



Members Liability Cover

IPID and Important Information



Members Liability Cover

Insurance Product Information Document

XL Catlin Insurance Company UK Limited

Registered in England - Company Number 5328622. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

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

What is this type of insurance?

This is a public liability insurance policy.



What is insured?

- ✓ The legal liability of the member for injury or damage to property of a third party whilst the member is engaged in membership activities up to the limit stated in the member's certificate.
- ✓ The costs of defending a claim for legal liability.
- ✓ The legal liability of a member to another for injury or damage to property up to the limit stated in the member's certificate.



What is not insured?

- ✗ Liability arising from ownership or occupation of land or building.
- ✗ Liability arising from the insured's profession or professional activities or anyone employed by the member unless specifically agreed in writing by the Insurer.
- ✗ Liability arising from pollution.
- ✗ Liability arising from communicable diseases.
- ✗ Contractual liability.
- ✗ Deliberate or reckless behaviour by a member.
- ✗ Liability arising from abuse.
- ✗ Liability arising from motor vehicles.
- ✗ Liability arising from aircraft and watercraft.
- ✗ Liability arising from asbestos.
- ✗ Punitive damages.
- ✗ Liability arising from radioactive contamination.
- ✗ Liability arising from terrorism.
- ✗ Liability arising from war.
- ✗ Liability arising from cyber.
- ✗ Liability covered by any other policy.
- ✗ Liability arising from sub-contractors undertaking work on your behalf unless specifically agreed in writing by the Insurer.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! This cover is for the member whilst involved in membership activities only.
- ! The member must live in the United Kingdom, Northern Ireland, Isle of Man or Channel Islands.

**Where am I covered?**

- ✓ This insurance covers you in the territories listed in the Schedule.

**What are my obligations?**

- You must tell us as soon as practicably possible if you become aware about any changes in the information you have provided to us which happens before or during any period of insurance.
- When we are notified of a change we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

**When and how do I pay?**

The policy is paid for by the body of which you are a member as part of your membership fees.

**When does cover start and end?**

This insurance cover is for a 12 period and the start date and end date of the cover are specified in your policy schedule.

**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.



How to Make a Complaint

We are dedicated to providing a high quality service and we want to ensure that we maintain this at all times.

If you have any questions or concerns about the policy or the handling of a claim please contact your broker through whom this policy was arranged.

If you wish to make a complaint you can do so at any time by referring the matter to:

Complaints Department
XL Catlin Services SE, UK Branch
20 Gracechurch Street
London
EC3V 0BG, United Kingdom

Email: axaxlukcomplaints@axaxl.com

Telephone Number: +44 (0)20 7743 8487

XL Catlin Services SE acts on our behalf in the administration of complaints.

If you remain dissatisfied after the Complaints Department have considered your complaint, or you have not received a final decision within (8) weeks, you can refer your complaint to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR
United Kingdom

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

Telephone Number: **From within the United Kingdom**
0800 0234 567 calls to this number are free on mobiles and landlines
0300 1239 123 calls to this number costs no more than calls to 01 and 02 numbers

From outside the United Kingdom

+44 (0)20 7964 0500

Fax Number: +44 (0)20 7964 1001

Text Number: 07860 027 586 Call Back Service

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for XL Catlin Insurance Company UK Limited is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>



Regulatory Information

(a) **XL Catlin Insurance Company UK Limited**

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 423308).

Registered Office 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.

Registered in England Number 5328622.

You can check this out on the FCA's website at www.fca.org.uk which includes a register of all the firms they regulate or by calling the FCA on 0800 111 6768.

(b) **XL Catlin Services SE**

XL Catlin Services SE acts as an agent of XL Catlin Insurance Company UK Limited in connection with this policy. XL Catlin Services SE is a registered insurance intermediary authorised and regulated by the Central Bank of Ireland.

Registered Office 8 St. Stephen's Green, Dublin 2 D02 VK30, Ireland.

Registered in Ireland Number 659610.

You can check this information on the Central Bank of Ireland's website at www.centralbank.ie which includes a register of all the firms they regulate.



Fair Processing Notice

This Privacy Notice describes how XL Catlin Insurance Company UK Limited (“**we**”, or “**us**”) collect and use the personal information of insureds, claimants and other parties (“**you**”) when we are providing our insurance and reinsurance services.

The information provided to us, together with medical and any other information obtained from you or from other parties about you in connection with this policy, will be used by us for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about you, or as a consequence of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by us for these purposes with group companies and third-party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal information. Because we operate as part of a global business, we may transfer your personal information outside the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If you have questions or concerns regarding the way in which your personal information has been used, please contact: legalcompliance@axaxl.com.

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the relevant Data Protection Authority.

For more information about how we process your personal information, please see our full privacy notice at: <https://axaxl.com/privacy-and-cookies>.

Brokers, Intermediaries, Partners, Employers and Other Third Parties

If you provide us with information about someone else, we will process their personal information in line with the above. Please ensure you provide them with this notice and encourage them to read it as it describes how we collect, use, share and secure personal information when we provide our services as an insurance and reinsurance business.



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