



Combined Liability
Passenger Vehicle
Liability



Combined Liability Passenger Vehicle Liability Policy Wording

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The Underwriters

This policy is administered and underwritten by Victor Insurance, a trading name of Marsh Ltd, on behalf of the following Insurers (referred to collectively as the ‘Underwriters’), in accordance with the authority granted under:

Binding Authority Agreement Number / UMR	Section	Underwriter	Proportion
as detailed on “The Underwriters” section of Your Schedule	All	AXA Insurance UK plc Registered in England and Wales No 78950 Registered office: 20 Gracechurch Street, London EC3V 0BG A member of the AXA Group of companies AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority	100%

Making a Claim

If **you** need to make a claim please first check **your policy** to make sure **you** are covered. **You** must then follow the Claims notification condition and Claims procedure condition of page 9 of this **policy**, headed Policy conditions.

Please contact **your** insurance adviser who will help **us** deal with **your** claim.

Meanings of Defined Terms

These meanings apply throughout **your policy**. If a word or phrase has a defined meaning it will be highlighted in bold print and will have the same meaning wherever it is used.

Asbestos

Asbestos in any form, asbestos fibres or particles or derivatives of asbestos or any material containing asbestos.

Bodily injury

Death, bodily injury, illness or disease.

Business

Business shown in **your schedule**.

Claim costs

Costs and expenses

- a) of any claimant which **you** become legally liable to pay
- b) incurred with **our** prior written consent, to investigate or defend a claim against **you** including solicitors fees at
 - i) any coroner's inquest or fatal accident inquiry
 - ii) summary court proceedings.

Clean up costs

Costs and expenses of remediation of environmental damage or environmental harm.

Contractual liability

Legal liability assumed by **you** under the express or intended terms of any contract or agreement that restrict **your** right of recovery, or increase **your** liability at law beyond that applicable in the absence of those terms.

Electronic data

Facts, concepts or information in a form usable for communications, interpretation or processing by electronic or electro-mechanical data processing or electronically controlled equipment which includes programmes, software, firmware, operating systems or other coded instructions for the processing or manipulation of data.

Employed person

- a) Anyone under a contract of service or apprenticeship with **you**
- b) Anyone who is
 - i) employed by **you** or on **your** behalf on a labour only basis
 - ii) self employed
 - iii) hired to **you** or borrowed by **you** from another employer
 - iv) a voluntary helper or taking part in a work experience or training scheme

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and under **your** control or supervision.

Enforcing authority

Any government or statutory authority, implementing or enforcing environmental protection legislation in the **policy territories**.

Excess

First amount of any claim or claims for which **you** are responsible.

Event

Claim or series of claims against **you** as a result of or attributable to a single source or the same original, repeated or continuing cause.

Hot work

Any work that requires uses or produces open flames or any other sources of heat or sparks that could ignite flammable or combustible materials.

Manslaughter costs

Costs and expenses of legal representation in connection with any criminal inquiry into or court proceedings brought for manslaughter, corporate manslaughter, corporate homicide or culpable homicide.

Nuisance or trespass

Nuisance, trespass to land or trespass to goods, or interference with any easement.

Offshore

On or working from, or travelling by sea or air, to, from or between an offshore rig, platform or similar offshore installation.

Package Travel

Travel, tours or holidays for which **you** have a legal liability under The Package Travel, Package Holidays and Package Tours Regulations 1992 enacted within the United Kingdom or any similar consumer protection travel enactment by reason of EU Directive 90/314/EEC or any amending legislation.

Passenger effects

Your passenger's baggage and personal effects, excluding musical or electronic equipment used in connection with any music or entertainment business, which have been left with **you** for safe keeping.

Period of insurance

Period from the effective to the expiry date of **your** cover shown in **your schedule**.

Personal injury

Personal injury or infringement of a person's legal right other than

- a) **bodily injury**
- b) a right arising from title to, or an interest in property.

Policy

Policy, **schedule** and any endorsements attached or issued.

Policy territories

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Pollutants

Any solid liquid or gaseous pollutant contaminant or irritant substance or any biological agent that is a danger to human health.

Principal

Employer who has engaged **you** to act on their behalf, under a contract for the performance of work by **you**, in connection with the **business**.

Property damage

Loss of or damage to property that **you** do not own or possess and is not in **your** custody or under **your** control.

Products

Products that **you** have sold, supplied, provided or delivered including

- a) containers, packaging, labelling, instructions or advice in connection with products
- b) **services** that have been completed as part of a contract for the sale or supply of products in the course of the **business**.

Schedule

A separate sheet which comes to **you** with the **policy**. Amongst other things it shows **your** name, **business** and extensions and special clauses in force.

Safety legislation costs

Costs and expenses of legal representation in connection with an alleged breach of statutory duty under Health and Safety, Consumer Protection or Food Safety legislation, enacted within the **policy territories**.

Services

Work process or other operation that **you** undertake or is undertaken on **your** behalf including any goods or materials used in connection with the work process or other operation in the course the **business**.

Sudden incident

Sudden identifiable unintended and unexpected incident that does not originate from a gradual, continuous or repetitive cause.

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Terrorist act

Any act of a person or group directed towards the overthrowing or influencing of any government or putting any section of the public in fear by threat, force or violence or other means.

We/us/our

AXA Insurance UK plc.

You/your/yourself

Person(s), firm, company or organisation shown in **your schedule** as the Insured.

Defined Terms for Section 3 – Personal Accident for Directors, Principals and Partners

The following meanings apply to Section 3 – Personal accident for directors, principals and partners only.

Hazardous pastimes

The **insured person** taking part in, or practising for

- a) racing, competitions, rallies or trials on wheels or on horseback
- b) hang-gliding, parachuting, parascending, paragliding or bungee jumping
- c) mountaineering, rock climbing, potholing, caving or white water rafting
- d) diving underwater involving the use of breathing apparatus
- e) off piste skiing, sleighing or snow boarding.

Identifiable injury

Physical identifiable injury caused by a **sudden accident** which solely and independently of any other cause, results in the death or disablement of the **insured person**, within 12 months of the date of the **sudden accident**.

Inception

The date that an **insured person** is first included in this insurance.

Insured person

You or any of **your** directors principals or partners who is 65 years of age or under

Loss of limb

Permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle, or permanent total and irrecoverable loss of use of a hand, arm, foot or leg.

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Loss of sight

Total and irrecoverable loss of sight in both eyes

Permanent total disablement

Disablement which entirely prevents the **insured person** from attending to any occupation, to which they are reasonably suited by training, education or experience and which

- a) lasts 24 months and
- b) is beyond hope of improvement.

Sudden accident

A sudden, unexpected, specific event which occurs at an identifiable time and place.

Policy Conditions

You must comply with the following conditions to have the full protection of **your policy**. If **you** do not comply then **we** may at **our** option take one or more of the following actions

- a) Cancel **your policy**
- b) Declare **your policy** void (treating **your policy** as if it had never existed)
- c) Change the terms of **your policy**
- d) Refuse to deal with all or part of any claim or reduce the amount of any claim payments.

There are additional conditions under each section of cover.

If **you** are unsure about any of these conditions or whether **you** need to notify **us** about any matter, please contact **us**.

Applicable law condition

You and **we** can choose the law which applies to this **policy**. **We** propose that the law of England and Wales apply. Unless **we** and **you** agree otherwise the law of England and Wales will apply to this **policy**.

Cancellation condition

- a) **You** may cancel **your policy** within 14 days of receiving **your policy** in the first **period of insurance** if for any reason **you** are dissatisfied or the **policy** does not meet **your** requirements. Where the **policy** is cancelled in accordance with this provision, **we** will refund part of the premium paid, proportionate to the unexpired **period of insurance** following cancellation, subject to **us** retaining a minimum premium of £50.00 plus Insurance Premium tax, provided that no claim has been paid or is outstanding in the current **period of insurance**.
- b) **You** may cancel **your policy** at any time if the **business** is sold by **you** or **you** cease trading or **you** sell all the property insured shown in **your schedule**.
- c) **We** can cancel **your policy**
 - i) by giving 30 days written notice to **your** last known address
 - ii) immediately, without giving **you** notice if the premium has not been paid to **us**.

Where **your policy** is cancelled in accordance with provision c), **we** will refund part of the premium paid, proportionate to the unexpired **period of insurance** following cancellation, provided that no claim has been paid or is outstanding in the current **period of insurance**.

Cancellation of **your policy** will not affect any claims or rights **you** or **we** may have before the date of cancellation.

We do not have to offer renewal of **your policy** and cover will cease on the expiry date.

Change in risk condition

You must tell **us** as soon as possible during the **period of insurance** of any change

- a) to the **business**
- b) in the person, firm, company or organisations shown in **your** schedule as the insured

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- c) to the information **you** provided to **us** previously or any new information that increases the risk of loss as insured under any section of **your policy**.

Your policy will come to an end from the date of the change unless **we** agree in writing to accept an alteration.

We do not have to accept any request to vary **your policy**. If **you** wish to make any alteration to **your policy** **you** must disclose any change to the information **you** previously provided or any new information that could affect this insurance. If **we** accept any variation to **your policy**, an increase in the premium or different terms or conditions of cover may be required by **us**.

Claims notification condition

You must

- a) as soon as practical
- i) give **us** notice of any circumstances which might lead to a claim under **your policy**
 - ii) give **us** all the information **we** request.
- b) immediately
- i) on receipt send **us** every letter, court order, summons or other legal document served upon **you**
 - ii) tell **us** about any prosecution, inquest or fatal accident inquiry or dispute for referral to adjudication or court proceedings in connection with any potential claim under **your policy**
 - iii) notify the police of any loss or damage that has been caused by malicious persons, thieves, rioters, strikers or vandals.

We will not pay **your** claim where you have not complied with this condition.

Notification of any of the above should be made via your insurance adviser to

AXA Insurance UK plc.
AXA House
Parklands
Lostock
Bolton
BL6 4SD

Telephone: 0345 9004185

Email: liability.claims@axa-insurance.co.uk

Claims procedure condition

- a) **You** must take or allow others to take practical steps to prevent further injury, loss or damage, recover property lost and otherwise minimise the claim.
- b) At **your** expense **you** must provide **us** with
- i) full details in writing of any injury, loss or damage and any further information or declaration **we** may reasonably require
 - ii) any assistance to enable **us** to settle or defend a claim
 - iii) details of any other relevant insurances.

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- c) **You** may not accept, negotiate, pay, settle, admit or repudiate any claim without **our** written consent.
- d) Following a claim **you** must allow **us** or anyone authorised by **us**
 - i) access to premises
 - ii) to take possession of, or request delivery to **us** of any property insured.
- e) **You** may not abandon any property to **us**.
- f) **We** will be allowed complete control of any proceedings and settlement of the claim.

We will not pay **your** claim where **you** have not complied with this condition.

Fair presentation of risk condition

You have a duty to make a fair presentation of the risk which **you** wish to insure. This applies prior to the start of **your policy**, if any variation is required during the **period of insurance** and prior to each renewal. If **you** do not comply with this condition then

- a) If the failure to make a fair presentation of the risk is deliberate or reckless **we** can elect to make **your policy** void and keep the premium. This means treating the **policy** as if it had not existed and that we will not return your premiums, or
- b) If the failure to make a fair presentation of the risk is not deliberate or reckless and **we** would not have provided cover had **you** made a fair presentation, then we can elect to make **your policy** void and return your premium or
- c) If the failure to make a fair presentation of the risk is not deliberate or reckless and **we** would have issued cover on different terms had **you** made a fair presentation of the risk then **we** can:
 - i) reduce proportionately any amount paid or payable in respect of a claim under **your policy** using the following formula. **We** will divide the premium actually charged by the premium which **we** would have charged had **you** made a fair presentation and calculate this as a percentage. The same percentage figure will be applied to the full amount of the claim to arrive at the proportion of the claim to be paid or payable and/or
 - ii) treat **your policy** as if it had included the different terms (other than payment of the premium) that **we** would have imposed had **you** made a fair presentation.
- d) Where **we** elect to apply one of the above then
 - i) if **we** elect to make **your policy** void, this will be from the start of the policy, or the date of variation or from the date of renewal.
 - ii) **we** will apply the formula calculated by reference to the premium that would have been charged to claims from the start of the policy, or the date of variation or from the date of renewal
 - iii) **we** will treat the **policy** as having different terms imposed from the start of the **policy**, or the date of variation or from the date of renewal depending on when the failure to make a fair presentation occurs.

Fraud condition

You and anyone acting for **you** must not act in a fraudulent way.

If **you** or anyone acting for **you**

- a) knowingly makes a fraudulent or exaggerated claim under **your policy**
- b) knowingly makes a false statement in support of a claim (whether or not the claim itself is genuine) or

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c) knowingly submit a false or forged document in support of a claim (whether or not the claim itself is genuine),

We will

- i) refuse to pay the claim
- ii) declare the **policy** void from the date of the fraudulent act without any refund of premiums.

We may also inform the police of the circumstances.

Instalments condition

If **you** fail to pay a premium instalment on the date due this will result in **your policy** being cancelled from the date the missed instalment was due. **You** will not be entitled to any return of premium where this happens.

If a claim has been made or there has been any incident likely to lead to a claim during the current period of insurance the annual premium remains due in full.

Other insurance condition

If a claim is made under **your policy** and there is other insurance cover for which **you** are, or would be but for this **policy**, entitled to have a claim paid under the other insurance, **we** will at **our** option, either pay

- a) a proportionate share of the claim
- or
- b) an amount beyond that which is or would be payable under the other insurance.

Reasonable care condition

You must take reasonable steps to

- a) prevent or protect against injury, loss or damage
- b) keep **your** premises, machinery, plant and equipment and all other property insured in good condition and in full working order
- c) remedy any defect or any danger that becomes apparent, as soon as possible.

If required by **us**, **you** must allow access to **your** premises and/or activities of **your business** to carry out inspection or survey. **You** must complete any risk improvements that **we** ask for, within a reasonable period of time advised by **us**.

We will not pay **your** claim where **you** have not complied with this condition.

Sanctions condition

This contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of **your policy** that **we** will not provide cover, or pay any claim or provide any benefit under **your policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us**, or **our** parent, subsidiary or any AXA group member company, to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.

Subrogation (our rights) condition

We will be entitled to undertake in **your** name or on **your** behalf

- a) the defence or settlement of any claim
- b) steps to enforce rights against any other party before or after payment is made by **us**.

Third party rights condition

This contract is between **you** and **us**. The rights under this contract will not be enforceable by any other party because of the Contract (Rights of Third Parties) Act 1999.

How to Make a Complaint

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting your insurance adviser. In the event that you remain dissatisfied and wish to make a complaint, you can do so by writing to:

Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU.
Email: insurance.complaints@victorinsurance.co.uk

If appropriate your complaint may ultimately be handled by the insurer or a third party acting on the insurers' behalf. If this is the case we will notify you upon receipt of your complaint. Making a complaint does not affect your right to take legal action.

If you are not happy with the outcome of your complaint, you may have the right to ask the Financial Ombudsman Service (FOS) to review your case. You will need to contact them within six months of the date of our final decision letter.

You can also ask the Ombudsman to review your case if we have not provided you with a final decision within eight weeks of receiving your complaint.

The Ombudsman can help with most complaints if you are:

- A consumer;
- A micro enterprise employing fewer than ten persons that has an annual turnover and/or balance sheet total that does not exceed €2 million*;
- A charity which has an annual income of less than £6.5 million*;
- A trustee of a trust which has a net asset value of less than £5 million*;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;
- A small business (which is not a micro enterprise) which has an annual turnover of less than £6.5 million and (i) employs fewer than 50 persons or (ii) has a balance sheet total of less than £5 million*;
- A guarantor

* at the time you refer your complaint

If you are unsure whether the ombudsman will consider your complaint, or for more information, please contact the Ombudsman directly on 0800 023 4567 or visit the FOS website at www.financial-ombudsman.org.uk

The address of the Ombudsman is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Section 1 – Employers’ Liability Section

Your schedule will show if this section is covered.

What is covered

We will cover the amount of damages which **you** are legally liable to pay in respect of **bodily injury** to any **employed person** resident in the **policy territories**, caused during the **period of insurance** and arising out of and in the course of their employment by **you** in connection with the **business**.

Additional business activities cover

The cover under this section includes the following activities of the **business**

- a) providing and managing amenities for the benefit and welfare of **employed persons**
- b) owning, repairing, maintaining and decorating **your** own property or premises **you** use
- c) providing and managing facilities primarily used for fire prevention, safety or security at **your** premises
- d) maintaining and repairing vehicles and machinery owned or used by **you**
- e) private work **you** allow **employed persons** to do for **your** directors, partners or officers, as long as this work is done with **your** prior permission
- f) the sale or disposal of **business** assets.

Claim costs cover

We will cover **claim costs** in connection with a claim for which an award of damages is paid or may be payable under this section, but **we** will not pay **claim costs** for any part of a claim not covered by this section.

Compensation for court attendance cover

We will compensate **you** at the rate of £500 per day, for each day that **we** request any director, partner or **employed person** to attend court as a witness in connection with a claim, for which an award of damages is paid or may be payable under this section.

Manslaughter costs cover

We will cover **manslaughter costs** in respect of any death occurring during the **period of insurance**, in circumstances where there is also a claim or potential claim against **you** for damages covered by this section.

You must obtain **our** prior written consent to legal representation and **we** will only agree to payment on a fee basis agreed by **us**.

If a claim for damages is settled or is withdrawn **we** will have no further liability other than in respect of costs and expenses of legal representation incurred before the date of the claim payment or withdrawal of the claim.

If at any time a claim for damages remains unsettled and **you** wish to appeal against conviction, **we** will agree to costs and expenses of legal representation if, in the opinion of Counsel (appointed by mutual consent), such an appeal is more likely to succeed than not and the total amount of damages and claimants costs are likely to exceed the total cost of legal representation.

If **we** have consented to legal representation at court proceedings, **we** will also pay the legal costs of prosecution awarded against **you**, or any person entitled to cover under this section, in connection with the proceedings.

The maximum **we** will pay for **manslaughter costs** and costs awarded against **you**, or any person entitled to cover under this section, in total, as a result of all occurrences during any one **period of insurance**, is the **manslaughter costs** limit of indemnity shown in **your schedule**.

We will not pay

- a) fines, penalties or awards of compensation imposed by a criminal court
- b) costs and expenses of implementing any remedial order or publicity order
- c) costs and expenses of an appeal against any fine, penalty, compensation award, remedial order or publicity order
- d) costs and expenses incurred as a result of the failure to comply with any remedial order or publicity order
- e) costs and expenses covered by any Legal Expenses insurance
- f) costs and expenses of any investigation or prosecution brought other than under the laws of the **policy territories**.

Overseas employees cover

If **bodily injury** is caused during the **period of insurance** to any person under a contract of service or apprenticeship, arising out of and in the course of their employment by **you** in connection with the **business** and who is resident outside the **policy territories**, **we** will cover the amount of damages which **you** are legally liable to pay by a court of law having jurisdiction within the **policy territories**.

We will not pay

- a) for any action or recovery brought or commenced
 - i) in a court of law outside the **policy territories**
 - ii) in connection with any workmen's compensation or other social insurance, or arising from **your** failure to meet legal obligations or to pay adequate contributions for that insurance
- b) where an insurance policy covering legal liability for **bodily injury** caused to **employed persons** is arranged outside the **policy territories**.

Personal liability cover

If no other insurance is in force, at **your** request, the cover provided by this section will apply to the legal liability of

- a) any director or **employed person** of **yours** whilst
 - i) performing their normal duties in connection with the **business**
 - ii) work is being carried out on behalf of a director or officer by an **employed person** with **your** consent
 - iii) acting in a personal capacity, during the course of a trip or journey arranged for the purpose of the **business**
- b) the spouse, civil partner, domestic partner or any children accompanying a director or **employed person** in the course of a business trip or journey.

The cover provided by this section will also apply to **your** personal representative, or the personal representative of any other deceased person entitled to cover.

Principals liability cover

At **your** request, **we** will cover the legal liability of any **principal** arising from the performance of **your** work for the **principal**.

We will not provide cover beyond the requirements of **your** contract with the **principal**.

Safety legislation costs cover

We will cover **safety legislation costs** in respect of any **bodily injury** occurring during the **period of insurance**, in circumstances where there is also a claim or potential claim against **you** for damages covered by this section.

You must obtain **our** prior consent to legal representation and **we** will only agree to payment on a fee basis agreed by **us**.

If a claim for damages is settled or is withdrawn **we** will have no further liability other than in respect of costs and expenses of legal representation incurred before the date of the claim payment or withdrawal of the claim.

If at any time a claim for damages remains unsettled and **you** wish to appeal against conviction, **we** will agree to costs and expenses of legal representation if, in the opinion of Counsel (appointed by mutual consent), such an appeal is more likely to succeed than not and the total amount of damages and claimants costs are likely to exceed the total cost of legal representation.

If **we** have consented to legal representation at court proceedings, **we** will also pay the legal costs of prosecution awarded against **you**, or any person entitled to cover under this section, in connection with the proceedings.

The maximum **we** will pay for **safety legislation costs** and costs awarded against **you**, or any person entitled to cover under this section, in total, as a result of all occurrences during any one **period of insurance**, is the **safety legislation costs** limit of indemnity shown in **your schedule**.

We will not pay

- a) fines, penalties or awards of compensation imposed by a criminal court
- b) costs and expenses of an appeal against improvement or prohibition notices
- c) costs and expenses on indictment for manslaughter, corporate manslaughter, corporate homicide or culpable homicide, other than **safety legislation costs** already incurred

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- d) costs and expenses covered by any Legal Expenses insurance
- e) costs and expenses of any investigation or prosecution brought other than under the laws of the **policy territories**.

Unsatisfied court judgements cover

We will at **your** request, pay an **employed person** the amount awarded to that person by a court of law for **bodily injury** against any company, partnership or individual conducting a business within the **policy territories**, if such award remains unpaid six months after the date of the judgement.

We will only provide cover if

- a) there is no outstanding appeal
- b) the **bodily injury** was sustained during the **period of insurance** by the **employed person** while working in connection with the **business**
- c) the judgement was obtained in a court within the **policy territories**
- d) the **employed person** or their personal representative assigns the amount awarded under the judgement to **us**.

Limit of indemnity

1. The employers liability limit of indemnity shown in **your schedule** is the maximum **we** will pay for the total of all damages and claims costs and will apply to any one claim or series of claims by one or more of the **employed persons** arising from one occurrence.
2. The **terrorist act** limit of indemnity shown in **your schedule** will apply exclusively to any one claim or series of claims by one or more of the **employed persons** arising directly or indirectly in connection with **terrorist act**.
3. In respect of any claim or claims, **we** may at any time pay the limit of indemnity applicable, after deducting any amounts already paid, or any lesser amount for which a settlement can be made. **We** will not then be liable to make any further payment in respect of the claim or claims.

What is not covered

Offshore exclusion

We will not cover claims for **bodily injury** to any **employed person** while **offshore**.

Radioactive contamination exclusion

We will not cover claims for

- a) **contractual liability**
- b) which **your principal** has a legal liability

caused by or arising from any type of nuclear radiation, nuclear material, nuclear waste, nuclear reaction or radioactive contamination.

Road Traffic Act exclusion

We will not cover claims for **bodily injury** to an **employed person** in circumstances where it is necessary to arrange compulsory motor insurance or security, under any Road Traffic Legislation.

Section conditions

These conditions of cover apply only to this section. **You** must comply with the following conditions to have the full protection of **your policy**. Conditions may specify circumstances whereby non-compliance will mean that **you** will not receive payment for a claim. However **you** will be covered and **we** will pay **your** claim if **you** are able to prove that the non-compliance with these conditions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Right of recovery condition

The cover provided under this section is in line with any law relating to the compulsory insurance of liability to persons employed within the **policy territories**. **You** must repay to **us** all amounts **we** pay which **we** would not have been liable to pay but for the law.

Section 2 – Public and Products Liability Section

Your schedule will show if this section is covered.

What is covered

We will cover the amount of damages which **you** are legally liable to pay in respect of

1. **bodily injury**
2. **personal injury**
3. **property damage**
4. **nuisance or trespass**

occurring during the **period of insurance** in connection with the **business**.

If legal liability to pay damages in respect of **property damage** or **nuisance or trespass** arises from a release or escape of **pollutants** into the atmosphere or onto land, water, buildings or any structure, the cover will only apply to a **sudden incident** which happens at a specific time and place during the **period of insurance** within the **policy territories** and all **property damage** or **nuisance or trespass** will be considered as having occurred at the time of the **sudden incident**.

Additional business activities cover

The cover under this section includes the following activities of the **business**

- a) providing and managing amenities for the benefit and welfare of **employed persons**
- b) owning, repairing, maintaining and decorating **your** own property or premises **you** use
- c) providing and managing facilities primarily used for fire prevention, safety or security at **your** premises
- d) maintaining and repairing vehicles and machinery owned or used by **you**
- e) private work **you** allow **employed persons** to do for **your** directors, partners or officers, as long as this work is done with **your** prior permission
- f) the sale or disposal of **business** assets.

Claims costs cover

We will cover **claim costs** in connection with a claim for which an award of damages or **clean up costs** is paid or may be payable under this section, but **we** will not pay **claim costs** for any part of a claim not covered by this section.

Compensation for court attendance cover

We will compensate **you** at the rate of £500 per day, for each day that **we** request any director, partner or **employed person** to attend court as a witness in connection with a claim, for which an award of damages is paid or may be payable under this section.

Contingent motor liabilities cover

We will cover the amount of damages which **you** are legally liable to pay and **claim costs** in respect of accidental

- a) **bodily injury**
- b) **property damage**

occurring during the **period of insurance** and arising out of

- i) the use by an **employed person** of their own motor vehicle within the European Union in connection with the **business**
- ii) the movement of any motor vehicle, not owned by, or provided by **you**, or an **employed person** that is preventing access to, or causing an obstruction within **your** premises or any site at which **you** are working

and the Road Traffic Act exclusion in this section will not apply to that liability.

We will not pay

- a) for loss of or damage to any motor vehicle referred to in i) or ii) above
- b) unless the motor vehicle is being driven with **your** permission and **you** have taken reasonable steps to ensure that the person driving holds a valid licence to drive the motor vehicle
- c) where cover is provided by another insurance policy.

Cross liabilities cover

Any person, firm, company or organisation covered by this section, is entitled to the cover as if a separate **policy** had been issued to each and where **you** are a membership organisation, the cover will apply to each member as if a separate **policy** had been issued to each member.

However the amount payable by **us** in total, on behalf of all entitled to cover, shall not in any circumstances exceed the limit of indemnity shown in **your schedule**.

Data Protection cover

We will cover the amount of compensation which **you** are legally liable to pay in respect of **personal injury** occurring during the **period of insurance**, arising from holding personal data, or, as a result of any loss, misuse or unauthorised disclosure of personal data held by **you** in the course of the **business**.

We will only pay

- a) amounts of compensation which **you** are ordered to pay, or which **you** might reasonably be expected to pay by a court having jurisdiction
- b) if **you** are registered or are in the process of registration (and the application has not been refused or withdrawn) under Data Protection legislation

within the **policy territories**.

We will not cover

- a) fines or penalties imposed by a court
- b) the costs of any appeal against the refusal of an application for registration or alteration, in connection with the Data Protection legislation or any enforcement, de-registration or prohibition notice
- c) the cost of replacing, reinstating, rectifying or erasing any personal data
- d) refund of monies paid to **you** by any claimant
- e) compensation costs and expenses covered by any Legal Expenses insurance.

The maximum **we** will pay for compensation, costs and expenses in total, as a result of all occurrences during any one **period of insurance**, is the data protection limit of indemnity shown in **your schedule**.

Defective premises Act cover

We will cover the amount of damages which **you** are legally liable to pay in respect of accidental **bodily injury** or **property damage**, occurring during any one **period of insurance**, arising out of premises **you** have disposed of, but had previously owned in connection with the **business**.

We will not cover

- a) loss of or damage to the land or premises disposed of or in connection with the cost of rectifying any defect or alleged defect in them
- b) any liability for which **you** are covered under any other insurance policy.

Environmental clean up cover

We will cover the amount of **clean up costs** which **you** are legally liable to pay, under a notice or order imposed upon **you** by an **enforcing authority**, arising from a release or escape of **pollutants**, onto or into land, surface water or ground water.

The cover will only apply to a **sudden incident** which happens at a specific time and place during the **period of insurance** in connection with the **business**, within the **policy territories**.

The maximum **we** will pay for all **clean up costs**, as a result of one **sudden incident** or all such incidents happening during any one **period of insurance**, is the **clean up costs** limit of indemnity shown in **your schedule**.

Where a claim for damages arises in addition to **clean up costs** as a result of the same **sudden incident**, the maximum **we** will pay for the total amount of damages and **clean up costs** added together, will not exceed the public liability limit of indemnity shown in **your schedule**.

We will not cover any part of a claim for **clean up costs**

- a) at, in or upon property that is or was, owned by **you**, or in **your** possession, or in **your** custody or under **your** control
- b) to achieve an improvement or alteration in the condition of the land, or any surface or ground water beyond that

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- i) necessary to meet the standards required by law at the start of remediation
- ii) existing at the time of a **sudden incident** for which a claim is made under this section.

Manslaughter costs cover

We will cover **manslaughter costs** in respect of any death occurring during the **period of insurance**, in circumstances where there is also a claim or potential claim against **you** for damages covered by this section.

You must obtain **our** prior consent to legal representation and **we** will only agree to payment on a fee basis agreed by **us**.

If a claim for damages is settled or is withdrawn **we** will have no further liability other than in respect of costs and expenses of legal representation incurred before the date of the claim payment or withdrawal of the claim.

If at any time a claim for damages remains unsettled and **you** wish to appeal against conviction, **we** will agree to costs and expenses of legal representation if, in the opinion of Counsel (appointed by mutual consent), such an appeal is more likely to succeed than not and the total amount of damages and claimants costs are likely to exceed the total cost of legal representation.

If **we** have consented to legal representation at court proceedings, **we** will also pay the legal costs of prosecution awarded against **you**, or any person entitled to cover under this section, in connection with the proceedings.

The maximum **we** will pay for **manslaughter costs** and costs awarded against **you**, or any person entitled to cover under this section, in total, as a result of all occurrences during any one **period of insurance**, is the **manslaughter costs** limit of indemnity shown in **your schedule**.

We will not pay

- a) fines, penalties or awards of compensation imposed by a criminal court
- b) costs and expenses of implementing any remedial order or publicity order
- c) costs and expenses of an appeal against any fine, penalty, compensation award, remedial order or publicity order
- d) costs and expenses incurred as a result of the failure to comply with any remedial order or publicity order
- e) costs and expenses covered by any Legal Expenses insurance
- f) costs and expenses of any investigation or prosecution brought other than under the laws of the **policy territories**.

Passenger effects cover

We will cover **your** legal liability to pay for accidental loss or damage to **passenger effects**.

We will not provide cover for

- a) unexplained loss or damage to **passenger effects**

- b) any **contractual liability**
- c) **clean up costs**
- d) loss of or damage to **passenger effects** by theft or attempted theft when unattended, unless securely locked in a building or securely locked in a vehicle baggage compartment whilst in transit and there are visible signs of forcible and violent entry to or exit from the building or vehicle.
- e) the **excess** shown in **your schedule** for each and every loss or series of losses arising from one **event**.

The maximum amount **we** will pay for damages in respect of **passengers effects** will not exceed the limit of indemnity shown on **your schedule**.

Personal liability cover

If no other insurance is in force, at **your** request, the cover provided by this section will apply to the legal liability of

- a) any director or **employed person** of **yours** whilst
 - i) performing their normal duties in connection with the **business**
 - ii) work is being carried out on behalf of a director or officer by an **employed person** with **your** consent
 - iii) acting in a personal capacity, during the course of a trip or journey arranged for the purpose of the **business**
- b) the spouse, civil partner, domestic partner or any children accompanying a director or **employed person** in the course of a **business** trip or journey.

The cover provided by this section will also apply to **your** personal representative, or the personal representative of any other deceased person entitled to cover.

Principals liability cover

At **your** request, **we** will cover the legal liability of any **principal** arising from the performance of **your** work for the **principal**.

We will not provide cover beyond the requirements of **your** contract with the **principal**.

Property in your care cover

The cover provided by this section will apply to the following property whether or not it is in **your** possession or custody or under **your** control at time of the occurrence of loss or damage.

- a) premises which are leased, let, rented, hired or lent to **you**
- b) premises, including contents, which are not owned or rented by **you**, where **you** are temporarily carrying out work in connection with the **business**
- c) the vehicles or personal effects of **employed persons** or visitors while on **your** premises.

We will not provide cover for

- a) any **contractual liability**
- b) loss of or damage to property for which **you** have an agreement to arrange insurance on behalf of the owner, or as if **you** were the owner, under a tenancy, rental or hire agreement
- c) **clean up costs**.

Safety legislation costs cover

We will cover **safety legislation costs** in respect of any **bodily injury** or **property damage** occurring during the **period of insurance**, in circumstances where there is also a claim or potential claim against **you** for damages covered by this section.

You must obtain **our** prior consent to legal representation and **we** will only agree to payment on a fee basis agreed by **us**.

If a claim for damages is settled or is withdrawn **we** will have no further liability other than in respect of costs and expenses of legal representation incurred before the date of the claim payment or withdrawal of the claim.

If at any time a claim for damages remains unsettled and **you** wish to appeal against conviction, **we** will agree to costs and expenses of legal representation, if in the opinion of Counsel (appointed by mutual consent), that such appeal is more likely to succeed than not and the total amount of damages and claimants costs are likely to exceed the total cost of legal representation.

If **we** have consented to legal representation at court proceedings, **we** will also pay the legal costs of prosecution awarded against **you**, or any person entitled to cover under this section, in connection with the proceedings.

The maximum **we** will pay for **safety legislation costs** and costs awarded against **you**, or any person entitled to cover under this section, in total, as a result of all occurrences during any one **period of insurance**, is the **safety legislation costs** limit of indemnity shown in **your schedule**.

We will not pay

- a) fines, penalties or awards of compensation imposed by a criminal court
- b) costs and expenses of an appeal against improvement or prohibition notices
- c) costs and expenses on indictment for manslaughter, corporate manslaughter, corporate homicide or culpable homicide, other than **safety legislation costs** already incurred
- d) costs and expenses covered any Legal Expenses insurance
- e) costs and expenses of any investigation or prosecution brought other than under the laws of the **policy territories**.

Limit of indemnity

1. The public liability limit of indemnity shown in **your schedule** is the maximum amount **we** will pay for all damages arising from one **event**.
2. The public liability limit of indemnity is also the maximum amount **we** will pay for all damages as a result of all occurrences during any one **period of insurance** caused by or originating from release or escape of **pollutants**.
3. The products liability limit of indemnity shown in **your schedule** is the maximum amount **we** will pay for all damages as a result of all occurrences during any one **period of insurance** caused by or originating from **products**.
4. The **terrorist act** limit of indemnity shown in **your schedule** is the maximum amount **we** will pay for all damages as a result of all occurrences during any one **period of insurance**, arising directly or indirectly in connection with **terrorist act**.
5. If **we** cover more than one person, firm, company or organisation, the amount payable by **us** in total, on behalf of all entitled to cover, shall not in any circumstances exceed the limit of indemnity shown in **your schedule**.
6. **We** will pay **claim costs** in addition to the limit of indemnity applicable to the claim or claims, except if an action for damages is started or brought in the United States of America or Canada.
7. If an action for damages is started or brought in the United States of America or Canada, **we** will not pay more than the limit of indemnity shown in **your schedule**, for the total of all damages and **claim costs** arising from the action.
8. In respect of any claim or claims, **we** may at any time pay the limit of indemnity applicable, after deducting any amounts already paid, or any lesser amount for which a settlement can be made. **We** will not then be liable to make any further payment in respect of the claim or claims. If **we** have agreed to pay **claim costs** in addition to the limit of indemnity, **we** will pay the costs incurred before the date of the claim payment.

What is not covered

Aircraft and watercraft exclusion

We will not cover claims caused by or arising from **you** owning, possessing or using any

- a) type of aircraft or spacecraft
- b) watercraft or hovercraft exceeding 8 metres in length that is ordinarily capable of movement by mechanical power and which is under **your** control.

Airside exclusion

We will not cover claims caused by or arising from any **services** in, or on

- a) aircraft
- b) airport or airfield runways, manoeuvring areas or aprons, or any other parts of airports or airfields to which aircraft ordinarily have access.

Aviation and hovercraft products exclusion

We will not cover claims caused by or arising from any **products** which to **your** knowledge, are for use in or on any aircraft, hovercraft or device intended to travel through air or space.

Asbestos exclusion

We will not cover claims caused by or arising from

- a) inhalation or ingestion of **asbestos**
- b) exposure to or fear of the consequences of exposure to **asbestos**
- c) the presence of **asbestos** in any property or on land
- d) investigating, managing, removing, controlling or remediation of **asbestos**.

Contractual liability exclusion

We will not cover claims

- a) for **contractual liability** in connection with **products**
- b) where the terms of any contract or agreement made by **you**, prevent **us** from taking over the full defence or settlement of the claim
- c) to pay liquidated damages, or any contractual fines or amounts payable under contractual penalty clauses.

Damage to products and services exclusion

We will not cover claims for loss of or damage to property forming part of a contract for the sale or supply of **products** or **services**, caused by or arising from a defect in or the unsuitability of those **products** or **services**.

Defamation and discrimination exclusion

We will not cover claims caused by or arising from

- a) libel or slander
- b) false statement
- c) discrimination of any kind.

Deliberate act exclusion

We will not cover claims

- a) caused by or arising from any deliberate act, error or omission
 - i) where the results are intended or expected, or are reasonably foreseeable by **you**
 - ii) by anyone other than **you**, so far as cover is requested for their own liability
- b) for **clean up costs** in circumstances where **you** have knowingly
 - i) deviated from any regulatory notice, order or protection ruling
 - ii) omitted to inspect, maintain or perform necessary repairs to plant or machinery for which **you** are responsible.

Electronic data exclusion

We will not cover claims caused by or arising from

- a) authorised or unauthorised transmission of **electronic data**
- b) the content of any website, **your** email, intranet or extranet
- c) loss, distortion, erasure, corruption or alteration of **electronic data** or any loss of use resulting in reduction of functionality
- d) failure of electronic, electromechanical data processing or electronically controlled equipment or **electronic data** to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date.

Employee injury exclusion

We will not cover claims for **bodily injury** sustained by any **employed persons** arising out of and in the course of their employment with **you**.

Employment dispute exclusion

We will not cover claims caused by or arising from a dispute with, or proceedings brought by, any person for

- a) their existing, past or prospective contract of employment with **you**
- b) a breach of employment related legislation.

Excess exclusion

The **excess** will apply to each **event** for loss as stated in **your schedule**. In respect of **products**, the **excess** will apply to each **event** during each **period of insurance** that loss occurs as a result of the **event**.

Intellectual property exclusion

We will not cover claims caused by or arising from passing off or infringement of trade name, registered design, unregistered design, copyright or patent right.

North America exclusion

We will not cover claims caused by or arising from

- a) any **products**, which to **your** knowledge, are for export, either directly or indirectly to the United States of America or Canada
- b) **services** in the United States of America or Canada
- c) pollution or contamination of the atmosphere, land or water or any buildings or structure, or any environmental damage or impairment in the United States of America or Canada.

Offshore exclusion

We will not cover claims caused by or arising from any **services, offshore**.

Overseas establishment exclusion

We will not cover claims caused by or arising from any associated or subsidiary company of **yours**, or any of **your** branch offices, or any representative of **yours** with power of attorney, registered, having premises or resident outside the **policy territories**.

Professional duty exclusion

We will not cover claims caused by or arising from any breach of professional duty in relation to advice, instruction, consultancy, design, formula, specification, inspection, survey, valuation, certification, testing or supervision undertaken or given for a fee.

Punitive damages exclusion

We will not cover claims to pay any award of punitive, exemplary or aggravated damages or additional damages resulting from the multiplication of compensatory damages, by a court of law outside the **policy territories**.

Radioactive contamination exclusion

We will not cover claims caused by or arising from any type of nuclear radiation, nuclear material, nuclear waste, nuclear reaction or radioactive contamination.

Recall exclusion

We will not cover claims to pay any costs or expenses caused by or arising from any decision or requirement to recall or withdraw **products** from sale or use.

Rectification of defects exclusion

We will not cover claims to rectify, remedy, repair, replace, re-apply, modify, investigate, access or remove defective or unsuitable **products** or **services**, or to make any refund.

Road Traffic Act exclusion

We will not cover claims caused by or arising from the ownership, possession or use by **you** or on **your** behalf of any motor vehicle, trailer or mobile plant in circumstances where compulsory insurance or security is required by Road Traffic Legislation or where cover is provided (or would be provided but for breach of the terms of cover) by another insurance.

Tours exclusion

We will not cover claims caused by or arising from the organisation of **package travel** by or on **your** behalf

War risk exclusion

We will not cover claims caused by or arising from war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition, or loss of or damage to property by or under the order of any government or public or local authority.

Section conditions

These conditions of cover apply only to this section. **You** must comply with the following conditions to have the full protection of **your policy**. Conditions may specify circumstances whereby non-compliance will mean that **you** will not receive payment for a claim. However **you** will be covered and **we** will pay **your** claim if **you** are able to prove that the non-compliance with these conditions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Hot work precautions condition

The following precautions must be complied with each time that **hot work** is undertaken away from **your** premises

- a) the area where the work is to be completed must be cleared of all combustibles
- b) combustible floors and other combustible property which cannot be moved, must be protected by non combustible material and where welding, cutting or grinding equipment is being used, this must extend to at least 6 metres from or beneath the work area
- c) where there is a danger of ignition either directly, or by conduction of heat, through any partitions or walls, the area on the other side must be inspected and combustible material removed
- d) at least one fire extinguisher, of a type suitable for the use required, must be kept adjacent to the work or task and ready for immediate use
- e) no heat producing equipment must be left out of view of its operator or firewatcher whilst lighted or powered or whilst hot
- f) a thorough safety check for signs of fire or combustion around, above or below the work area must be made at regular intervals, for at least 30 minutes after each period of work is completed.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

Legionella precautions condition

If **you** own or are responsible for water systems, water installations or cooling systems, a written risk assessment must be undertaken and controls put in place to prevent the growth of biological agents that may cause disease or illness.

If **you** do not comply with this condition **you** will not be covered and **we** will not pay **your** claim.

Sub-contractors (services) condition

If **you** appoint any sub-contractor (other than an **employed person**) to carry out **services** at the premises or site of a customer, **you** must take reasonable steps to obtain confirmation from the sub-contractor, prior to starting work, that they have Public Liability insurance in force throughout the period of their involvement.

If **you** do not comply with this condition **you** will not be covered and **we** will not pay **your** claim.

Section 3 – Personal Accident for Directors, Principals and Partners Section

Your schedule will show if this section is covered.

What is covered

We will pay the **insured person**, or in the event of death their personal representatives, in accordance with the benefits shown in **your schedule**, if during the **period of insurance** any **insured person** sustains an **identifiable injury** whilst undertaking duties in connection with the **business**.

Maximum benefits

Benefit payable under this section will not exceed the amounts shown in **your schedule** for each **insured person**.

Payment of benefits

We will only pay under one of the benefits shown in **your schedule** as a result of one **sudden accident**.

What is not covered

Armed forces exclusion

We will not cover claims in any way caused or contributed to, by the **insured person** engaging in or taking part in armed forces service or operations.

Chemical weapon exclusion

We will not cover claims in any way caused or contributed to, by the actual or threatened malicious use of pathogenic or poisonous, biological or chemical materials.

Criminal act exclusion

We will not cover claims in any way caused or contributed to, by the **insured person's** own criminal act.

Deliberate act exclusion

We will not cover claims in any way caused or contributed to, by the **insured person's** deliberate exposure to exceptional danger (except in an attempt to save human life).

Drugs and alcohol exclusion

We will not cover claims in any way caused or contributed to, by the **insured person** being under the influence of alcohol or drugs, not prescribed by a qualified medical practitioner.

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Flying exclusion

We will not cover claims in any way caused or contributed to, by the **insured person** engaging in flying of any kind other than as a passenger.

Hazardous pastimes exclusion

We will not cover claims in any way caused or contributed to, by **hazardous pastimes**.

Pre-existing condition exclusion

We will not cover claims in any way caused or contributed to, by

- a) any existing condition or chronic or recurring disease or disorder, or
- b) any other condition about which the **insured person** knew about and has
 - i) sought advice, diagnosis, treatment or counselling
 - ii) become aware, or should reasonably have been aware
 - iii) been treated in the 24 months immediately prior to **inception**.

Suicide and insanity exclusion

We will not cover claims in any way caused or contributed to, by the **insured person's** suicide, attempted suicide or intentional or deliberate **identifiable injury**, or the **insured person** being in a state of insanity.

War risk exclusion

We will not cover

- a) any claims caused by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection or military or usurped power
- b) confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Section conditions

These conditions of cover apply only to this section. **You** must comply with the following conditions to have the full protection of **your policy**. Conditions may specify circumstances whereby non-compliance will mean that **you** will not receive payment for a claim. However **you** will be covered and **we** will pay **your** claim if **you** are able to prove that the non-compliance with these conditions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Change in circumstances condition

You must tell **us** as soon as **you** become aware of any **identifiable injury**, disability or other condition where the **insured person** has become affected.

Claims evidence condition

- a) The **insured person** must as early as possible seek the attention of a qualified medical practitioner in the event of **identifiable injury** which causes or may cause a claim and all certificates, information and evidence required by **us** in connection with such **identifiable injury** are to be provided at the **insured persons** expense.
- b) All medical records, notes and correspondence in connection with a claim or a related pre-existing condition must be made available on request to any medical adviser appointed by **us** and that medical adviser is to be allowed to examine the **insured person** as often as necessary.
- c) If the **insured person** dies **we** will be entitled to have a post mortem examination at **our** expense.

Law and Jurisdiction

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary, this policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

Privacy Notice

A copy of the Victor Insurance up to date Privacy Notice can be viewed using the following link:
<https://www.marsh.com/uk/privacy-notice.html>

Sanctions

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Financial Services Compensation Scheme

Victor Insurance underwrites on behalf of a select group of insurers who are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if they are unable to meet their obligations to you under this contract of insurance. Further information about the Scheme is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.



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