

# Combined Liability

## Summary of cover



This document provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance Company Ltd Combined Liability policy. If you want to see the full terms, conditions and exclusions, please refer to the policy document.

**This summary of cover gives you an overview of the standard covers available as part of this policy. It's not personalised to you.**

**Please read this document alongside your quote/policy schedule and policy document to see what's covered and any limits or exclusions that apply. Please check your coverage to ensure it meets your needs.**





## Type of insurance and cover

This policy is designed for commercial businesses. The cover selection is flexible, and can be tailored to the individual business needs.

The standard duration of this non-investment insurance contract is 12 months.



## Employers' liability (if selected)

Covers the cost of compensating employees who are injured at or become ill through work.

### Extension/cover

Extension/cover	Standard wordings/limits
Cover limit	£10,000,000
Automatic acquisitions cover	Included
Criminal defence costs	£5,000,000
Court attendance costs	Directors/partners £750, employees £250
Indemnity to first aid and medical teams	Included
Indemnity to principal	Included
Personal representatives	Included
Public relations expenses	Included
Subrogation waiver	Included
Unsatisfied court judgments	Included
Work overseas	Included

### Significant exclusions or limitations

- Liability for bodily injury caused by work offshore
- Liability for which compulsory motor insurance or security is required under road traffic legislation
- Limit of indemnity in respect of a single act of terrorism is £5,000,000



## Public and products liability (if selected)

Provides insurance protection for any legal liability arising out of injury to third parties or for damage to their property.

### Extension/cover

Extension/cover	Standard wordings/limits
Cover limit	Variable limits up to £10,000,000
Product recall	£50,000
Automatic acquisitions cover	Included
Contingent motor liability (non-owned vehicles)	Included
Criminal defence costs	£5,000,000
Court attendance costs	Directors/partners £750, employees £250
Data protection legislation	£1,000,000
Defective Premises Act 1972	Included
Environmental cleanup costs	£1,000,000
Indemnity to directors and employees	Included
Indemnity to principal	Included
Joint liabilities	Included
Legionella	Included
Libel and slander	£250,000

### Extension/cover

Personal liability  
Personal representatives  
Public relations expenses  
Vendors liability

### Standard wordings/limits

Included  
Included  
£25,000  
Included

### Special provisions

- Discharge of liability
- Limit of indemnity
- Limit of indemnity – terrorism

### Special conditions

- Use of heat
- Underground services

### Public liability (if selected)

#### Significant exclusions or limitations

- Third party property damage excess £250
- Liability arising from the ownership or possession or use by you, or on your behalf, of any mechanically propelled motor vehicle or mobile plant which is licensed for road use, for which compulsory motor insurance is required
- Products no longer in your control or custody
- Property being worked upon
- Property held in trust
- Tour operators liability
- Vessels and craft

### Products liability (if selected)

#### Significant exclusions or limitations

- Aircraft products
- Exclusions applicable to products recall cover
- Exports to the USA or Canada
- Replacing, reinstating, rectifying or guaranteeing the performance of any products

### Public/products liability (if selected)

#### Significant exclusions or limitations

- Asbestos
- Communicable disease (dependant on trade)
- Contractual liability
- Cyber
- Exposure to ultraviolet radiation
- Foreign operations
- Hazardous works
- Liquidated or punitive damages or fines
- Pollution or contamination
- Professional advice
- Treatment

## Additional policy benefits, services and helplines

### Zurich Risk Advisor

Zurich Risk Advisor is a free to use risk management app that makes risk assessments easier to understand, provides you with insight and recommends best practices including self-risk assessments.

Experience the benefits of Zurich Risk Advisor by downloading the app from the Apple store or the Google Play Store. Visit our website for more details: [www.zurich.com/products-and-services/tools-for-business/zurich-risk-advisor](http://www.zurich.com/products-and-services/tools-for-business/zurich-risk-advisor)

### Risk Management Advice Line

To help identify and manage issues before they occur, our risk management advice line operates during normal business hours, providing free practical guidance on risk issues such as property, security, food hygiene, business continuity, environmental and health and safety management.

**Call 0800 302 9052**

### ARAG Legal Expenses Helplines and other services

- Legal advice – please call 0344 893 0859
- Tax advice – please call 0344 893 0859
- Counselling service – please call 0344 893 9012
- Online document drafting – visit [www.aragbusinesslaw.co.uk](http://www.aragbusinesslaw.co.uk)
- Employment Manual – visit [www.arag.co.uk/customer/business-legal-expenses-insurance/employment-manual](http://www.arag.co.uk/customer/business-legal-expenses-insurance/employment-manual)

## General exclusions

- Electronic risks, excludes damage caused by virus or similar mechanism or hacking to computer equipment and systems.
- Nuclear and war risks.

## Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

## Minimum transaction premium

If any changes are made to the policy that result in an additional or return premium of less than our minimum transaction premium of £25 plus insurance premium tax (IPT), then this premium adjustment will not be charged or refunded.

## Cancellation rights

If you do not want to accept the policy, notification is required within 14 days of receiving the policy or renewal notice. A pro rata charge for the time on cover will be applied subject to our minimum policy premium of £50 plus insurance premium tax (IPT).

If the policy is cancelled at any other time we will charge you on a pro rata basis for the time we have been on cover subject to our minimum policy premium of £50 plus insurance premium tax (IPT).

If the policy is cancelled and the refund is less than our minimum transaction premium of £25 plus insurance premium tax (IPT) then no refund will be given.



## Claims

To make a claim online visit: [www.zurich.co.uk/business/claims](http://www.zurich.co.uk/business/claims)

Call us on: **0800 302 9055**



## Rehabilitation Claims Services (available to Employers' Liability customers only)

Our Rehabilitation team offer an innovative approach to acute injury management, proactively treating injuries to prevent chronicity and long-term absence, helping your employees return to work sooner. Treatments offered can include physiotherapy, hand therapy, psychological therapy, diagnostic imaging and surgical solutions.

Our service is suitable for most injuries arising from workplace incidents and offers immediate access to professional medical expertise. Our rehabilitation service can help you reduce the costs of injuries and accidents at work by ensuring employees access appropriate and timely treatment.

Rehabilitation can help manage a claim and mitigate your losses as a faster recovery enables quicker settlement, less exaggeration of symptoms and reduction in the average number of days lost.

To make a claim online visit: <https://liabilityclaims.zurich.co.uk/link/portal/mmc>

Call us on: **0800 028 8261**

Email us on: [mmc@uk.zurich.com](mailto:mmc@uk.zurich.com)



## Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You can also contact them as follows:

**Post:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR

**Telephone:** 08000 234567 (free on mobile phones and landlines)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.



## The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

**Zurich Insurance Company Ltd**

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