

Commercial Combined Insurance

Insurance Product Information Document

Company: Accelerant Insurance Europe SA is a company registered in Belgium (Company number 0758.632.842) with registered office at Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels, authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref. 3193).

Product: Pardus Commercial Combined Insurance

This is an Insurance Product Information Document and does not contain the full terms of the policy. This information can be found in the Commercial Combined Insurance Policy Wording and Schedule.

What is this type of insurance?

An annual insurance for businesses, including sole traders, covering business liabilities and asset protection.



What is insured?

- Insurance sections of cover are only provided when selected and noted on the Schedule.
- Refer to Policy/Quotation Schedule for Sums Insured and policy sections included.

- **Material Damage**

Damage caused by specified perils described in this policy section and not stated to be otherwise excluded in the Schedule. See Material Damage - Specified Perils for full list.

- **Business Interruption**

Loss of profit or revenue caused by a Specified Peril insured under Material Damage Section

- **Employers Liability**

Damages in respect of Bodily Injury caused to an Employee arising out of and in the course of employment with You in connection with Your Business.

- **Public Liability**

Damages in respect of accidental Bodily Injury to any person; Damage to Property; obstruction trespass nuisance or interference with any right of way air light or water or other easement; wrongful arrest wrongful detention false imprisonment or malicious prosecution, in connection with Your Business.

- **Products Liability**

Damages in respect of accidental Bodily Injury to any person and/or Damage to Property caused by or arising from any Product Supplied by Your Business.

- **Specified All Risks**

Damage to specified Property stated in the Schedule.



What is not insured?

- * The Insureds' contribution (Excess) for each Section as shown in the Schedule
- * War, Civil War, Terrorism
- * Sonic bangs
- * Pollution or Contamination
- * Biological, chemical or nuclear radiation or contamination
- * Loss arising in connection with or directly attributable to Coronaviruses and Coronavirus disease (COVID-19) and Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- * Loss arising in connection with or directly attributable to any infectious disease that is designated or treated as a pandemic by the World Health Organisation
- * Loss arising in connection with any illegal activity
- * Computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognize the date or change of date
- * Advice, design or specification provided for a fee
- * Costs or expenses incurred without prior consent
- * Any Offshore Activity
- * Paying any claim or benefit if it means the insurer would be breaching any sanctions of the UN, EU, UK or USA
- * Please see your Policy Wording for full details of all exclusions applicable



What is insured? (continued)

- **Computer**

Damage to Computer Equipment owned by or on Deferred Purchase leased hired or rented to You whilst situated or in transit anywhere in the world.

- **Loss of Licence**

Loss of Licence arising solely from forfeiture under the provisions of the appropriate legislation covering the issue of such Licence or refusal to renew the Licence after due and proper application for renewal.



Are there any restrictions on cover?

- ! Some Sections are subject to an Excess which is the amount you will have to pay of each claim. The amounts of the Excess for each Section are shown in the Schedule.
- ! The Insurer will not pay more than the Sums Insured or limits specified in the Schedule or within the Policy Wording
- ! Please see your Policy Wording for full details of Conditions applicable to each Section
- ! Please see your Policy Schedule for any specific endorsements applicable to your Policy



Where am I covered?

- At the premises named in the Schedule
- In respect of your legal liability arising in connection with the business which must be conducted from a premise within the United Kingdom



What are my obligations?

- You must make a fair presentation of the risk and take reasonable care to give complete and accurate answers to any questions we ask (whether you are taking out, renewing or making changes to your insurance) and must tell us immediately if any of the information changes or is incorrect.
- You must contact the claims department as soon as possible after you become aware of any loss or damage or injury that may lead to a claim under the insurance.
- You must take all reasonable steps to prevent loss, damage or an accident and keep your buildings and equipment in a good state of repair.
- If you use bona fide sub-contractors, you must make sure they have suitable insurance in place that covers their activities and extends to cover you as the principal.
- You must not admit liability for injury to an employee or a third party or make any offer or promise to settle a claim without the insurer's written permission.



When and how do I pay?

- For full details of when and how to pay, you should contact your Insurance Broker.



When does the cover start and end?

- The start and end dates of cover are specified in your policy schedule (the period is usually 12 months).



How do I cancel the contract?

- You can cancel this insurance at any time by contacting your Insurance Broker.