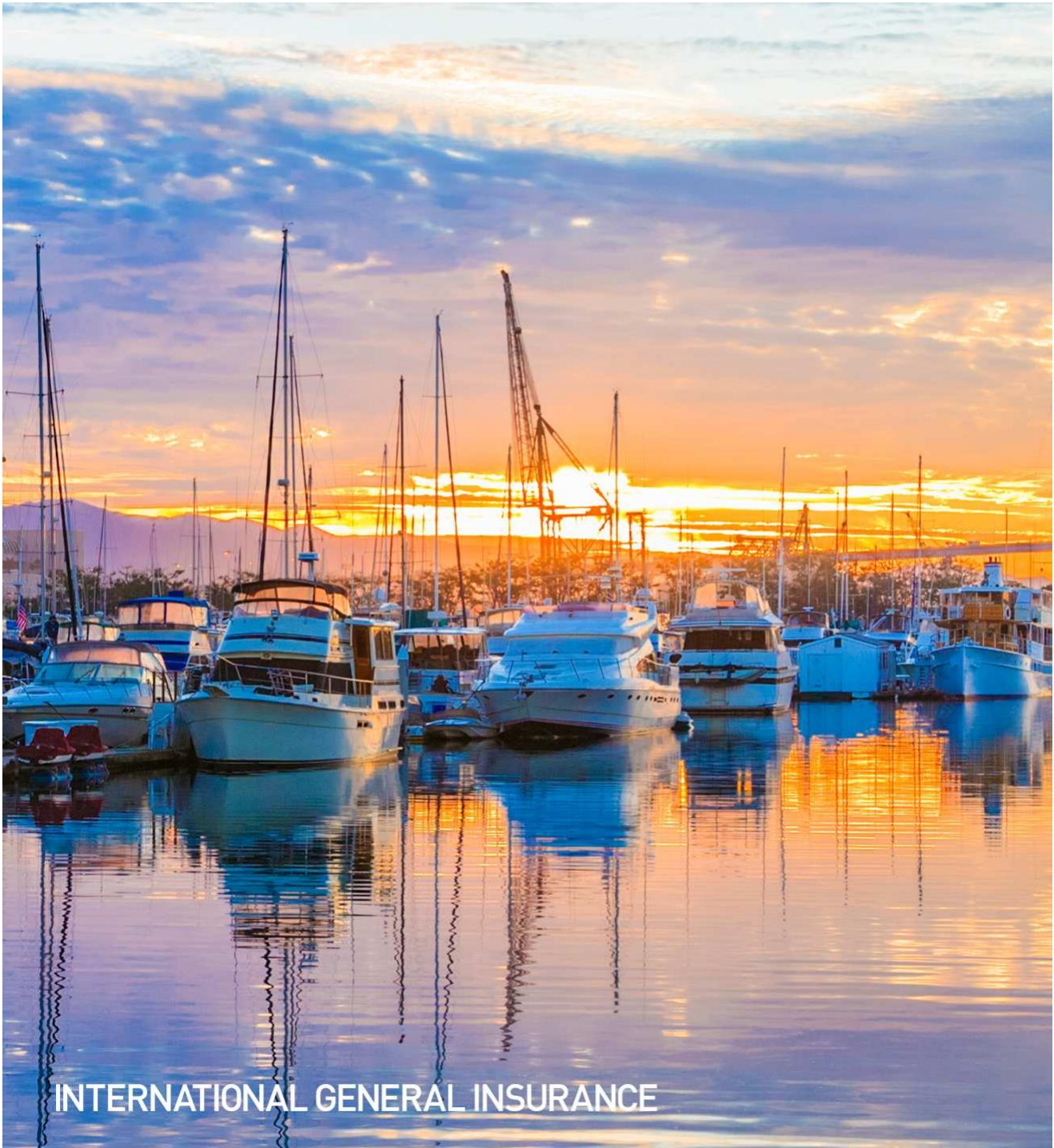




MARINE TRADES POLICY WORDING



INTERNATIONAL GENERAL INSURANCE



Important Information About This Policy of Insurance

We have accepted the risk and offered the following terms of insurance based on the proposal being a fair presentation of the risk to be insured under the **policy**.

This **policy** sets out the terms upon which **we** agree to insure **you** in consideration of the payment of the **premium**.

The grants of cover, which are set out in the sections of the **policy** should be read in conjunction with the Conditions, Extensions and Exclusions to which they are subject. Terms that appear in bold will have the meaning ascribed to them in the Definitions Section wherever they appear in the **policy**.

You must read the **policy** carefully to ensure it meets **your** insurance requirements. In the event of uncertainty, **you** should contact **your** broker or insurance adviser immediately.

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

08/94
LSW1001 (Insurance)

Employers' Liability Tracing Office Notice

Certain information relating to **your** insurance certificate or **policy**, namely:

- the **policy** number(s),
- employers' names and addresses (including subsidiaries and any relevant changes of name),
- coverage dates, and
- (if relevant) the employer's reference numbers provided by Her Majesty's Revenue and Customs and Companies House Reference Numbers

will be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to the Employers' Liability Database (ELD).

It is understood by **you** that the above-named information provided to **us** will be processed by **us**, for the purpose of providing the ELD, in compliance with the provisions of the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010.

The ELTO may provide such information to third parties to assist individuals with claims arising out of their course of employment in the **United Kingdom** for employers carrying on, or who carried on, business in the **United Kingdom**, to identify an insurer or insurers that provided Employers' Liability insurance.

LMA5177

01 September 2011 Interpretation

This **policy**, and any disputes arising in relation thereto, is subject to and to be interpreted in accordance with English law. Any disputes arising from or in relation to this **policy** are to be submitted to the exclusive jurisdiction of the English courts.

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These definitions shall bear the same meaning wherever they appear in this **policy** and, unless the context otherwise requires, the following shall apply to all terms and conditions in this **policy**:

- The singular includes the plural and vice versa.
- The male gender includes the female and neutral gender and vice versa.
- Words in the singular shall include the plural and vice versa.
- A reference to a "person" shall include a reference to any individual, firm, company or other body corporate, governmental or public authority, unincorporated association, trust or partnership (whether or not having separate legal personality).
- References to writing shall include any modes of reproducing words in any legible form and shall include but not be limited to email (provided sent by email to suitable contacts/persons of a party) except where expressly stated otherwise.
- A reference to "includes" or "including" shall mean "includes without limitation" or "including without limitation".
- A reference to a document (including this **policy**) includes a reference to such document as amended or supplemented in accordance with its terms.

A reference to a statute or statutory provision is a reference to it as it is in force for the time being, taking account of any amendment, extension, or re-enactment, and includes any subordinate legislation for the time being in force made under it.

Condition Precedent

If **you** do not meet the requirements of a condition precedent, and that either causes a claim or contributes to a claim, **we** may reject that claim or payment in respect of that claim could be reduced.



Definitions

The words listed below carry the same meaning wherever they appear in any section of the policy unless their meaning is specifically varied. Defined words will show as **bold** throughout the policy wording.

Assault

Physical injury resulting from malicious attack or attempted malicious attack, but not including sickness, disease or any naturally occurring condition or degenerative process.

Bodily Injury

Loss of life, injury, disease, illness, mental anguish, mental injury, including a state of shock of a third-party person, including any such injury which results from any collision or contact with a road vehicle.

Buildings

Unless otherwise specified in the **schedule**, the structures at **your business premises** stated in **your schedule** covered by a roof and with walls constructed of brick, stone, concrete or incombustible hollow or solid building blocks and covered by a roof with slates, tiles, asphalt, metal or sheets or slabs composed entirely of incombustible mineral ingredients and including:

1. all items permanently fixed or fitted to it belonging to the owner or landlord including sanitary ware signs and nameplates;
2. annexes, extensions and other incidental outbuildings;
3. conveyors, pipes and wires for the conducting of water, sound, gas, light and electricity and their associated control gear and accessories and extending to the public mains but only to the extent of **your** responsibility;
4. fixed water and oil tanks and other similar equipment, walls, gates, fences, canopies.
5. Man-made foundations
6. Drains and sewers within the perimeter of the **premises** but only to the extent of the Insured's responsibility
7. All glass including framework, alarm strips, fittings and lettering thereon

Business

Your business activities as stated in **your schedule** extended to include:

1. the ownership and maintenance of **your business premises** which are also occupied by **you** in the course of the **business**;
2. the upkeep of vehicles and plant which are owned and used by **you**;
3. the provision and management of catering, social, sports and other organisations for the benefit of **your employees**;
4. first-aid, fire, ambulance services and security services in connection with **your business premises** occupied by **you**;
5. participation in exhibitions within the **geographical limits**.

Business Premises

The **building(s)** or **vessel(s)** from which **your business** is principally located and carried on from by **you** as shown in the **policy schedule**.

Employee

Any person who is:

- a) employed under a contract of service or apprenticeship with **you**;
- b) a labour master or person supplied by him;
- c) any persons provided by a sub-contractor



- d) self-employed and working for **you** and under **your** control;
- e) hired to or borrowed by **you** on a temporary basis;
- f) supplied to **you** for the purpose of study work or training experience;
- g) any person under work experience or similar schemes;
- h) a voluntary helper while working under **your** supervision and control and in connection with the **business**; or
- i) an outworker or home worker employed under a contract to personally carry out any work in connection with the **business** while they are engaged in that work.
- j) a member of a group of people who work together for **you** on a **vessel** within the **navigation limits** defined by this **policy**.

Geographical Limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, or as detailed in the **schedule** as **Geographical Limits**.

Indemnity Period

The period beginning when the damage occurs and ending when the results of the **business** cease to be affected in consequence of the damage but not exceeding the **Maximum indemnity period** stated in the **schedule**.

Insured Value

The amount stated in **your schedule** as the sum insured or limit of indemnity which represents the value of **products**, **property**, or a **vessel** as declared by **you** and agreed to by **us**.

Marine Property

All **property** (including **business premises** but excluding **money**) which during the ordinary course of use would be on or in the water, including but not limited to pontoons, piers, boat houses, gangways, moorings, moulds, piles, marina walls, marine installations, jetties, breakwaters and other artificial sea defences and the equipment upon them belonging to **you** or for which **you** are legally responsible, but excluding **vessels**.

Maximum Indemnity Period

The period of time agreed by **us** and shown on **your schedule**.

Money

Current coin bank and currency notes, postal and **money** orders, bankers drafts, cheques, giro drafts and payment orders, travellers cheques, crossed warrants, bills of exchange, current postage revenue and national insurance stamps, stamped national insurance cards, national savings certificates, war bonds, premium savings bonds, franking machine impressions, debit/credit/charge card sales, vouchers, luncheon vouchers, trading stamps, VAT input documents, travel tickets, travel warrants, authenticated travel certificates, telephone paycards and consumer redemption vouchers belonging to or held during the course of **your business**.

Navigation Limits

Applicable to **vessels** and as detailed in the **schedule** as **Navigation Limits**.

Offshore

From the time of embarkation by an **employee** onto a **vessel** or aircraft (including helicopters) for conveyance from land to an **offshore** installation or support or accommodation **vessel** until disembarkation by that **employee** from a **vessel** or aircraft (including helicopters) onto land upon return from an **offshore** installation or support or accommodation **vessel**.

Period of Insurance

The period from the effective date shown in the **schedule** until midnight on the expiry date shown in the **schedule**. This includes any subsequent period for which **we** may accept payment for renewal of this **policy**.



Policy

The word '**policy**' shall mean this **policy** document comprising its general definitions, conditions and exclusions and the sections stated as operative in the **schedule** and any endorsement applicable thereto

Pollution

The emission, discharge, dispersal, release or escape of any solid, liquid, gaseous or thermal contaminant, irritant or pollutant.

Premium

The amount stated as the **premium** in the **schedule** and/or any additional **premium** which may be due to **us**.

Product

All **products** pertaining to **your business** including materials, parts, components, accessories, containers, packaging and labels of the **products** which **you** have sold, supplied, stored, handled, constructed, repaired, altered, treated or transported or on which work has been carried out by **you** or on behalf.

Property

Property which is both material and tangible.

Schedule

The **schedule** of coverage detailing limits of indemnity, values and additional limitations.

Terrorism

An act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

United Kingdom

England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.

Vessel

Any watercraft described in the **schedule** including its hull, machinery, boats, gear, equipment and ship's tools that would normally be sold with it, and any additional items stated in the **schedule**.

We/us/our

International General Insurance Company (UK) Limited

You/your

The person, company or other organisation named as the insured / assured in the **schedule**.



General Conditions & Exclusions

Insurance cover for any section of this policy is deemed given subject to the conditions and exclusions of this policy, and provided always that said section shows as insured in the policy schedule.

Indemnity

This **policy** is one of indemnity only and unless otherwise agreed and endorsed on the **policy** we will only make payment to **you**. **We** will only indemnify **you** in relation to a claim arising out of an event occurring during the **period of insurance** except where expressly stated otherwise herein.

Unless otherwise stated herein limits expressed within this **policy** shall apply on the basis of each event. Deductibles will apply on the same basis. For the purposes of the application of the limit(s) or deductibles herein, a series of events arising out of one original cause shall be treated as if it was one event.

Reasonable Precaution Clause

You shall take all reasonable precautions to prevent or avoid damage, loss of revenue or legal and/or contractual liability as insured herein.

Sue and Labour

In the event that **you** anticipate or should reasonably anticipate a loss insured hereunder, it is **your** duty to take such steps as are reasonable to mitigate or avoid such loss. **We** will reimburse **you** for such measures.

Measures taken by **you** or **us** with the object of saving, protecting or recovering the subject-matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.

The sum recoverable under this clause shall be included in the loss otherwise recoverable under this insurance and shall in no circumstances exceed the amount insured under this insurance.

Cancellation

You may cancel this **policy** at any time by writing to **your** broker. A return **premium** will be made provided no claim has been notified under this **policy**.

We may cancel this **policy** where there is a valid reason for doing so by providing **you** with written advice to this effect with 30 days' notice.

Examples of a valid reason for cancellation include, but are not limited to;

- i. non-cooperation in respect of any claim or the administration of this **policy**;
- ii. reasonable suspicion of fraud;
- iii. any abusive behaviour or use of threatening language;
- iv. failure to provide information or disclose any facts or circumstances relevant to this risk;
- v. failure to make payment of the **premium** due by the **settlement due date**.

Whether the **policy** is cancelled by **you** or **us**, a pro rata return of **premium** will be made unless **you** have made a claim on this insurance. **You** will not receive any refund of **premium** if **you** have made a claim on this insurance.

Insurance Act 2015 - Fraudulent Claims

- 1) In accordance with the Insurance Act 2015, if **you** make a fraudulent claim under this **policy**
 - a) **we** are not liable to pay the claim, and
 - b) **we** may recover from **you** any sums paid in respect of the claim, and
 - c) in addition, **we** may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.
- 2) If **we** treat the contract as having been terminated



- a) **we** may refuse all liability to **you** under the **policy** in respect of a relevant event occurring after the time of the fraudulent act, and
 - b) **we** need not return any of the **premiums** paid under the **policy**.
- 3) Treating a **policy** as having been terminated under this clause does not affect **your** rights and obligations with respect to a relevant event occurring before the time of the fraudulent act
- 4) In subsections (2)(a) and (3), "relevant event" refers to whatever gives rise to **our** liability under this **policy** (and includes, for example, the event of a loss, the making of a claim, or the notification of a potential claim).

Insurance Act 2015 - Remedies for breach of the duty of fair presentation

- 1) If, prior to entering into this insurance contract, **you** breach the duty of fair presentation, the remedies available to **us** are set out below.
- a) If **your** breach of the duty of fair presentation is deliberate or reckless:
 - i) **We** may avoid the contract, and refuse to pay all claims; and
 - ii) **We** need not return any of the **premiums** paid.
 - b) If **your** breach of the duty of fair presentation is not deliberate or reckless, **our** remedy shall depend upon what **we** would have done if **you** had complied with the duty of fair presentation:
 - i) If **we** would not have entered into the contract at all, **we** may avoid the contract and refuse all claims, but must return the **premiums** paid.
 - ii) If **we** would have entered into the contract, but on different terms (other than terms relating to the **premium**), the contract is to be treated as if it had been entered into on those different terms from the outset, if **we** so require.
 - iii) In addition, if **we** would have entered into the contract, but would have charged a higher **premium**, **we** may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims). In those circumstances, **we** shall pay only X% of what **we** would otherwise have been required to pay, where $X = (\text{premium actually charged} / \text{higher premium}) \times 100$.
- 2) If, prior to entering into a variation to this insurance contract, **you** breach the duty of fair presentation, the remedies available to **us** are set out below.
- a) If the Insured's breach of the duty of fair presentation is deliberate or reckless:
 - i) **We** may, by notice to **you**, treat the contract as having been terminated from the time when the variation was concluded; and
 - ii) **We** need not return any of the **premiums** paid.
 - b) If **your** breach of the duty of fair presentation is not deliberate or reckless, **our** remedy shall depend upon what **we** would have done if **you** had complied with the duty of fair presentation:
 - i) If **we** would not have agreed to the variation at all, **we** may treat the contract as if the variation was never made, but must in that event return any extra **premium** paid.
 - ii) If **we** would have agreed to the variation to the contract, but on different terms (other than terms relating to the **premium**), the variation is to be treated as if it had been entered into on those different terms, if **we** so require.
 - iii) If **we** would have increased the **premium** by more than **we** did or at all, then **we** may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, **we** shall pay only X% of what **we** would otherwise have been required to pay, where $X = (\text{premium actually charged} / \text{higher premium}) \times 100$.
 - iv) If **we** would not have reduced the **premium** as much as **we** did or at all, then **we** may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, **we** shall pay only X% of what



we would otherwise have been required to pay, where $X = (\text{premium actually charged/reduced total premium}) \times 100$.

Nothing in these clauses is intended to vary the position under the Insurance Act 2015.

Cross Liabilities

If the insured named in the **schedule** comprises of more than one party, **we** will treat each party as though a separate **policy** had been issued to each of them.

However, nothing in this extension shall increase **our** liability to pay any amount in excess of the limit of indemnity under any section of this **policy**.

Indemnity to Principal

Where:

- a) pursuant to a contract between **you** and **your** Principal **you** are carrying on any work in accordance with **your** **business** and **you** are obliged to arrange insurance which indemnifies **your** Principal directly;
- b) **you** incur a liability to **your** Principal in the course of such work which would give rise to a claim covered under this **policy**; and
- c) **you** request that **we** indemnify **your** Principal directly

We shall indemnify any principal directly in accordance with **your** request. Provided that:

- a) Any such indemnity shall be subject to the terms, conditions, limits and exclusions of this **policy** as if the claim is made by **you**;
- b) Nothing in this extension shall increase or extend **our** liability in excess of or beyond that which **we** would otherwise have to **you** under the terms of this **policy**.

Provided that:

- a) **your** Principal shall observe and be subject to the terms and conditions of this **policy** in so far as they can apply; and
- b) **Our** aggregate liability to both **you** and **your** Principal shall not exceed the limit of liability.

Contribution

If at the time an event occurs that may lead to a claim under this **policy**, **you** have in place other insurance covering the same **property** and/or same liability and/or same protection, **we** will not be liable to pay or contribute more than **our** rateable proportion of any such claim and costs and expenses in connection therewith

Notice of Claim and Tenders

It is a condition precedent of **your** cover under this **policy** that:

- a) **you** provide to **us** prompt notice of every casualty, event or claim against **you** which may give rise to a claim under this **policy** and of every event or matter which may cause **you** to incur liability, costs or expense for which **you** may be insured under this **policy**.
- b) **you** shall not admit liability for or settle any claim for which **you** may be insured under this **policy** without **our** prior written consent.

In the event of an event arising whereby loss or damage may result in a claim under this **policy**, **you** will give immediate notice and **we** shall be entitled to arrange a survey(s), appoint a surveyor or such other professional representation as **we** may, at **our** discretion, consider appropriate.

We shall be entitled to decide where repairs will be carried out and shall retain the right of veto concerning any place of repair / replacement. **We** will reimburse **you** for any reasonable costs which **you** may incur in complying with **our** instructions under this clause.

Where a part of the cost of the repair of damage, other than a fixed deductible, is not insured under this **policy** the allowance shall be reduced by a similar proportion.



You are not covered for;

Liability:

- 1) in respect of any judgment award or settlement made within countries which operate under the laws of the United States of America or Canada or to any order made anywhere in the world to enforce such judgment award or settlement either in whole or in part, unless otherwise stated in the **schedule**.
- 2) caused by or arising out of the deliberate, conscious or intentional disregard of **your** obligation to take all steps to prevent **bodily injury** or loss of or damage to **property**;
- 3) in respect of liquidated damages or fines or penalties which attaches solely because of a contract or agreement;
- 4) which is assumed by **you** under agreement unless such liability would have attached in the absence of such agreement;
- 5) arising out of or in connection with the ownership, management, operation or charter of any railway machinery or aircraft or other aerial device.
- 6) arising out of or in connection with the ownership, management, operation or charter of any **offshore** installation.
- 7) for any liability arising from the consumption, disposal of, distribution of, ingestion, manufacture, mine, process, test, remediation, removal, storage, sale or use of asbestos or materials or **products** containing asbestos.

We will not indemnify **you** for:

- 1) loss or damage to any **property** or **vessel** due to wear and tear, mildew, rot, vermin, external contamination or mechanical failure or breakdown;
- 2) for the first amount of each claim stated as the excess / deductible in the **schedule**.
- 3) **your** failure to fully maintain all physical protections, locks, intruder alarms, fire detection and smoke detection equipment declared to **us** prior to inception of or during the course of this **policy** throughout the full **period of insurance** and to activate all such protections and equipment whenever the **business premises** are unattended.
- 4) unrepaired damage in the event of a subsequent total loss or constructive total loss to the subject matter insured occurring during **your period of insurance** or from unrepaired damage exceeding the **insured value** of an item.

Manufacturer's Specification

We shall not indemnify **you** for any loss, liability or claim arising from or in relation to any alteration or modification or other work to any **property, marine property, product, equipment, vessel**, or other item which is carried out by **you** or pursuant to **your** instruction where such alteration or modification

- a) is contrary to the instructions or specifications of the manufacturer;
- b) causes the item to exceed the specifications or tolerances for which it was designed or which are stated by the manufacturer; or
- c) changes the use, specifications or tolerances for which the item was designed or which are stated by the manufacturer.



Communicable Disease Endorsement

1. Notwithstanding any other provision of this **policy** to the contrary, this **policy** does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1. for a Communicable Disease, or
 - 2.2. any **property** insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of **property** insured hereunder.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.



Institute Radioactive Contamination, Chemical, Biological, Bio-chemical and Electromagnetic Weapons Exclusion Clause

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
 - 1.1. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
 - 1.2. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
 - 1.3. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
 - 1.4. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
 - 1.5. any chemical, biological, bio-chemical, or electromagnetic weapon.

CL370 10/11/2003

Cyber Loss Limited Exclusion Clause

- 1) Notwithstanding any provision to the contrary within this **policy**, this **policy** excludes any Cyber Loss.
- 2) Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other losses of whatever nature directly caused by:
 - a) the use or operation of any Computer System or Computer Network intended to cause harm to **you** or to any other person;
 - b) the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - c) access to, processing, transmission, storage or use of any Data;
 - d) inability to access, process, transmit, store or use any Data;
 - e) any threat of or any hoax relating to 2.a to 2.d above;
 - f) any error or omission or accident in respect of any Computer System, Computer Network or Data.
- 3) Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or backup facility.
- 4) Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
- 5) Data means information used, accessed, processed, transmitted or stored by a Computer System.



Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

LMA3100

15 September 2010

Terrorism Exclusion

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of **terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Excluding loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism**.

If **we** allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon **you**.

In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.



SECTION 1: LIABILITIES

We indemnify **you** in respect of all sums which **you** shall become legally liable to pay for:

- 1) accidental **bodily injury** to any person other than an **employee**
- 2) accidental loss of or accidental damage to **property**
- 3) obstruction or interference with any right of way, light, air or water, trespass, nuisance or loss of amenities

resulting from any accident occurring during the **period of insurance** at **your business premises** or elsewhere within the area of operations described in the **schedule**, caused by or through **your** negligent act or omission or that of **your employees** whilst engaged in **your business** described in the **schedule**.

Fines and Duties

We will indemnify **you** for liability arising from **your** unintentional breach of any regulation, legal or statutory provision resulting in:

- 1) Fines, customs duty, sales, excise tax, value added tax or similar fiscal charges or other penalty imposed by a governmental or public authority on **you** or any other person acting within their governmental or public authority on **your** behalf;
- 2) Confiscation by a governmental or public authority of any **property**, including **your** equipment shown on the **schedule**;

Provided always that the breach relates directly to:

- a) The import or export of cargo and/or **your** customer's equipment;
- b) Immigration;
- c) The safety of working conditions; or
- d) **Pollution**;

and only where **your** liability would otherwise have been covered under this **policy**.

Exclusions to Fines and Duties

The cover provided excludes any liability however arising:

- That has not been properly established, proved and/or held by a relevant court and/or tribunal acting within its powers and/or duties;
- For commercial fines and/or penalties in respect of freight tariffs, competition or the structure or operation of **your business** or that of any person acting on **your** behalf;
- For any breach of any regulation arising from the weight of cargo or carrying equipment on a public road unless caused by an honest mistake;
- For any amount that would have been payable by **you**, notwithstanding any breach, or;
- For any fine or duty relating to non-compliance with the ISPS Code.

Errors and Omissions

We will indemnify **you** for any legal liability to third parties arising out of any negligent act, error or omission occurring during the **period of insurance** and arising out of **your business** for:

- 1) Advice or information provided about **your business** activities at **your business premises**;
- 2) Documentation produced by **you** in the course of **your business**;
- 3) Breach of professional duty by **you**, **your** directors or **employees**, providing the liability arises in the course of **your business**



You should give **us** immediate notice in writing of:

- a) Any circumstance which is likely to give rise to a claim against **you**
- b) The receipt of notice from any person of an intention to make a claim against **you**; or
- c) Any claim made against **you**.

Contractual Liability for Advice Given

Where **you** contract to supply advice or information in the course of **your business**, **we** agree to indemnify **you** for any liability for any loss of income, less any savings, to the person with whom **you** have contracted; but only if:

- i. The contract has been approved by **us**, and
- ii. The loss arises out of the inaccuracy of the advice or information.

Exclusions to Errors and Omissions

The cover provided by this section excludes any actual or alleged liability, however arising, for:

- 1) Any act, error or omission committed, or alleged to have been committed, outside the **period of insurance** stated in **your schedule**;
- 2) Any circumstance of which **you** were aware before the beginning of the **period of insurance**;
- 3) Any offence occasioned by a person or persons arising outside the course of their employment with **you**;
- 4) Breach of any law or fiduciary duty by any director, officer or other member of **your** senior management;
- 5) Any liability, cost or expense which is normally covered by directors and officers insurance whether or not **you** have such insurance for the alleged liability in question;
- 6) Defamation, or any statement by any means whatsoever in any media (including without limitation electronic, print, social or broadcast media);
- 7) Any actual or alleged act(s) of medical malpractice;
- 8) Loss of market, loss of use, loss of income, loss of profits, loss of opportunity or interruption of or delay to **business**; or
- 9) Any consequential loss or damage whatever;

Pollution / Clean Up Costs

Provided this extension shows as operative on the **schedule**, and subject to the sub-limit shown, **we** agree to indemnify **you** for costs and expenses arising out of a sudden, unintended and unexpected **pollution** within the areas administered by **you** and where such costs and expenses are not recoverable from the polluter.

Notwithstanding anything contained herein, it is understood and agreed that costs and expenses arising out of **pollution** emanating from pipelines and the like outside **your business premises** and land or landward installations are specifically excluded.

Nevertheless, no claim shall be recoverable hereunder until **you** can demonstrate that there is no reasonable prospect of **you** effecting recovery directly from the polluter, or if recovering such costs and expenses from any other source.

All **pollution** or contamination which arises out of one event shall be deemed to have occurred at the time such event takes place and is discovered by **you** within 72 hours of the commencement of the event.

Our liability for all compensation payable in respect of all **pollution** or contamination which is deemed to have occurred during the **period of insurance** shall not exceed GBP 1,000,000 in the aggregate.

Provided always that **our** total liability to pay compensation shall not exceed the limit(s) of indemnity under Section 1: Liabilities of this **policy**.



Property in your Custody or Control We will indemnify **you** in respect of;

- 1) the personal effects (including vehicles and their contents) of any of **your** visitors, directors, partners or **employees**
- 2) premises (including their fixtures fittings and contents) not owned by or leased rented or hired to **you** which are temporarily occupied by **you** for the purposes of carrying out **your business**
- 3) premises (including their fixtures and fittings) leased rented or hired to **you** provided that **we** will not provide indemnity in respect of liability assumed by **you** under a tenancy or other agreement unless liability would have attached in the absence of such agreement
- 4) any **vessel** not belonging to **you** in **your** care custody or control for which **you** are legally responsible but this paragraph (4) shall not apply to any such **vessel** on a trailer attached to a vehicle.

Personal Liability Overseas

We will indemnify **you** for the personal liability for negligent acts or omissions (directly in connection with **your business**) of any of **your** directors or **employees** during temporary visits anywhere in the world in connection with **your business**.

Provided always that:

- 1) this extension shall not apply to:
 - a) legal liability arising directly or indirectly from:
 - i) any agreement or contract unless liability would have existed otherwise.
 - ii) the ownership or occupation of land or **buildings**
 - iii) the carrying on of any trade or profession.
 - iv) the ownership, possession or use of firearms (other than sporting guns), mechanically propelled vehicles, craft designed to travel through air or space, hovercraft or animals of a dangerous species
 - b) damage to property owned or held in trust by any director or **employees** or any member of the family of such director or **employee**.
 - c) legal liability for accidental death of or accidental Personal Injury to any member of the family of any director or **employee** or to any **employee** of any director or **employee** or any member of the family of such **employee**.
- 2) Any person to whom this extension applies shall have observed and fulfilled the terms, limitations and conditions of this **policy** as if he/she was **you**.
- 3) **We** shall not be liable under this extension unless **we** have the sole conduct and control of all claims.
- 4) **Our** total liability under this Extension to pay compensation shall not exceed the limit(s) of indemnity. The liability of such person shall for the purposes of this **policy** and the operation of the limits of indemnity provided for this **policy** be deemed to be and treated as if it was a claim against **you** and **your** liability.

Trials of craft whilst afloat

Cover is extended to indemnify you herein to include trial trips of craft provided that such trial trips are carried out:

- a. within a 15-mile radius of **your business premises** or other location as may be agreed.
- b. at a speed not exceeding the maximum design speed of the **vessel**,
- c. on **vessels** not exceeding the length restrictions shown in the **schedule** of this **policy**, unless agreed in writing by **us**.

In no circumstances shall **we** be liable for claims directly or indirectly arising from or in relation to the use, operation or trials of any craft built constructed or assembled by **you** prior to handing over or delivery of such craft.



In respect of craft capable of speeds in excess of twenty knots, when the craft concerned is underway, **you** or **your** master of no less than three years relevant experience shall be on board and in control of the craft, unless the owner of the craft or their nominated representative is on board and in control.

No claim shall be allowed in respect of:

- i. loss of or damage to the craft or liability to any third party or any salvage services
- ii. caused by or arising from the craft being stranded, sunk, swamped or breaking adrift while left moored or anchored unattended otherwise than in a marina or sheltered anchorage.
- iii. arising while the craft is participating in racing or speed tests or any trials in connection therewith.
- iv. loss of or damage to any rudder, propeller, strut, shaft or out drive unit/outboard lower unit or part thereof whilst the craft is under way unless caused by the craft stranding, sinking, being in collision with any other craft or by impact with a pier or jetty.
- v. any liability to or incurred by any person engaged in water skiing, aquaplaning, hang gliding or similar sport, whilst being towed by the craft or preparing to be towed or after being towed until safely back on board the craft.
- vi. loss or damage arising directly or indirectly from any upgrade, alteration or modification beyond manufacturer's specifications.

Removal of Wreck

We will indemnify **you** for all loss, damage, or expense arising from or in consequence of any attempt or actual raising or removal of a wreck or debris which prevents **you** from carrying out the insured activities from any place owned, leased or occupied by **you** or from waters from which **you** are entitled by statute to raise, remove or destroy a wreck, debris or other obstruction, whether or not **you** are legally liable from whatsoever cause including War and Strikes risks.

Subject to a sub-limit of GBP 100,000 unless otherwise agreed by us.

This clause extends for such costs and expenses as may be necessary for marking and/or buoying wrecks or other obstructions and costs reasonably incurred in recovering or attempting to recover from third parties.

General Data Protection Regulation

We will indemnify **you** or at **your** request, any of **your employees**, directors or partners in respect of **your** liability to pay compensation for damage or distress under the General Data Protection Regulation (GDPR) including reasonable defence costs and expenses incurred with **our** written consent and in addition the reasonable defence costs incurred with **our** written consent relating to a prosecution brought under the General Data Protection Regulation in relation to a claim made by any person

Provided that

- a) any claim for compensation is first made or prosecution first brought against **you** during the **period of insurance**
- b) **you** are registered in accordance with the terms of GDPR or have applied for such registration which has not been refused or withdrawn and have taken all reasonable care to comply with the requirements of the General Data Protection Regulation
- c) no indemnity is granted in respect of
 - i) the payment of fines or penalties
 - ii) the cost of replacing, reinstating, rectifying, erasing, blocking or destroying any data
 - iii) liability caused by or arising from a deliberate or intentional act by or omission **you** or any person eligible for indemnity by this extension the effect of which will knowingly result in liability under the GDPR
 - iv) claims which arise out of circumstances notified to previous insurers or are known to **you** at the start of the **period of insurance**
 - v) liability for which indemnity is provided under any other insurance



- d) in respect of each and every claim under this extension **you** shall be liable for 10% of the cost of the claim or GBP 500 whichever is the greater
- e) **our** liability under this extension is limited to GBP 500,000 in respect of any one claim and in the aggregate during any one **period of insurance**,

Product Liability

We will indemnify **you** for **your** legal liability to a third party from a defect in any **products** or goods manufactured, sold, repaired, replaced or supplied by **you** in the performance of **your business** activities described in the **policy schedule**.

We shall indemnify **you** under this section for **your** liability arising from the manufacture, sale, repair, replacement or supply of the defective **product** or part. However, under no circumstances shall **we** be liable for the cost of replacing or repairing the defective **product** or part.

Exclusions to Section 1: Liabilities

In addition to the General Conditions & Exclusions, **you** are not covered for:

1. Liability arising from the ownership or possession or use by or on behalf of **you** of any mechanically propelled vehicle or mobile plant:
 - a. which is licensed for road use.
 - b. for which compulsory motor insurance or security is required. Provided always that this exception shall not apply in respect of:
 - i. liability not more specifically insured under any other **policy** arising during the act of loading or unloading mechanically propelled vehicles or mobile plant or the bringing to or taking away of a load from such vehicle or such plant.
 - ii. the use of any mechanically propelled vehicle or mobile plant solely as a tool of trade unless more specifically insured or unless compulsory motor insurance or security is required.
2. Liability caused by or arising from any goods or **products** sold or supplied by **you** or on **your** behalf which **you** are aware are intended for incorporation into the structure, machinery or controls of any aircraft or other aerial device.
3. Liability arising from loss of or damage to **property** belonging to **you** or borrowed, rented, leased or hired for use by **you**, but this exclusion shall not apply to the personal effects (including vehicles and their contents) of **your** directors and/or **employees** and visitors.
4. Liability howsoever arising in connection with any salvage operation carried out under any form of 'No Cure, No Pay' contract including the latest form of Lloyds Open Form (LOF) 1990, or as from time to time amended, whether such be verbal, written or implied.
5. Liability for loss of or damage to trailers or craft kept on trailers left in **your** custody and control unless such trailers are immobilised and securely locked with an anti-theft device.
6. Liability for loss of or damage to any outboard motors attached to craft left in **your** custody and control unless such outboard motors are securely locked with an anti-theft device in addition to the normal method of attachment.
7. Liability howsoever arising out of any surveys, inspections, condition reports, given by **you** or on **your** behalf for a fee or in circumstances where a fee would normally be charged.
8. All liability in respect of **pollution** or contamination other than caused by a sudden, unintended and unexpected event which takes place in its entirety at a specific time and place during the **period of insurance**.
9. Any punitive, aggravated or exemplary damages howsoever arising.

SECTION 2: LEGAL COSTS & EXPENSES

- 1) **We** will indemnify **you**, or at **your** request any of **your** directors or **employees**, against legal costs and expenses incurred:
 - a. In the defence of any criminal proceedings brought against **you** or any of **your** directors, partners or **employees** for a breach or alleged breach of:
 - i. Part 11 of the Consumer Protection Act 1987 or any regulations made thereunder or any amendments, extensions, re-enactments or consolidations thereto or thereof;
 - ii. Health and Safety at Work Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 or any regulations made thereunder or any amendments, extensions, re-enactments or consolidations thereto or thereof;
 - iii. The Corporate Manslaughter and Corporate Homicide Act 2007 or any regulations made thereunder or any amendments, extensions, re-enactments or consolidations thereto or thereof;

Where it is alleged that such breach was committed during the **period of insurance** and in the course of **your business**;

- b. In appealing against a conviction arising from proceedings brought under subsection 1 above;
 - c. defending any claim which arises from or is alleged to arise from an event insured under this **policy**;
 - d. during investigation or enquiry during or after the **period of insurance** arising from or relating to an event which occurred during the **period of insurance** and which is likely to result in a loss which is insured under this **policy**.
- 2) **We** will also indemnify **you** for costs which **you** are ordered to pay by a court or which are awarded by any other competent tribunal to a third-party claimant in respect of proceedings arising from an event insured under this **policy**.
 - 3) In the event that any of **your** directors, partners or **employees** attend court or such other hearing or tribunal as **we** may request in accordance with **our** conduct of any proceedings in accordance with this section, **we** shall provide **you** with compensation in accordance with the following rates:
 - a. Any director or partner - GP200 per day or part thereof
 - b. Any **employee** - GBP100 per day or part thereof

Subject to a maximum aggregate of GBP5,000 in any one **period of insurance**.

- 4) It is a condition precedent to **our** liability under subsection 1 above that the criminal proceedings:
 - a. relate to an offence committed in the course of **your business** as defined in the **schedule** and relate to an offence committed or alleged to have been committed during the **period of insurance**.
 - b. are proceedings brought in the **United Kingdom**.
- 5) It is a condition precedent to **our** liability under this section that **you** obtain **our** approval before **you** incur any legal costs or expenses for which **you** wish to make a claim under this **policy**.
- 6) **We** shall have and retain throughout sole control and discretion over any proceedings in relation to which **you** seek an indemnity in relation to legal costs and expenses under this **policy**.



- 7) **We** reserve full discretion as to whether any legal costs and expenses should be incurred. **We** shall exercise this discretion reasonably having consideration to the merits of the case or appeal (as the case may be), the quantum of any claim, any fine or other sanction, the costs of any proceedings or part thereof and any other factors relevant to the civil or criminal proceedings.
- 8) **You** shall give **us** immediate notice of any summons or other process served upon **you**, any of **your** directors or **employees** and of any event which may give rise to proceedings against **you**, **your** directors or **employees**.
- 9) **You** will provide us with full cooperation throughout any proceedings and with any information, documentation, statements or other assistance as **we** may require in the conduct of such proceedings.
- 10) **We** shall not be liable under this extension:
 - a. where the criminal proceedings are in respect of any deliberate or intentional criminal act or omission;
 - b. in respect of fines or penalties;

unless **we** have the sole conduct and control of all proceedings in relation to which an indemnity is sought under this **policy**

- 11) **Our** liability under this section shall not exceed the sum of GBP 250,000 (two hundred and fifty thousand pounds only) or as stated in the **schedule**, in any one **period of insurance**.

This limit of liability shall apply in addition to **our** limits of liability expressed elsewhere in this **policy** except:

- a. a claim is presented under Section 3: Employer's Liability; or
- b. a claimant brings, litigates or otherwise pursues a claim in the United States of America or Canada or any territory within their jurisdiction, or a claim under this **policy** relates to an event which occurred within or connected to the United States of America

the limit of liability under this section shall not increase **our** total liability in excess of the limit of liability expressed elsewhere in this **policy**.



SECTION 3: EMPLOYERS' LIABILITY

Subject to this section showing as operative in the above schedule, and to the exclusions, conditions and definitions of this policy, **we** will indemnify **you** under this section against:

1. all sums which **you** shall become legally liable to pay as damages; and
2. costs and expenses

in the event of **bodily injury** sustained by any **employee** arising out of and in the course of their employment by **you** in the **business**, occurring during the period of insurance and which is caused:

- a. within the **United Kingdom**; or
 - b. elsewhere in the world in respect of temporary visits by any **employee** as declared by **you** and accepted by **us** provided that such **employee** is normally resident in the **United Kingdom**.
3. **Our** liability for all compensation payable to any claimant or any number of claimants in respect of or arising out of any one event or all events of the series consequent on or attributable to one source or original cause shall not exceed the limit of indemnity shown in the above schedule. The limit of indemnity shall be the maximum amount payable, inclusive of costs and expenses.
 4. **Our** liability under this section for damages and costs and expenses payable in respect of any one claim arising out of any one event or all events of a series consequent on or attributable to one source or original cause and arising out of **terrorism** shall not exceed GBP 5,000,000.
 5. Notwithstanding anything contained in paragraph 1 above, **our** liability under this section for damages and costs and expenses payable in respect of any one claim arising out of any one event or all events of a series consequent on or attributable to one source or original cause and arising out of or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos shall not exceed GBP 5,000,000.

The cover provided under this section is in line with any law relating to the compulsory insurance of liability to persons employed within the territories envisaged by this **policy**. **You** must repay to **us** all amounts **we** pay which **we** would not have been liable to pay but for the law.

Exclusions to this Section

In addition to the General Conditions & Exclusions, **we** will not indemnify **you**

- a) for liability arising **offshore**, and
- b) for liability arising in circumstances where road traffic legislation requires that **you** or **your employee** carry compulsory insurance or security.



SECTION 4: PROPERTY

- 1) Subject always to any limits of liability and exclusions **we** will indemnify **you** under this section against physical loss or damage to:
 - a) **your buildings** and contents;
 - b) equipment required by **you** to perform **your business**, whether owned, leased or hired by **you**; and
 - c) **marine property** listed in **your policy schedule** and which occurs at **your business premises** during the **period of insurance**.
- 2) **We** shall also indemnify **you** for
 - a) Costs or expenses incurred in the removal of wreckage or debris of **your property** following loss or damage recoverable under this section, but subject to a sub-limit of twenty-five percent of the **insured value** of the insured **property** lost or damaged, unless **we** agree otherwise.
 - b) **your** loss of fire extinguishing materials or equipment if used to safeguard the insured **property** from a peril covered under this section, and reasonable fire brigade charges for which **you** are liable, and other fire extinguishing expenses incurred by **you** to safeguard the insured **property** covered under this section.
 - c) confiscation by any governmental or public authority of equipment covered under this section resulting from breach of any regulation or legal or statutory provision relating to:
 - i) the import and/or export of goods;
 - ii) the safety of working conditions of the insured operations.
 - d) daily lease charges for an item of equipment, leased to **you** and where such charges have been incurred by reason of an accident insured under this section and resulting in:
 - i) the prevention of the redelivery of the equipment to the lessor by the originally intended date due to that item being an actual or constructive total loss; or
 - ii) delay in redelivery of the equipment to the lessor by reason of obligation to effect repairs to the item,

Save that **we** shall not indemnify **you** for daily lease charges where the item of equipment leased to **you** is subject to a purchase option exercisable by **you** or for the benefit of **you**; and in any event **we** shall only be liable for a maximum amount of thirty days' daily lease charges, from and including the original intended redelivery date, unless otherwise agreed by **us**.
- 3) **We** shall pay to **you** the lesser of:
 - a) The declared **insured value** of the **property**; or
 - b) the reasonable costs of repairing, replacing or reinstating the **property** to the same condition as it was in before the insured event, whichever is the least, with material, equipment or installations of similar kind and quality.

Any such works as are undertaken in accordance with clause 3(b), including the cost of labour and materials, must be approved by **us** before their commencement.



Conditions

- 1) It is a condition precedent of this **policy** that, throughout the **period of insurance you** will:
 - a) maintain **your property** in good order;
 - b) provide proper and adequate protection for the safety of **your property**, including any additional measures required by **us**;
 - c) not withdraw or reduce any such protection unless prior agreement has been obtained from **us**;
 - d) take all reasonable steps to protect and safeguard **your property** from loss or damage.

If **you** fail to comply with this clause, **we** will not be liable for any claims arising partly or solely from **your** breach of this clause.
- 2) **You** will ensure that any **employees**, subcontractors or other people operating any equipment are suitably and adequately trained and qualified and that they hold any certificates, licences or permits required for the safe operation of such equipment.
- 3) **You** are insured in respect of additional equipment (and the term "equipment" is deemed to include such additional equipment) acquired during the **period of insurance** provided that:
 - a) It is of a similar type to the equipment and it is acquired by **you** during the **period of insurance**;
 - b) **you** give **us**, within 30 days of acquisition, satisfactory advice and information regarding such equipment;
 - c) The equipment value is not more than 5% of the overall limit of this section set out in the **schedule**; and
 - d) The equipment is within the **Geographical Limits**.

We reserve the right to charge additional **premium** and impose such terms, conditions and exclusions as **we** deem appropriate or to decide not to insure the additional equipment after the period of 30 days elapses.
- 4) If equipment values declared to the **schedule** are less than the actual market values, then any recovery hereunder shall be reduced by the same proportion that the **insured value** bears to the actual value for that particular item.
- 5) The agreed method of establishing the value of equipment is:
 - a) the cost of replacement with similar new equipment of substantially the same specification if "new replacement value" is shown in the **schedule**; or
 - b) the used market value of the equipment if "used market value" is shown in the **schedule**.

Exclusions

- 1) In addition to the General Conditions & Exclusions applicable to this **policy**, the following Exclusions shall apply to this section (which covers risks relating to **your property**) only:
 - a) Any loss or damage caused by moths, vermin, termites or other insects;
 - b) Inherent vice or any patent or latent defects in design, materials, construction, manufacturing process or build or use of inappropriate or unsuitable materials;
 - c) Any action taken pursuant to governmental or public authority requiring the compulsory destruction, seizure, requisition, acquisition or purchase of any of **your property**;
 - d) Any loss or damage whatsoever caused by the blockage or backing up of sewers or drains, whether or not outside **your business premises** and whether or not **you** are responsible to maintain the same, following ingress or egress of water, unless otherwise provided for in this Insurance Contract;



- e) Any loss or damage relating to **property** which is still under construction or manufacture, including loss or damage to materials and any supplies and any liability arising in connection with the performance of the construction or manufacture;
 - f) Wear, tear, marring, scratching, gradual deterioration, wet rot, dry rot, mould, mildew, fungus spoilage, decay, decomposition, corrosion, rust, discoloration, electrolyte action, oxidation, erosion, breakage of glass or other fragile articles (unless otherwise agreed by **us**), leakage, evaporation, loss of weight;
 - g) Damage caused by or arising from subsidence, ground heave or shrinkage, ground desiccation, landslip, coastal or river erosion, settlement or bedding down of new structures, expansion in structures or foundations, or the ground on which or in which such structures or foundations are based;
 - h) Loss or damage caused by joint leakage, failure of welds, boilers (cracking or fracturing or collapse or overheating or otherwise), economisers, superheaters, pressure **vessels** or any range of steam and feed piping in connection therewith, steam turbines, steam engines, pressure or vacuum **vessels**, caused by explosion, implosion, rupture or bursting where such are owned or operated by **you**;
 - i) Electronic, electrical or mechanical breakdown or derangement;
 - j) Unexplained loss or mysterious disappearance, inventory shortage or loss due to bookkeeping, accounting or billing errors or omissions;
 - k) Processing, erecting, dismantling, renovating, repairing (which shall not include general maintenance), or working upon any **property**, unless otherwise agreed by **us** prior to attachment;
 - l) From the transit, movement, erection or dismantling of an item of equipment;
 - m) Damage to any **property** which is not currently being used by **you** in connection with **your business** caused by persons acting unlawfully or maliciously or accidental escape of water from any tank, sprinkler installation, pipe or apparatus;
 - n) Damage to any **property** which is not currently being used by **you** in connection with **your business** caused accidental escape of water from any tank, sprinkler installation, pipe or apparatus;
 - o) **Property** in transit, unless it is being moved within a **business premises**;
 - p) Loss of or damage to accounts, bills, currency, **money**, notes, securities, deeds, evidence of debt and valuable papers;
 - q) Any loss or damage caused by exceeding the safe working load or any other tolerances of any equipment or any other equipment, or machinery used during the course of **your business**;
 - r) Any loss of or damage to any bullion, precious stones, jewellery, collectables or similar valuables;
 - s) Any loss of or damage caused to or by any explosives or armaments.
- 2) **We** shall not insure **you** in relation to:
- a) Any interest by way of legal or beneficial ownership, rent, charter, lease or hire which **you** may have in any road vehicle or aircraft, including any road vehicle or aircraft managed or operated by **you**.
 - b) Dredging or re-dredging operations following any storm, tempest, flood, tidal surge or any ingress or egress of water.
 - c) As the owner, operator or user of any vehicle or conveyance of any description for which a license is required to operate under any statutory provision or regulation, or any accident involving a vehicle, chassis, trailer, conveyance or the like on public roads or outside the **business premises**.
 - d) Any damage caused by the freezing of any water supply, plumbing, heating or air-conditioning systems or components thereof.



- e) Any loss or damage to **property** caused by any fault or error in workmanship, design or manufacture, including without limitation the replacing, repairing, modifying or renewing of any **buildings** or equipment or part of any **buildings** or equipment, or the cost of remedying any of the foregoing.
- f) Loss or damage caused by infidelity, dishonesty, theft, fraud or pilferage by **you or your** trustees, officers or directors or others to whom **you** have entrusted responsibility.
- g) Loss or damage caused by any wilful misconduct (meaning any act or omission performed with the knowledge, or recklessly, that harm is likely to result) by **you, your** trustees, officers, directors.
- h) **You or your** trustees, officers or directors voluntarily parting with title or possession of **property**.
- i) Loss or damage caused by Cessation, fluctuation or variation in, or insufficiency of water, gas or electricity supplies, or any loss or reduction of electricity, or other source of power, supplied to or generated by **you**.



SUB-SECTION: MONEY

We will indemnify **you** for loss of or damage to **money** arising out of theft or attempted theft.

If as a consequence of, a theft or attempted theft of **money**, we will indemnify **you** for the loss of or damage to the following;

- 1) safes, vaults or strongrooms used to hold **money**
- 2) carry case, **money** bag, **money** belt, or other container designed for the carriage of **money**, whilst in use
- 3) **your** counting or franking machine or that for which **you** have a legal responsibility
- 4) clothing and personal effects belonging to **you** or any director or **employee**, up to a limit of GBP 2,000 any one event.

provided that such loss or damage occurs during the course of **your business** and arises during the **period of insurance**.

Limit of Indemnity

Our liability in respect of all claims arising out of one original cause shall not exceed the limit of indemnity detailed below:

Non-negotiable instruments	GBP 250,000
Money in your business or in transit	GBP 10,000
Money at your home	GBP 1,000

Assault

We will indemnify **you** for liability in respect of **assault** sustained by **you**, any director or **employee** engaged in **your business** arising from malicious attack or attempted malicious attack by any person engaged in the theft or attempted theft of **money** insured by this section in respect of any payment to the injured person made by **you** up to the limits set out below.

Assault resulting directly, solely and independently of other causes:

- a) Death GBP 25,000
- b) Loss or loss of use of one or more limb hand foot and/or eye GBP 10,000
- c) Permanent total loss of hearing or speech GBP 5,000
- d) Permanent total inability to attend to any occupation or **business** GBP 10,000
- e) Total, but temporary, inability to attend to the usual occupation or **business**, the person or **employee's** weekly wage or salary but not exceeding GBP 250 per week to a maximum of 52 weeks.

Conditions Precedent

You shall comply with the following;

- 1) **You** will maintain a complete record of **money** in transit and at **your business premises**;
- 2) When **your business premises** are unattended, all keys or codes for opening all safes, strong rooms, cash registers, cash drawers or other lockable **property** are removed and kept in a secure place;
- 3) All safes, strong rooms, cash registers, cash drawers or other lockable **property** used for storage of **money** must be closed and locked when **your business premises** are unattended;
- 4) **You** will formally report each event of theft or attempted theft to the police at the earliest possible opportunity after each such event.



Exclusions

We will not indemnify **you** under this section:

- 1) until the entire amount of loss and damage has been ascertained and agreed;
- 2) in respect of loss or damage caused by or arising from the dishonest acts of any **employee** not discovered within seven working days of the event;
- 3) shortages due to clerical or accounting errors;
- 4) if death, loss or loss of use occurs, or total inability to attend to the usual occupation, more than twenty-four months after the date the **assault** is sustained; and
- 5) loss suffered as the result of a **business** transaction
- 6) in respect of any costs or expenses incurred by **you** in respect of determining any liability in respect of **assault**.



SUB-SECTION: GOODS IN TRANSIT

- 1) **We** will indemnify **you** for loss of or damage to **your property** or **property** within **your** custody and care for which **you** have a responsibility to insure whilst that **property** is intransit:
 - a) within the territorial limits set out within the **schedule**; and
 - b) during the **period of insurance** and arising out of **your business**.
- 2) The cover for Goods in Transit shall be subject to the terms of the Institute Cargo Clauses(A) (All Risks) CL382 01/01/2009.
- 3) Exclusions

In addition to and without prejudice to the exclusions within the General Conditions & Exclusions within this **policy** and within ICC(A), **we** will not indemnify **you** under this section for loss or damage arising from or in relation to:

- a) Consequential or indirect loss, depreciation, delay, inadequate documentation, permits or authority;
 - b) Gradual deterioration, rust, oxidisation, mildew, rot, vermin or contamination;
 - c) breakdown or mechanical derangement of equipment or refrigeration equipment;
 - d) the dishonest acts of **employees** or of clerical or accounting errors;
 - e) The carriage of livestock, bloodstock, gold or silver articles, precious metals or stones, jewellery, watches, furs, alcohol, tobacco goods, electronic devices including non-marine radios, television sets, recorders, mobile telephones, computers and the like, non-ferrous metals and scrap, stamps, **money**, bonds, securities, art work, fine art and antiques unless specifically endorsed and agreed in the **schedule**.
- 4) The following clauses shall apply to this section;
 - a) Termination of Transit Clause (Terrorism) 2009 (JC2009/056 1st January 2009);
 - b) Cargo ISM Endorsement (JC 98/019 1st May 1998);



SECTION 5: MARINE HULL & LIABILITIES

1) Vessels

If stated in the **schedule**, and subject always to any Limits of Liability and the Exclusions applicable to this section **we** will indemnify **you** under this section against physical loss or damage to a **vessel** as named in the **schedule** caused by:

- a) Perils of the seas, rivers, lakes, or other navigable waters.
 - b) Fire, lightning, explosion.
 - c) Storm, tempest or extreme weather;
 - d) Deliberate and malicious acts of others, including vandalism, barratry, piracy or theft (including attempted piracy or theft).
 - e) Jettison.
 - f) Contact with aircraft or similar objects, or objects falling therefrom, land conveyance, dock or harbour equipment or installation.
 - g) Accidents in loading, discharging or shifting cargo or fuel (subject to the provisions of this **policy** regulating **pollution** liabilities).
 - h) Bursting of boilers, breakage of shafts or any latent defect in the machinery or hull of the **vessel**.
 - i) Negligence of repairers or charterers provided such repairers or charterers are not insured under this **policy**
 - j) The expense of sighting the bottom after stranding, if reasonably incurred specially for that purpose, shall be paid even if no damage be found.
- provided that such loss or damage occurs:
- i) whilst the **vessel** is being used for the purposes and during the course of **your business**;
 - ii) within the **navigation limits**; and
 - iii) during the period of this **policy**.

2) Protection and Indemnity

- 2.1. **We** agree to indemnify **you** for any sum or sums paid by **you** to any other person or persons by reason of **you** becoming legally liable, as owner of the **vessel**, for any claim, demand, damages and/or expenses, where such liability is in consequence of any of the following matters or things and arises from an accident or event
- i. during the period of this insurance;
 - ii. during the course of **your business**; and
 - iii. within the **navigation limits**.
- a. loss of or damage to any fixed or movable object or **property** or other thing or interest whatsoever, other than the **vessel**, arising from any collision of the **vessel** or other cause
 - b. any attempted or actual raising, removal or destruction of any fixed or movable object or **property** or other thing, including the wreck of the **Vessel**, or any neglect or failure to raise, remove, or destroy the same;
 - c. Liabilities arising from towage activities resulting from **your usual business**; or
 - d. loss of life, personal injury, illness or payments made for life saving.



- 2.2. **We** agree to indemnify **you** for the expenses of the removal of the wreck of **your vessel** from within **navigation limits**. In no case shall **our** liability under this Clause in respect of each separate event or series of events arising out of the same event, exceed the **insured value** of the **vessel**.
- 2.3. **You** are insured against **pollution** liabilities arising from the use of a **vessel** during the course of **your business** and during the **period of insurance**, subject to the terms, conditions and exclusions of this **policy**, provided that the **pollution** arises from a sudden, unintended and unexpected event and is discovered by **you** within 168 hours of the commencement of the event.

You are also insured against loss of or damage to a **vessel** caused by any governmental or public authority acting under the powers vested in it to prevent or mitigate a **pollution** hazard, or threat thereof, resulting directly from damage to the **vessel** for which **we** are liable under this **policy**, provided such act of governmental or public authority has not resulted from **your** want of due diligence or that of the owners, managers, charterers or operators of the **vessel** or any of them to prevent or mitigate such hazard or threat.

Constructive Total Loss

The **insured values** for each **vessel** include its machinery, gear, equipment and trailer stated within **your policy schedule** and are the maximum amounts recoverable from any one event.

In the event of a total loss or constructive total loss **we** will either pay the **insured value** of the **vessel** or provide a replacement of a similar age, size and type in **our** sole discretion.

Unrepaired Damage

If **we** agree to settle a claim for unrepaired damage to a **vessel**, the measure of indemnity shall be the reasonable depreciation in the market value of the **vessel** caused solely by the damage, but not exceeding the reasonable cost of repairs.

Wreck Removal

You are insured under this clause against costs and expenses which **you** are required to incur to raise, recover, remove or dispose of the wreck of a **vessel** or debris thereof including the removal, destruction, marking or lighting of the wreck of the **vessel** or **property** on board which **you** are required to incur by a decision of an governmental or public authority following an insured event.

Additional Duties (Sue And Labour)

- a) In case of any event which may give rise to a claim under this section it is **your** duty and the duty of **your** directors, partners, **employees** and agents to take such measures as may be reasonable for the purpose of averting or minimising a loss which would be recoverable under this insurance.
- b) Subject to the provisions below and to the deductible shown in **your schedule** **we** will contribute to charges properly and reasonably incurred by **you** and by **your** directors, partners, **employees** or agents for such measures. General average, salvage charges (except as provided for in sub-clause e below) collision defence or claim costs and costs incurred by **you** in avoiding, minimising or contesting liability covered by the Protection and Indemnity clause (Clause 2) above are not recoverable under this Clause.
- c) Measures taken by **you** or **us** with the object of saving, protecting or recovering the **vessel** shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.
- d) When expenses are incurred pursuant to this clause the liability under this insurance shall not exceed the proportion of such expenses that the **insured value** hereunder bears to the value of the **vessel**, or to the sound value of the **vessel** at the time of the event giving rise to the expenditure if the sound value exceeds that value. Where **we** have admitted a claim for total loss and **property** insured by this **policy** is saved, the foregoing provisions shall not apply unless the expenses of suing and labouing exceed the value of such **property** saved and then shall apply only to the amount of the expenses which is in excess of such value.
- e) When a claim for total loss of the **vessel** is admitted under this insurance and expenses have been reasonably incurred in saving or attempting to save the **vessel** and other



property and there are no proceeds, or the expenses exceed the proceeds, then this **policy** shall bear its pro rata share of such proportion of the expenses, or of the expenses in excess of the proceeds, as the case may be, as may reasonably be regarded as having been incurred in respect of the **vessel**; but if the **vessel** be insured for less than its sound value at the time of the event giving rise to the expenditure, the amount recoverable under this clause shall be reduced in proportion to the under-insurance.

- f) The sum recoverable under this Clause shall be in addition to the loss otherwise recoverable under this insurance but shall in no circumstances exceed the **insured value** under this insurance in respect of the **vessel**.

Condition Precedent

It is a condition precedent of this **policy** that, throughout the **period of insurance**, in respect of all outboard motors, tenders and other machinery, **you** will maintain a record of all serial numbers and/or identifiable marks to be shared with **us** in the event of a claim for theft.

Exclusions

We shall not indemnify **you** under this section in respect of;

1. Legal or contractual liabilities which **you** may incur by reason of **your business** for any amount or event which falls payable under any other section of this **policy**, whether such section is purchased by **you** or not.
2. Any breach of any SOLAS or MARPOL Conventions.
3. Loss or damage caused by breach of the International Ship and Port Facility Security Code ("ISPS").
4. Any direct or indirect payment by **you** under workmen's compensation or Employers' Liability acts and any other statutory or common law, general maritime law or other liability whatsoever in respect of accidents to or illness of workmen or any other person employed in any capacity whatsoever by **you** or others in on or about or in connection with the **vessel** or her cargo, materials or repairs. Any claim which would be recoverable under Employers' Liability section, whether or not such section is purchased, is not recoverable hereunder.
5. Fines or penalties arising from overloading or illegal fishing.
6. The cost of the repair or replacement of any defective part manufactured, repaired, replaced, renewed or supplied by **you**.



SECTION 6: BUSINESS INTERRUPTION

We will indemnify **you** to the limits stated in **your policy schedule** for **your** loss of income following interruption or interference with **your business** arising from physical loss of or damage to **your property** or **vessel(s)** insured under this **policy** following;

- 1) loss or damage insured elsewhere under this **policy**; or
- 2) denial of access to **your property**, provided that such loss or damage occurs:
 - a) whilst the **property** or **vessel** is being used for the purposes and during the course of **your business**;
 - b) within the **territorial limits** or **navigation limits** whichever may be applicable; and
 - c) during the **period of insurance**.

Indemnity Period

The **indemnity period** commences at the date and time of the event leading to a claim under this section and ending either

- a) after sufficient time to repair or replace lost or damaged **property** or **vessel(s)**, or
- b) when the **maximum indemnity period** has been exhausted, whichever occurs first.

Basis of Settlement We will pay to **you**:

- a) **your** reduction in **Gross Revenue** during the **indemnity period**
- b) the additional costs necessarily incurred by **you** for the sole purpose of reducing or avoiding any reduction in turnover during the **business** interruption **indemnity period**, provided **our** prior written consent to those additional costs is given before they are incurred.

All savings that can be made in respect of working expenses, standing charges, taxes, running costs and the like as a result of the interruption to **your business** shall be deducted from the amount payable under this section.

Accountancy Costs

We will pay the reasonable charges payable by **you** to accountants, instructed by **us**, for producing information required by **us** and for reporting that such information is in accordance with **your** accounts.

The total sum payable under this clause shall not exceed the total limits shown under this section of **your policy schedule**.

Denial of Access

Any circumstances where **you** are denied access to **your business premises** by land or by water, subject always to the General Conditions and Exclusions of this **policy**.

Interruption to Utilities

We will indemnify **you** for loss suffered as a result of interruption or interference to **your business** activities caused by the loss of or prolonged interruption of supply to **your business premises** of any electricity, gas, telecommunication services or water, whether or not **your business premises** is damaged. No cover is given when the interruption is caused by or contributed to by a deliberate act or omission by **you** or on **your** behalf, including non-payment of accounts, bills, charges, duties, fees or other sums due.



Suppliers Extension

We will indemnify **you** up to a limit of GBP 50,000 for loss suffered as a result of interruption or interference to **your business** activities arising from an accident causing loss of or damage to **property** at the premises of **your** suppliers, manufacturers or processors of components or materials provided that such loss or damage occurs:

- i) within the **United Kingdom**,
- ii) during the **period of insurance**;
- iii) the accident does not arise as the result of a peril excluded under this **policy**.

Exclusions

In addition to the General Conditions & Exclusions applicable to this **policy**, the following Exclusions shall apply to this section. No cover is provided;

- a) if **your business** is wound up, permanently discontinued, carried on by an administrator, liquidator or receiver;
- b) for **your** liability for any tax or fiscal charge(s).
- c) for losses caused by or arising from damage to **your property** unless **we** have admitted liability for such damage under this **policy**;
- d) for costs incurred by **you** to complete the launch of any **vessel** under construction which is damaged during the course of an unsuccessful launch



How to Make A Claim

This **policy** contains important obligations and conditions that apply in the event of a claim or covered loss (including within individual sections of cover). Failure to comply with any such condition within the **policy** may adversely affect the indemnity available. **You** should ensure **you** comply strictly with these conditions and are advised to read the notification provisions of this **policy** carefully to ensure **you** are familiar with them, should **you** need to notify **us**.

Every impending prosecution, inquest or fatal accident enquiry claim, writ, summons or process and all documents relating thereto shall be forwarded to **us** immediately they are received.

You shall make no admission, offer, promise or payment without **our** written consent.

We shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **your** own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim.

You will not sign any waivers or otherwise prejudice **our** subrogation rights without **our** prior written consent.

Notification of any claim, circumstance or any other notifiable matter must be made in writing and as soon as practicable, and in any event no later than 30 days after the expiry of the **policy**, to:

Marine Claims Manager
International General Insurance Company (UK) Limited
Floor 15, 20 Fenchurch Street, London, EC3M 3BY

For **your** protection telephone calls may be recorded or monitored.

Routinely **we**, or **our** legal representative or advisors, may wish to meet with **you** to discuss or undertake further investigations in relation to any matter notified to the **policy**.



Policyholder Complaints

International General Insurance Company (UK) Limited is committed to providing a first-class service at all times.

- a) **We** believe **you** deserve courteous, fair and prompt service. If there is any occasion when **our** service does not meet **your** expectations, please contact **us** using the appropriate contact details below and provide the **Policy** / Claim Number and the name of the Policyholder / Insured Person to help **us** deal with **your** comments quicker.

Complaints email: Complaints@iginsure.com

We will acknowledge the complaint within 5 business days of receiving it, keep **you** informed of progress and do **our** best to resolve matters to **your** satisfaction within 8 weeks. If **we** are unable to do this, **you** may be entitled to refer the complaint to the Financial Ombudsman Service (FOS) who will review **your** case. **We** will provide full details of how to do this when **we** provide **our** final response letter addressing the issues raised.

The FOS can be contacted at:

Financial Ombudsman Service,
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 08000 234 567 (free for people phoning from a "fixed line", e.g. a landline at home) or: 0300 123 9 123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02) Email: complaint.info@financial-ombudsman.org.uk

Following this complaint procedure does not affect **your** right to take legal action.

- b) Financial Services Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event that **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. Further information is available from the FSCS:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU
Telephone: 0800 678 1100 or 0207 741 4100

Website: <http://www.fscs.org.uk/>



IGI Data Privacy Notice

Introduction and background

The purpose of this Notice is to outline how IGI has established measures to protect your privacy and information rights. Please click on https://www.iginsure.com/media/1682/data-protection-policy_v1.pdf to view the full detailed Policy.

Your rights

We recognize that you have rights as a 'data subject', and that we have an obligation to uphold these.

This Privacy Notice aims to outline how we maintain these rights. In particular, it outlines:

- How we collect and process your information
- Why we do this
- How you can exercise your rights;
- Who to contact in the event you're unhappy with our performance.

Your information rights

Right	Explanation
Right to be informed	This encompasses the obligation for us to be transparent in how we collect and use your personal data.
Right of access	You have the right to access your personal data and supplementary information.
Right to rectification	If the information we hold on you is inaccurate or incomplete, you can request we correct this.
Right to erasure	You can request we delete or remove personal data where there is no compelling reason for us to continue processing
Right to restrict processing	<p>You have the right to request we cease processing your data, if:</p> <ul style="list-style-type: none"> • You consider it inaccurate or incomplete; • Where you object to processing and we are considering whether we still have a legitimate interest to process it. <p>Where we don't need the data for the original reason we collected it, but may need it to support a legal claim</p>
Right to data portability	Where you have consented to our processing your data, or where the processing is necessary for us to deliver a contract, you can request a copy of that data be provided to a third party in electronic form.
Right to object	You have the right to object to our processing under certain circumstances.

This Privacy Notice should outline how we are transparent in our processing. Please get in touch with us through the 'contact details' section to find out more or to exercise your information rights.

Information we collect

Please find in the following link https://www.iginsure.com/media/1682/data-protection-policy_v1.pdf under Appendix 1.



Transfer of data

We may pass your personal data on to third-party service providers contracted with IGI in the course of dealing with you. Any third parties that we may share your data with are obliged to keep your details securely, and to use them only for the legitimate reasons they were obtained for originally. When they no longer need your data, they will dispose of IGI's procedures as set out in the contracts signed with them. If we wish to pass your sensitive personal data onto a third party we will only do so once we have obtained your consent, unless we are legally required to do otherwise.

Data transfers out of the EEA: The data we receive may be sent to countries outside the European Economic Area (EEA). When they do, there will be a contract in place to make sure the recipient protects the data to the same standard as the EEA. This may include following international frameworks for making data sharing secure.

Retention of data

IGI retains information in accordance with our data retention requirements. We may keep such information for up to 10 years in accordance with regulatory requirements. If you object to this retention, please contact us – details provided in the 'Contact' section.

Securing your information

International General Insurance Group places great importance on the security of all personally identifiable information associated with our customers. We have security measures in place to attempt to protect against the loss, misuse and alteration of customer data under our control. While we cannot ensure or guarantee that loss, misuse or alteration of data will not occur, we use our best efforts to prevent this through implementing the following:

- IGI has achieved the Cyber Essentials accreditation;
- IT Security Policy and Procedures;
- IT Risk and Control Register;
- User login and accounts control, password complexity/history controls, patching, regular security updates for servers, network appliances and user machines;
- Physical protection of IGI Data Center and workplace, in addition to environmental monitoring and notification system;
- Latest generations of network firewalls with secure connection between IGI offices, network segmentations and DMZ network for internet facing services;
- Antivirus and E-mail protection system;
- Data classification and labelling;
- Removable storage blocking for user PCs;
- Hardware and software Vendor SLAs, signed NDA when required;
- Security Penetration testing and vulnerability assessment by a third party; and
- Backup data encryption.

Personal Data Breach

With regard to Personal Data Breach caused by IGI, IGI shall:

In accordance with GDPR Article 33 and 34, (i) notify you without undue delay in the event of any Personal Data Breach involving Personal Data and (ii) provide reasonable assistance to you when you are required to communicate a Personal Data Breach to a Data Subject.

Use reasonable efforts to identify the cause of such Personal Data Breach and take those steps as IGI deems reasonably practicable in order to remediate the cause of such Personal Data Breach.

Provide reasonable assistance and cooperation as requested in the furtherance of any correction or remediation of any Personal Data Breach.

Complaints

In the event that you wish to make a complaint about how your personal data is being processed by IGI (or third parties as described in our Data Protection Policy), or how your complaint has been



handled, you have the right to lodge a complaint directly with the supervisory authority and IGI's Data Compliance Officer (DCO) at Data.Privacy@iginsure.com.

Contact details

We recognize that you may have questions on how we process and/or store your data, or may want to change either the data we hold on you or how we communicate with you in the future.

If you have given consent for processing, you are free to withdraw that consent. To do so, please contact the DCO at Data.Privacy@iginsure.com.

If you have any questions in respect of this Notice, or would like to exercise your rights as a data subject (for example, to correct data or to exercise your right to access) please contact the DCO at Data.Privacy@iginsure.com.

If you are unhappy that we have responded to your query adequately, or if you have a further complaint, The Information Commissioner's Office can be contacted on 0303 123 1113 (local rate – calls to this number cost the same as calls to 01 or 02 numbers). If you're calling from outside the UK, you may not be able to use the 03 number, so please call +44 1625 545 700.



About IGI

We are an international specialty insurance and reinsurance group, registered in Bermuda and listed on the Nasdaq Capital Market under the symbol "IGIC". We underwrite a diverse portfolio of 17 specialty lines worldwide.

The company has an "A-/Stable" financial strength rating from S&P Global Ratings, and an "A/Stable" rating from AM Best.

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