
Your cover in a nutshell:

Employers' liability insurance is compulsory cover for most companies with employees. It covers you when you have to pay compensation because an employee makes a claim due to an accidental injury or illness caused as a result of their work for you. We will pay for claims arising from injuries and accidents occurring during the period of insurance, up to the limit of indemnity shown in the schedule. We will also pay your legal defence costs incurred with our agreement for covered claims. These costs are included within the limit of indemnity.

Key benefits: what risks are you protected against?

We will pay for:

- claims against you arising from death, bodily or mental injury or disease to an employee arising out of their work;
- legal costs to defend you if the government or an administrative or regulatory body brings any criminal action against you in relation to a covered claim;
- your employees' judgments for bodily injury which remain outstanding against any defendant for six months, provided that the injury arose out of their work in your business, we would have covered your liability if you had caused the injury, and the judgment is assigned to us;
- compensation should you, your directors or employees have to attend court as a witness as required by our solicitor in relation to a covered claim.

Significant or unusual exclusions and limitations:

We will not make any payment unless you notify us:

- promptly of any claim or threatened claim against you;
- within seven days for any claim or threatened claim against you;
- as soon as practicable of any threatened criminal action by any governmental, administrative or regulatory body.

We may reduce any payment we make equal to the detriment we have suffered if you admit that you are liable or make any offer without our prior written agreement.

We will not pay for claims arising from:

- injuries suffered where motor insurance is compulsory;
- any deliberate or reckless acts;
- any bodily injury occurring offshore.

This insurance complies with the compulsory cover that you are required by law to have. You must repay all payments we are required to make under the legal provisions governing compulsory insurance of liability to employees, which we would not have been liable to pay under this section of the policy in the absence of such law.