



## Public liability insurance

Public liability insurance is a type of business insurance that covers losses arising out of claims made by customers or the public in connection with your business activities. It covers the cost of litigation and awards for personal injury, loss or damage to property, or death.

### What's covered?

- Loading and Unloading
- Foods and Drinks Poisoning Clause
- Employees Effect
- Guests Effects Extension Clause
- Water Pollution, Flood, Fumes, Defective Sanitation
- Car Park Extension Clause
- Leased Premises
- Lifts Clause
- Sports and Social Club
- Temporary Visits Overseas By Executives Endorsement
- Exhibitions and Signboards
- Gradual Environmental Impairment Exclusion Clause (LMC 1)
- RIOT & STRIKE ENDORSEMENT
- Swimming Pool Clause
- Cross Liability Clause
- Tools of Trade
- Insured's Business
- Pedal Cycle
- Work Away Clause
- First Aid Facilities
- Delivery Risks Clause

### What's NOT covered?


- Nuclear Energy Risks Exclusion Clause (NMA 1975)
- War, Civil War, Political Risks Terrorism and Exclusion Clause
- Electronic Date Recognition Clause (EDRC)
- WARRANTY
- Premium Payment Warranty
- CONDITIONS
- Interpretation
- Other insurances
- Reasonable Due Care
- Claims Procedure
- Communication
- Alteration
- Cancellation
- Dispute Resolution
- Due Observance
- Jurisdiction Clause
- ENDORSEMENTS (AT ADDITIONAL PREMIUM)
- Political violence & terrorism extension




Serving you since 1986

We're at the forefront of insurance excellence, providing you with tailored solutions specific to your needs. We continue to innovate on the policy front and are able to offer you a highly bespoke service. Our expertise is driven through the following three pillars:

Fast claims | Bespoke policies | Expert guidance

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