

## Public liability

### Scope of cover

The policy offers to indemnify you against legal liability to pay compensation including the claimant's costs, fees and expenses as a result of bodily injury or property damage to third parties arising out of accidents occurring in your premises during and notified within the currency of the policy.

### Extensions

#### The policy does not cover liability or costs:

- Assumed by you by agreement and which would not have attached in the absence of such agreement.
- Arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance. You can obtain an extension to cover liability arising from these perils.
- Arising out of deliberate, wilful or intentional non-compliance with any statutory provision
- Arising out of losses of a pure financial nature such as loss of goodwill, loss of market etc.
- A. arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation etc. and mental injury, anguish, or shock resulting therefrom.  
B. infringement of plans, copy-right, patent, trade name, trade mark, registered design, arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.
- Through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war rebellion, revolution, insurrection or military or usurped power.
- Directly or indirectly caused by or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- The ownership possession or use by or on behalf of the Insured of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following;

## Exclusions

### **The policy can be extended on payment of extra premium to include**

- **Pollution Liability:** The extension covers liability for death or bodily injury or physical damage to or destruction of tangible property or loss of use of such property damaged or destroyed due to industrial seepage, pollution and contamination caused by a sudden, unintended and unexpected happening which takes place in its entirety at a specific time and a specific place. The coverage will also apply to cost of removing nullifying or cleaning up seepage, pollution or contamination only when it is caused by a sudden, unintended and unexpected happening. The extension, however, will not cover fines, penalties, punitive and exemplary damage.
- **Carriage of effluents (outside the premises):** The extension covers liability for death or bodily injury or physical damage to or destruction of tangible property or loss of use of such property damaged or destroyed arising out of accidents directly caused by treated effluents whilst being carried by pipelines outside the premises insured to discharge points. The coverage will not include pollution risk unless specifically covered.
- **Liability arising out of transportation:** This extension covers legal liability of the Insured for death or bodily injury or loss of or damage to or loss of use of property arising out of accident directly caused by materials/dangerous or hazardous substances whilst being transported by rail/road/pipeline.
- **Technical Collaborators inclusion:** This extension covers legal liability of the technical collaborators with respect to the collaboration agreement between the Insured and the Collaborator.

The full range of benefits available under the policy is detailed therein and is subject to the terms, conditions and exclusions applicable to the cover. A copy of the policy wording is available on request, and will be sent to you upon the acceptance of your proposal.