule applies.
- The policy excess applies.
- Monthly premium payments must be up to date for cover to operate.
- You must:
  - Take reasonable steps to prevent injury or damage.
  - Comply with relevant health and safety legislation.
  - Notify claims and incidents promptly.
  - Not admit liability or settle claims without insurer consent.

Where am I covered?

Within the Territorial Limits (UK, Channel Islands and Isle of Man) and the European Union, as defined in the policy.

What are my obligations?

- Make a fair presentation of the risk.
- Notify Tide of any material changes during the policy period.
- Notify claims or circumstances promptly (within policy time limits).
- Pay premiums by the due date.
- Take reasonable steps to minimise loss.
- Not admit liability without insurer consent.
- Provide information and assistance in connection with claims.

Failure to comply may affect your claim.

When and how do I pay?

Premiums are payable monthly by instalment. Instalments are collected 7 days before the next cover month begins. Failure to pay may result in cancellation.

When does the cover start and end?

Cover starts on the date shown in the Schedule and continues on a monthly renewable basis until cancelled or non-renewed.

Cover for individual contracts ceases at practical completion, handover, cancellation or expiry of the policy (whichever occurs first).

How do I cancel the contract?

You may cancel at any time via the Tide online portal or by contacting Tide. Cover continues until the end of the prepaid monthly period. Premiums paid are not refundable.

The insurer may cancel by giving notice (30 days, or 7 days for non-payment). Closure or cancellation of your Tide Business Account or Tide Membership will cancel the **Policy**.

About this document

This document provides details of the key features and any significant exclusions and conditions of Tide Public Liability insurance only. You can find the full terms and conditions of the cover in Your Policy Wording document.

This information is provided to You for information purposes only and does not form part of Your insurance contract.

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.

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