



Employers' Liability and Public Liability Insurances (Occurrence)

This information relates to Policies from 1 March 2006 to date.

Cover	Employers' Liability and Public Liability Insurances (Occurrence based) (Section A & B)
Geographical Limits	Worldwide excluding United States and Canada
Jurisdiction	Any action against the insured must be brought in a court within the following territories, Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
Limit of Indemnity	Employers' Liability £10,000,000 any one occurrence Public Liability £1,000,000 any one claim An extra £1,000,000 is available subject to individual underwriting and pricing. (Usually £52.50 including IPT.)
Extensions	Health & Safety at Work Act 1974 Unsatisfied Court Judgements Leased or rented premises
Exclusions	Offshore Work Professional Negligence Loss of Data Asbestos (other than as provided by the statutory £5,000,000 Employers' Liability) War and Terrorism (other than as provided by the statutory £5,000,000 Employers' Liability)
Insurer	Royal & Sun Alliance Insurance plc via Saturn (a trading name of Martello Professional Risks Limited, a wholly owned subsidiary of Royal & Sun Alliance Insurance plc)
<p>This cover is automatically granted unless you have:</p> <p>a) more than one home office and one separate office location. b) 3 or more employees including Directors.</p> <p>Coverage in the eventuality of a) and/or b) above, is available at an additional premium.</p>	
<p>Other Information</p> <p>1) Limits The Public Liability Limit can in some instances, subject to an additional premium, be increased to £5 million any one occurrence.</p> <p>2) Products Liability can be purchased separately.</p>	