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## Product Disclosure Statement: Public & Products Liability Insurance

This document provides a simple summary of your Public and Products Liability Insurance policy. It is not the full policy document, but it will help you understand the key features of your cover. For complete details, please refer to the policy wording and your Certificate of Insurance.

### What is this policy?

This insurance is designed to protect your business if it is found legally responsible for causing injury to a person or damage to their property. It covers liability related to your business operations (Public Liability) and the products you sell or supply (Products Liability).

### What is my business covered for?

Your policy covers you for your legal liability for compensation, up to the amount shown on your Certificate of Insurance.

Coverage	Description
Public Liability	This covers you if an incident connected with your business activities causes bodily injury (including death or illness) or damage to property. For example, if a customer slips and falls on your premises.
Products Liability	This covers you if a product you have sold, supplied, or distributed causes bodily injury or damage to property due to its nature, condition, or quality. For example, if a product you sold is faulty and injures someone.

### What is not covered?

This policy does not cover everything. Here are some of the key situations where you are not covered:

- **Injury to your own employees:** This is typically covered by a Workers Compensation policy.

## What is not covered? Cont.

- **Damage to your own property:** This policy covers damage to other people's property, not your own.
- **Motor vehicle accidents:** Liability arising from the use of registered vehicles is generally excluded.
- **Faulty workmanship:** The cost of re-doing or correcting your own work is not covered.
- **Product recall:** The costs associated with recalling, repairing, or replacing your own faulty products are not covered.
- **Professional advice:** Claims arising from professional advice or services you provide (or fail to provide) are generally excluded.
- **Pollution:** Liability for pollution is generally excluded, except in specific, sudden, and accidental circumstances.
- **War and asbestos:** Liability related to war or asbestos is excluded.

This is not a complete list. For all exclusions, please read the policy document carefully.

## What are my responsibilities?

- **Tell us everything:** You have a duty to tell us everything relevant to our decision to insure you. If you don't, we may reduce or refuse to pay a claim, or even cancel your policy.
- **Pay your premium:** You must pay your premium on time.
- **Take reasonable care:** You must take all reasonable precautions to prevent injury and property damage, and to comply with all laws and regulations.
- **In case of a claim:** You must notify us as soon as possible, not admit fault, and provide us with all the information and assistance we need to handle the claim.

## Important things to know.

- **Deductible (Excess):** When you make a claim, you will usually have to pay an amount called a 'deductible' or 'excess'. The amount of your deductible is shown on your Certificate of Insurance.
- **Cancellation:** You can cancel your policy at any time by letting us know in writing. We can also cancel your policy, but we will give you notice in writing.
- **Amounts and limits:** For all specific dollar amounts, limits of liability, and details of your cover, you must refer to your Certificate of Insurance or Policy Schedule. These documents show the specific details of your individual policy.

## **Disclaimer**

This is a summary only and does not form part of your legal contract with us. For full terms, conditions, and exclusions, please refer to the Public and Products Liability Insurance policy wording and your Certificate of Insurance.