

Non Motor Insurance Policy Highlights



This document provides a summary of the significant features, benefits and limitations of the cover provided. For full details of cover including complete terms, conditions and exclusions please refer to the policy document.

OAMPS Petrochemical Insurance and Risk Management Commercial Combined Policy is underwritten by QBE Insurance (Europe) Ltd.

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) Temporary relocation of equipment for cleaning or repair to a premise not owned or occupied by you but within the UK and Eire	15% of the sum insured
3) Documents, books, computer tapes and records temporarily relocated to a premise not owned or occupied by you but within the UK and Eire	10% of the sum insured
4) Alterations, additions and improvements to tangible property but not stock in trade	15% of the item value not exceeding £500,000
5) Cost of changing locks following theft of your keys	Reasonable cost to replace not exceeding £10,000
6) Trace and access cost relating locating the source of escape of water or oil from fixed installations	£2,500 in the aggregate
7) Fixed glass and washroom facility breakage and temporary boarding up	Included in the sums insured for Buildings or tenants Improvements
8) Cost of stock debris removal and cleanup (following a sudden and unforeseen spillage of product on your own land)	£100,000
9) Stock cost fluctuation (to manage product cost variations)	15% uplift
10) Automatic reinstatement of sum insured following loss	100% of sum insured

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Business Disaster Recovery

(The object of this facility is to provide the following within 48 hrs of insurers being advised of an insured incident under a current OAMPS Material Damage policy, subject to contact information and password being available).

This cover is applicable in mainland UK only.

- 1) Fully serviced office accommodation in mainland UK, for up to 6 people (normally within a 5 mile radius of the insured premises)
- 2) Standby PC network delivered and installed, including reinstatement of essential contact data
- 3) Re-directed telephones, and email

Business Interruption Cover Extensions

Loss of Gross Profit and/or Gross Revenue and/or	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 sum insured
2) Denial of Access – damage to property in the vicinity that hinders access	£250,000
3) Public Utilities – (including telecoms)	£250,000
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	£100,000
5) Research and Development	£25,000
6) Contract sites	£100,000
7) Increase in Cost of Working as a result of Loss or damage to tankers (specified perils)	£250,000 – but not exceeding the sum insured for Increased Cost or Working or Loss of Gross Profit

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.

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Employers' Liability Section Continued

- 3) Health & Safety defence costs – payment of costs to defend a prosecution under the Health & Safety at Work Act 1974 (Sections 2 to 8) when related to an employee injury.
- 4) Unsatisfied court judgements – payment of damages awarded to an employee injured at work where a third party judgement is not enforceable.
- 5) Payment for court attendance – payment to you of £500 per day for each director or partner and £250 per day for other employees who are required to attend court as a result of an employee injury.
- 6) Conflict of interest – in event of a conflict of interest between you and an employee the Company will provide separate representation.
- 7) Corporate manslaughter.
- 8) Employees outside UK for 12 Months. Provided they renew at the end of the period.

Public (including Products) Liability Section

Our standard policy provides a £2,000,000 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) 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).
- 2) 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) to the policy limit.
- 3) 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.
- 4) Contractual liabilities - contractual obligations relating to injury to third parties.
- 5) Indemnity to principals - contractual obligations to indemnify the principals for their liabilities arising from your performance of the contract.
- 6) Leased Premises - indemnity arising from leasing premises.
- 7) Health & Safety and other regulations - payment of costs to defend a prosecution under or in connection with a prosecution under the Health & Safety at Work Act 1974 (sections 2 to 8), the Consumer Protection Act 1987 or the Food Safety Act 1990 when related to an injury to a third party.
- 8) Payment for court attendance - payment to you of £500 per day for each director or partner and £250 per day for other employees who are required to attend court as a result of an employee injury.

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Public (including Products) Liability Section Continued

- 9) 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.
- 10) Conflict of interest - in event of a conflict of interest between you and any employee the Company will provide separate representation.
- 11) Financial Loss - £50,000 cover is provided for losses where no physical damage has occurred but a third party has suffered a financial loss, higher limits are available on request.
- 12) Environmental Statutory Liability - Cover is provided in respect of liability for all sums including statutory debts relating to remediation costs arising from environmental damage. Cover is provided up to the public liability limit.
- 13) Corporate Manslaughter and Corporate Homicide Act 2007 - Legal costs and expenses incurred in connection with the defence of criminal proceedings brought in respect of a charge under the Act. Limit - £1,000,000
- 14) Defective workmanship indemnity available upon request.

Personal Accident

- 1) The policy provides a payment of £10,000 in the event of the death of an employee or the loss of a limb(s) or the sight of an eye(s) or suffers permanent total disablement, provided that such bodily injury occurs in direct connection with their occupation. Other than in respect of incidents which are covered under the OAMPS Petrochemical Insurance & Risk Management motor policy.
- 2) The policy can be extended to increase this benefit if required and to extend the cover to include a weekly benefit in respect of temporary total disablement, please contact us if you wish to extend your cover in this manner.

Legal Expenses

	Limit any one claim
1) Employment disputes and compensation awards	£100,000
2) Statutory Licence Protection	£100,000
3) Debt Recovery (£250 minimum debt value)	£100,000
4) Tax/VAT Duty Investigation costs	£100,000
5) VAT Aspect Enquiry	£2,000
6) 24hr Employment Law HSE assistance available	Included
7) 24hr Counselling line available to directors and employees	Included
8) Law on the web (web enabled drafting of legal forms)	Included