

Liability Insurance



Insurance Product Information Document

Company: Thistle Underwriting

Product: Landowners and Property Owners Liability

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This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

This policy is designed purposely for the insurance requirements of landowners and property owners and is suitable for rural land, communal areas, private roads and development sites including public rights of way, natural and manmade hazards. Some of the covers are optional and, as such, are clearly mentioned below



What is Insured?

Public and Products Liability

- ✓ Limit of Indemnity up to £10,000,000
- ✓ Terrorism up to £2,000,000 any one event
- ✓ Accidental injury to persons and accidental damage to material property
- ✓ Corporate Manslaughter and Corporate Homicide costs - £1,000,000
- ✓ Health and Safety at Work legal defence costs
- ✓ Consumer Protection and Food Safety Act
- ✓ Temporary Employees (max 50 man days)

Legal Expenses

- ✓ See separate Summary for further details

Optional Covers

You may buy the following additional covers:

Employers Liability

- Limit of Indemnity is £10,000,000
- Terrorism up to £5,000,000 any one event
- Unsatisfied Court Judgements
- Temporary Employees to a maximum of 50 man-days worked in any one period of insurance



What is not Insured?

Public and Products Liability

- ✗ The first part of any claim (your excess)
- ✗ Damage to property in your custody or control
- ✗ Libel, Slander and Intellectual property
- ✗ Contractual Liability (subject to policy wording)
- ✗ Internet or Cyber Liability
- ✗ Terrorism (except as stated opposite)
- ✗ Pollution (unless caused by a sudden, identifiable, unintended and unexpected event)
- ✗ Asbestos

Legal Expenses

- ✗ See separate Summary for further details



Are there any restrictions in cover?

Public and Products Liability

- ! Damage to property in the ground is excluded unless all reasonable measures are taken to ascertain the location of all pipes, cables and underground services.

Legal Expenses

- ! See separate Summary for further details



Where am I covered?

Cover applies to the land or property owned by you and any structures or hazards on such land (as agreed by us) within the Territorial Limits of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man



What are my obligations?

You must:

- make a Fair Presentation of the risk
- provide us with honest, accurate and complete information and inform us without delay of any changes in your situation
- you must notify us as soon as possible in the event of a claim
- take all reasonable precautions to avoid, prevent or minimize:
 - i) any injury to Employees or third parties
 - ii) damage to the property of others
- comply with all statutory obligations
- pay your excess as the first part of your claim and any additional excesses that apply



When and how do I pay?

You can pay your premium as an annual amount or speak to your broker about credit facilities



When does the cover start and end?

Your cover will start and end on the dates stated in your policy schedule.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs then you can cancel the policy

- within 14 days of issue and we will refund your premium in full.
- outside 14 days. Please refer to your broker. This will be subject to a cancellation fee of £25.00.

In either case no refunds will be given if you have made a claim in the current period of insurance

Land and Property Owners Liability Legal Expenses Summary

This document is a summary of the significant features, benefits, limits and exclusion of the cover provided by the Legal Expenses section of the cover but does not form or contain full terms of the policy. They can be found in the policy wording so please take time to read it in conjunction with the statement of fact and policy schedule.

It is important that you read these fully before making any decision about your insurance.

Your cover is valid for a period of 12 months or as detailed in your policy schedule and is renewable annually.

Standard Cover

Legal Expenses

Insurance provider for this section

Markel International Insurance Company Limited trading as Markel Legal Expenses Insurance, 20 Fenchurch Street, London EC3M 3AZ

Advice and online help

You will have free access to legal and tax, telephone advice services by calling the Markel advice line. You will also be able to register for the Markel Law Hub, an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP.

Claims notifications

Legal Expenses only covers claims notified to us within the period of insurance

Claims handling and notification

Where you have the legal right of freedom to choose, you may choose your own representative provided the representative is appropriate and their charging rate is fair and reasonable. Initial notification of a claim must be made either by writing to us or calling us using the telephone number shown in your policy:

The Claims Department, Markel Legal Expenses Insurance, 20 Fenchurch Street, London, EC3M 3AZ, LEIclaimsuk@markel.com

The most that we will pay any one claim	Criminal defence: Interview under caution - £2,500 Tax protection: Current tax year enquiry - £1,000 All other Sections of cover - £100,000
The most that we will pay for all claims in the period of insurance	£1,000,000
Territorial limits	The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
Excess any one claim	<p>For our choice of representative Tax protection (Aspect enquiry) - £1,000 Contracts for construction and repairs - £500 All other Sections of cover - £0</p> <p>If you are able to choose your own representative (see wording for details) Property and tenant disputes, Health and safety defence, Regulatory compliance - £1,000 Contracts for construction and repairs - £2,000 All other Sections of cover – Not applicable</p>
Minimum sum in dispute	Contracts for construction and repairs - £1,000
Maximum construction project value	Contracts for construction and repairs - £500,000
Reasonable prospects of success	<p>Your case must have at least a 51% chance of success, unless your claim is made under one of the following sections: Health and safety defence - Interview under caution</p> <p>If there is 50% or less chance of the above we will not provide cover</p>
What is not covered by this policy?	<ul style="list-style-type: none"> Any costs incurred before we have consented to those costs being incurred Pre-existing circumstances

Your Sections of cover	What is covered (please refer to your policy schedule to see what you are covered for)	Some significant exclusions (please refer to your policy wording)
	Cover for:	We will not cover:
Property and tenant disputes	Disputes over damage, nuisance, trespass, rights over your property, eviction, maintenance and dilapidations	A contract unless it is a tenancy, licence or leasehold agreement, where you will not suffer a financial loss, negotiation of renewal or over planning or building decisions.
Health and safety defence	Representation at an interview under caution and defence of a criminal prosecution for a health and safety offence	Where you are required by the Police to immediately attend an interview under caution at a Police station. Motoring offence, an assault or a sexual, fraud, dishonesty, criminal damage or tax proceedings.
Tax protection	Representation in a/an Aspect enquiry, Full enquiry, National Insurance and PAYE disputes and a current tax year enquiry	Where there is not a reasonable prospect of reducing the liabilities alleged by HMRC or there is an allegation of fraud, tax avoidance or the defence of a criminal prosecution
Regulatory compliance	Abatement notice appeals and Licence appeals	Planning applications, decisions or disputes. Appeals arising from a change in the law or regulation or costs of complying with a notice/order
Contracts for construction and repairs	Construction disputes	Works on your property, guarantees and warranties, contracts you enter into through an agent or have taken over by assignment