



# Media & Entertainment Combined Corporate Insurance Product Information Document

Company: XL Catlin Insurance Company UK Limited

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The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

## What is this type of insurance?

This is a commercial public and products liability insurance policy for Media & Entertainment tailored to suit your business needs.

 <b>What is insured?</b>	 <b>What is not insured? (Key Policy Exclusions Only)</b>
<p>✓ This public and products liability cover provides protection against your legal liability for bodily injury to third parties and damage to their properties up to a limit of indemnity of GBP 5,000,000</p> <p>✓ This public and products liability cover provides protection against your legal liability for bodily injury to third parties and damage to their properties up to a limit of indemnity of GBP 5,000,000</p>	<p>✗ Individual sections of your policy &amp; schedule may contain exclusions specific to your policy</p> <p>✗ No indemnity is provided in respect of loss, damage, liability, cost or expense caused by or arising directly or indirectly out of the following: Asbestos Data Protection Injury to Employees Known Prior Circumstances Liquidated Damages Professional Liability Tobacco Punitive Damages due fines /penalties Radioactive Contamination Terrorism War Cyber Pollution Deliberate Acts</p> <p>✗ Communicable Disease We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.</p> <p>✗ Loss, damage, liability, cost or expense arising out of or relating to property owned, leased to, hired by, under hire purchase to, on loan to, held in trust by or otherwise in your care, custody or control (see policy document for exceptions)</p>
<p> <b>Are there any restrictions on cover?</b></p>	
<p>! Your Excess, which is shown in your schedule ( a separate document , which gives details of your individual cover )</p> <p>! Inner Limits/ Endorsements applying to covers under your policy will be specified in your policy document or schedule</p> <p>! You will lose all benefits under this policy if any claim is fraudulent in any way or if you or anyone acting on your behalf has used any type of fraud relating to this or any other insurance policy</p>	
<p> <b>Where am I covered?</b></p>	
<p>✓ We will cover you for all sums you are legally liable to pay as damages (including claimants' costs, fees and expenses) for Injury and/or Damage in the conduct of the Business, and arising from Claims made against you worldwide, excluding claims made under the United States of America and Canada jurisdiction, subject to all terms and conditions of this policy.</p>	
<p> <b>What are my obligations?</b></p>	
<p>You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete.</p> <p>You or any other person on whose behalf payment is claimed must observe the terms &amp; conditions of this policy and if you are required to take action or comply with the terms conditions and provisions you must do so</p> <p>You must tell us as soon as practicably possible of becoming aware of any changes in the information you have provided which happens before or during any Period of Insurance.</p> <p>You must take all reasonable care to prevent death bodily injury, illness, disease loss or damage and maintain all vehicles, premises , plant and everything used in the business in a good state of repair and to act in accordance with all statutory obligations &amp; regulations</p> <p>You must immediately make good or remedy any defect or damage, which becomes apparent , or take such additional precautions as circumstances may require</p> <p>You must let us know as soon as possible about any event which may give rise to a claim under this policy (and provide all the details we may need). If you become aware of any prosecution or inquest in connection with the event you must let us know as soon as possible.</p> <p>You must not admit, deny , negotiate or settle a claim without our written consent</p>	

You shall give immediate notice to us of your insolvency, administration or liquidation.

Where the premium is provisionally based on your estimates, you shall keep accurate records and within ninety (90) days of expiry of the Period of Insurance declare such details as we require.

You and any person insured shall, without charge, provide such assistance as we may reasonably require for the purpose of exercising any rights of recovery and shall at all times protect and preserve any such rights for the benefit of the Insurer

You must take all Reasonable Precautions and: (i) comply with all legal requirements, regulations, rules and guidelines imposed by any competent authority; (ii) take all reasonable steps to prevent and minimise accidents, loss, injury and damage; (iii) take all reasonable steps to maintain property in a good state of repair; (iv) take reasonable care in the selection and supervision of Employees; and (v) maintain accounts with a complete record of purchases and sales.

You must pay the premium when due.

You must co-operate fully with us in the investigation and handling of any claim including sending us all documents, proof, information & any letter or legal summons or similar document we may reasonably need.

The provision of insurance under your policy is conditional on you observing and fulfilling the general exceptions, conditions & terms of the policy. If by law we have to make a payment that we would not otherwise have had to make, we will seek recovery of that outlay incurred from you.



### **When and how do I pay?**

For full details of when and how to pay, you should contact your broker.



### **When does the cover start and end?**

Your policy will remain in force for 12 months from the start date ( or as otherwise shown in your Schedule ) . If you wish to renew your policy & we agreed to offer renewal of this insurance, the cover start & end date will be for the period stated in your renewal schedule as long as you pay your premium



### **How do I cancel the contract?**

You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.