

Combined Holistic Services Liability Insurance

Insurance Product Information Document

Company: Newline Insurance Company Limited

Product: Combined Public, Products, Medical Malpractice and Employers' Liability Insurance

This insurance is provided by Newline Insurance Company Limited, and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority under registration number 435028. The registered office is 1 Fen Court, London EC3M 5BN. It's Firm Reference Number(s) and other details can be found on <https://register.fca.org.uk/s/>

This Insurance Product Information Document provides a summary of the main terms, conditions, limitations and exclusions of your insurance. The full terms, conditions, limitations and exclusions of your insurance can be found in the policy document, which is available on request from your insurance intermediary. Other pre-contractual information is also available from your insurance intermediary. Nothing in this document is intended to waive, alter or affect any of the terms, conditions, limitations or exclusions of your insurance.

What is this type of insurance?

The insurance comprises of up to 4 Sections, which encompass various types of cover for liability, legal costs, financial loss and costs and expenses of the insured.



What is insured?

If purchased, the following may be insured:

- ✓ Public Liability.
- ✓ Products Liability.
- ✓ Medical Malpractice Liability.
- ✓ Employers' Liability when requested

Please note that each Section also has its own additional extensions (which are not contained in this document). The additional extensions may be found in the relevant Section in the policy documentation.

Further, legal costs as specified in the applicable coverage are covered. The insured sum of each coverage and the aggregate insured sum are specified in the policy schedule. Coverages may be further extended by optional extensions or endorsements, please read carefully.



What is not insured?

There are a number of general exclusions in the insurance including, but not limited to:

- ✗ War and terrorism.
- ✗ Fraud & Dishonesty
- ✗ Workers' Compensation, unemployment compensation, disability benefits..
- ✗ Sexual Misconduct.
- ✗ Clinical Trials
- ✗ Discrimination
- ✗ Fines, penalties or punitive damages.
- ✗ Pollution or Contamination.
- ✗ Information Technology.
- ✗ Actual and alleged breach of competition, intellectual property, data protection and human rights laws, regulations and rights.
- ✗ Your trading debts.
- ✗ Certain medical conditions, chemical impurities, substances, intoxicants & narcotics, PFAS and products, including hepatitis, formaldehyde, asbestos and tobacco products.
- ✗ Nuclear Risks
- ✗ Clinical Waste
- ✗ Vehicles & watercrafts (other than defined contingent cover)

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Are there any restrictions on cover?

Including but not limited to:

- ! The limit of liability.
- ! The deductible.
- ! The policy territory.
- ! We may not be liable if you have other insurance that applies to the same claim, loss or liability.



Where am I Covered?

Worldwide excluding USA and Canada. Please see the policy documentation for further details.



What are my obligations?

Your obligations include but are not limited to:

Declare all material facts to the insurer.

Pay the premium as detailed in the Quotation documents.

Never provide an admission of liability unless authorised by the Insurer.

Provide notice to the insurer of any claim or potential claim as soon as possible.

Take reasonable precautions to prevent any event that may give rise to liability under the Policy and to maintain all buildings, furnishings, ways, works, machinery, plant and vehicles in sound condition.



When and how do I pay?

You have the obligation to pay us the premiums in full within 60 days of inception of the policy or, in respect of instalment premiums, when due.



When does the Cover start and End?

Your cover start and end dates are shown on the policy schedule. Cover will end should we cancel the Policy or if you fail to pay your Premium.



How do I cancel the Policy?

The policyholder may cancel the policy at any time by written request to your insurance broker, full details of the cancellation process are contained in the General Conditions section of your Policy.