

SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	28/01/2023
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Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs other than for pollution or for products to which it applies as a single aggregate policy limit inclusive of defence costs.
Excess	£250
Excess applies to	each and every claim or loss, including defence costs, for property damage only
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union

Claims brought in USA or Canada	Not covered
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Abuse or molestation cover	Not covered
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Additional covers (in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)
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Cover	Limit of indemnity	Limit applies to
Criminal proceedings costs	£100,000	in the aggregate
Unauthorised use of third-party telephones by your employees	£2,500	in the aggregate
Pollution defence costs (included within the pollution limit above)	£100,000	in the aggregate
Defamation and intellectual property rights	£250,000	in the aggregate

Special excesses

Cover	Excess	Excess applies to
Unauthorised use of third-party telephones by your employees	£250	each and every loss

Section wording	Insurer
16167 WD-NFP-UK-PPL(2)	Hiscox Insurance Company Limited

Section endorsements

<u>Addition of cover: defamation and intellectual property rights</u>
The following is added to What is covered:
Defamation and intellectual property rights