

# Contractors Non-Negligence Liability Insurance

## Insurance Product Information Document

**Company: AIG Europe S.A.**

**Product: Contractors Non-Neg Liability**

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules

**This document provides a summary of cover only. Full details of the cover can be found in the policy wording, terms of business, policy schedule and endorsements. It is important the policyholder reads these documents carefully.**

**What is this type of insurance? This is a Contractors Non- Negligence insurance product (in the joint names of the contractor and employer for works carried out by a contractor on behalf of the employer).**



### What is insured?

- ✓ This policy provides protection to an employer against any expense, liability, loss, claim or proceedings which the employer may incur or sustain by reason of physical damage to property arising from carrying out the works by the contractor and occurring during the period of insurance caused by collapse, subsidence, vibration, weakening or removal of support or lowering of ground water levels
- ✓ The limit of indemnity in respect of the period of insurance is shown on the policy schedule and is inclusive of all costs and expenses



### What is not insured?

#### General Exclusions:

- ✗ Nuclear radioactive contamination war and terrorism
- ✗ Fines and penalties
- ✗ Asbestos
- ✗ Negligent omission or default of the contractor
- ✗ Pollution or contamination
- ✗ Deliberate acts
- ✗ Loss or damage to the works
- ✗ Road Traffic Act
- ✗ Errors or omissions in the design or planning of the works
- ✗ Contractual liability



### Are there any restrictions on cover?

- ! The excess which is shown in the policy schedule
- ! The policyholder will lose all benefits under this policy if any claim is fraudulent in any way or if they or anyone acting on their behalf has used any type of fraud relating to this or any other insurance policy



### Where am I covered?

- ✓ We will provide insurance as set out in the policy wording for insured events, which may happen in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands during the period of insurance



### What are my obligations?

- The answers in any proposal and declaration for this insurance product or any information the policyholder has provided must be true and complete
- The policyholder or any other person on whose behalf indemnity is claimed must observe the terms and conditions of this policy and if they are required to do or comply with terms conditions and provisions the policyholder must do so
- The policyholder must disclose any facts or changes that may affect the risk
- The policyholder must let us know as soon as possible about any event which may give rise to a claim under the policy with all details we may need and also if they become aware of any prosecution or inquest in connection with the event
- The policyholder must not admit, deny, negotiate or settle a claim without our written permission
- The policyholder must not carry out any alteration or repair as far as practicable until we have investigated
- The policyholder must co-operate fully with us in investigating and handling any claim including sending us all documents, proof, information and any letter or legal summons or similar document we may reasonably require



### When and how do I pay?

In order to proceed with policy cover the policyholder must contact their broker in advance of the required cover start date to arrange for the payment of the premium. Payment methods depend on the options available to the policyholder from their broker



### When does the cover start and end?

The policy will remain in force for 12 months from the start date (or as otherwise shown in the policy schedule).



### How do I cancel the contract?

This policy may be cancelled by AIG by sending thirty days' notice in writing to the insured's last known address.