

Non Motor Insurance Policy Highlights



This document provides only a summary of the main benefits under the Business Combined Insurance policy. For full details of all policy benefits and exclusions, along with the detailed terms and conditions you should read the policy document a copy of which will be provided immediately after your policy is taken out or at any time on request.

OAMPS Petrochemical Insurance and Risk Management plan is underwritten by Zurich Insurance plc.

The policy provides cover to indemnify the company and its employees against legal liability in respect of the company activities and can be extended to incorporate material damage, business interruption and certain other classes of insurance.

Material Damage Benefit

	Cover/limit provided
1) Full All Risks (An extension of the standard fire, perils and theft cover to include accidental loss or damage.) Subsidence cover may be purchased as an optional extra	100% of sum insured
2) Automatic reinstatement of sum insured following loss	100% of sum insured
3) Fire Brigade Charges are covered in accordance with the Fire Services Act 1981. Additional cover can be purchased.	€15,000
4) Alterations, additions and improvements to tangible property but not stock in trade	10% of the item value not exceeding €130,000
5) Temporary relocation of equipment for cleaning or repair to a premise not owned or occupied by you but within the UK and Eire	10% of the sum insured
6) Employees, Directors and Visitors Personal Effects (excluding Motor vehicles)	€650 per person
7) Computer system records in respect of cost of materials and clerical labour and computer time expended in reproducing such records	€1,275
8) Cost of stock debris removal and clean-up (following a sudden and unforeseen spillage of product on your own land)	€40,000
9) This policy provides for an additional uplift to the Buildings and Machinery Sums Insured to cater for rising costs and inflation during the period.	15% uplift
10) Fixed glass and washroom facility breakage and temporary boarding up	100% of sum insured

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Business Interruption Cover Extensions

Loss of Gross Profit and/or Gross Revenue and/or Increased Cost of Working and/or Rent Receivable arising from	Limit any one claim or aggregate
1) Loss at own premises, attributable to an insured incident covered under an operative material damage policy	100% of the sum insured
2) Denial of Access – damage to property in the vicinity that hinders access	€50,000
3) Public Utilities – (including telecoms)	€50,000
4) Suppliers –and customers extension; damage by any event insured under the Commercial All Risks Section at the premises of any of your suppliers or customers	€50,000
5) Increase in Cost of Working as a result of Loss or Damage to Tankers (specified perils)	

Employers' Liability Section

Employers Liability cover protects employers from claims for damages brought against them by employees for bodily injury or illness arising out of and in the course of their employment.

There are a number of cover extensions including:

- 1) Contractual liabilities – contractual obligations relating to injury to employees.
- 2) Indemnity to principals – contractual obligations to indemnify the principals for their liabilities arising from your performance of the contract.
- 3) Wrongful arrest, detention, imprisonment or eviction of any employee by the insured up to a maximum limit of liability of €6,500 any one accident and €25,500 in the aggregate.

Public (including Products) Liability Section

Our standard policy provides a €2,650,000 limit of indemnity, however we are able to provide cover up to any higher limit as may be required.

Public liability protects the Insured against legal liability incurred for bodily injury to third parties or damage to their properties

Products liability covers the Insured against liabilities arising out of any injuries to third parties or damage to their property caused by goods supplied, sold, tested, serviced or repaired by the Insured.

There are a number of cover extensions including:

- 1) Defective workmanship indemnity available upon request
- 2) Cover extended to include third party product contamination arising during loading and unloading other than when caused by driver negligence (this cover is provided by the OAMPS motor policy).

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- 3) Cover includes third party incidents of pollution or contamination which are caused by a sudden, unintended and unforeseen event, other than where caused by your drivers negligence whilst loading or unloading (this cover is provided by the OAMPS motor policy)
- 4) Contingent Motor Liability provides an indemnity to the Insured in respect of liabilities he may incur arising out of the use of motor vehicles for the Insured's business not the property of or provided by the Insured.
- 5) Contractual liabilities – contractual obligations relating to injury to third parties.
- 6) Indemnity to principals – contractual obligations to indemnify the principals for their liabilities arising from your performance of the contract.
- 7) Leased Premises - indemnity arising from leasing premises.
- 8) Inter-company cross liabilities – the insurance will be applied as if separate policies have been issued to each subsidiary but the maximum sums payable – as shown above – will not be increased and will apply so as to limit the total sum payable across all companies.
- 9) Conflict of interest – in event of a conflict of interest between you and any employee the Company will provide separate representation.

