

MGAM

MGAM
PROPERTY
OWNERS
LIABILITY
INSURANCE
POLICY
SUMMARY

PROPERTY OWNERS LIABILITY POLICY SUMMARY

This document is a policy summary and does not contain the full terms and conditions of the insurance contract. The full terms and conditions may be found in the policy document, a copy of which is available on request.

INSURER	Sections A and B - 100% Convex Insurance UK Limited a company registered in England and Wales (Company No: 11796392). Section C - 100% AmTrust Europe Limited, 2 Minster Court, Mincing Lane, London, EC3R 7BB.
POLICY NUMBER	As stated in the policy schedule.
PERIOD OF INSURANCE	As stated in the policy schedule.

COVERS AVAILABLE

Section A - Employers' Liability.

Your legal liability to pay damages and claimant's costs, fees and expenses for injury to an employee arising in the course of employment by you and happening during the period of insurance.

The limit of indemnity is shown in the policy schedule.

Section B - Public Liability.

Your legal liability to pay damages and claimant's costs, fees and expenses for accidental injury to a third party or accidental damage to property belonging to a third party arising in the course of your business and happening during the period of insurance.

The limit of indemnity is shown in the policy schedule.

Section C - Essential Business Legal.

Following an Insured event we will pay legal costs & expenses including the cost of appeals up to the limit of indemnity for all claims related by time or originating cause.

The limit of indemnity is shown in the policy schedule.

EXTENSIONS

Employers' Liability

Extension 1 Unsatisfied Court Judgements

Public Liability

Extension 5 Overseas Personal Liability

Employers' and Public Liability

Extension 4 Cover for Other Persons

Extension 8 Manslaughter and Culpable Homicide.

Essential Business Legal.

A helpline is available for problems relating to legal and tax advice.

SIGNIFICANT LIMITATIONS

Employers' Liability

The maximum limit in respect of asbestos or terrorism claims will not exceed £5,000,000.

SIGNIFICANT AND UNUSUAL EXCLUSIONS

Employers' Liability

Exclusion 2 Offshore Work.

Public liability

Exclusion 5

Damage to property belonging to you or in your care, custody or control.

CANCELLATION

In the first year of this insurance you may cancel this insurance within 14 days of receiving the contract documentation or from the day of the conclusion of the contract (whichever date is the later) and receive a full refund of the premium paid providing there have been no claims either paid reported or outstanding.

Following the expiry of the initial 14 day period, this insurance may be cancelled at any time at your written request and providing there have been no:

- (a) claims made under this insurance for which we have made a payment
- (b) claims made under this insurance which are still under consideration
- (c) occurrences likely to give rise to a claim but yet to be reported to us

you will be entitled to the return of a proportionate part of the premium in respect of the unexpired period of insurance.

If a claim has been submitted or there has been any occurrence(s) likely to give rise to a claim during the current period of insurance no refund of premium for the unexpired period of insurance will be given and any unpaid instalments of the full premium will become due for payment.

To exercise your right to cancel please contact the insurance broker or intermediary who arranged this cover for you.

CLAIMS PROCEDURE

All claims under this insurance are to be notified to us using one of the following methods and quoting the policy number:

Sections A and B:

Write to: Broadspire, Silbury Boulevard, Milton Keynes, MK9 2AH.
Telephone: 01908 302011
E-mail: convexclaims@broadspiretpa.co.uk

You must not admit liability or offer or agree to settle any claim without our written permission.

Section C:

Claims are to be notified to ARAG using one of the following methods:

Download a claim form from: www.arag.co.uk/newclaims

Telephone: 0117 917 1698 between 9am and 5pm Monday to Friday (except Bank Holidays).

1. If you need to make a claim you must notify ARAG as soon as possible.
2. Under no circumstances should you instruct your own solicitor or accountant as we will not pay any costs incurred without ARAG's agreement.
3. Your completed claim form and supporting documentation can be submitted to ARAG by email, post or fax. Further details are set out in the claim form itself. ARAG will send you a written acknowledgment by the end of the next working day after the claim is received.
4. Within five working days of receiving all the information needed to assess the availability of cover under Section C, ARAG will write to you either:
 - (a) confirming cover under the terms of your insurance and advising you of the next steps to progress your claim; or
 - (b) if the claim is not covered, explaining in full the reason why and advising whether ARAG can assist in another way.
5. When a representative is appointed they will try to resolve your dispute without delay, arranging mediation whenever appropriate. Matters cannot always be resolved quickly particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

COMPLAINTS PROCEDURE

Sections A and B:

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

In the first instance please contact your insurance broker or intermediary who arranged this insurance for you or contact the Coverholder for Sections A and B using the details specified in the Schedule.

If your complaint is not resolved to your satisfaction please contact MGAM Limited by email: complaints@mgamutual.com

Details of any internal complaint-handling procedures are available on request.

If you remain dissatisfied after MGAM have considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS) using the details shown below.

Section C:

Acting on behalf of Am Trust Europe Limited, ARAG are committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to ARAG's Customer Relations Department who will arrange to have it reviewed at the appropriate level. They can be reached in the following ways:

Telephone: 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).

E-mail: customerrelations@arag.co.uk

Write to: ARAG plc, Whiteladies Road, Clifton, Bristol, BS8 1NN.

If they are not able to resolve the complaint to your satisfaction, then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. From 1st April 2019 the FOS will normally deal with complaints from small businesses with an annual turnover of less than £6.5 million and which either; have up to 50 employees, or a balance sheet threshold of £5 million. They can be contacted using the details shown below.

FINANCIAL OMBUDSMAN SERVICE

Contact details for the FOS are:

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR.

Telephone: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email: complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk

The FOS's decision is binding upon us, but you are free to reject it without affecting your legal rights.

Accepting an award made by the FOS may affect your rights to subsequently take legal action.

COMPENSATION SCHEME

We contribute to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For non-compulsory types of insurance you may be entitled to compensation of up to 90% of the claim.

Further information about compensation scheme arrangements is available from the FSCS:

Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU

Telephone: 0207 741 4100 or 0800 678 1100

or you can visit their website at www.fscs.org.uk