Public Liability

Cover is provided in respect of legal liability to pay damages and costs to members of the public who are accidentally injured or whose property is accidentally damaged as a result of usual business activities.

Indemnity would be provided for the following:-

- Accidental death, injury, or disease to any person who is not an employee of the Insured.
- Accidental loss of or damage to property, not owned by the Insured.

Any claim must occur within the UK, Northern Ireland, the Channel Islands, and the Isle of Man.

Exclusions

- Contractual Liability, subject to legal liability, is excluded other than liability that would have attached under the terms and conditions of the policy in absence of such agreement.
- Clinical Trials (held under a separate policy).
- Professional Liability (held under separate policy).