



PRODUCT SUMMARY

Oil and Gas Protect

The purpose of this Summary is to help you understand this insurance by setting out the significant features, benefits, limitations and **Exclusions** of the **Policy**.

This Summary does not contain the full terms of the **Policy** and should be read in conjunction with the **Policy** document to obtain a full description of the terms of the insurance, including the **Policy** definitions, and reference should be made to the **Policy** Schedule which also details the cover provided.

Please ensure you take the time to review and update your cover periodically to ensure it remains adequate.

Any questions relating to this insurance should be directed to your broker.

Insurer

American International Group UK Limited

Insured

The person or company that has purchased this insurance.

Policy duration

The standard policy duration is 12 months from the inception date, as stated on your Policy schedule.

Coverage Items

The **Policy Schedule** details the coverage items that the **Insured** has chosen to purchase, including the coverage amounts and deductibles:

Employers' Liability coverage for the **Insured** as employer for injury to their employees in the course of their employment;

Public and Products Liability coverage for the **Insured** in respect of damages and agreed costs as a result of injury or property damage caused to third parties and arising in the course of **Business**;

Product Recall coverage to reimburse the **Insured** for **Product Recall** costs incurred as a direct result of a **Product Recall** by the **Insured** or the **Insured's Product** distributors for which the **Insured** is legally liable occurring during the **Period of Insurance**.

Optional Multinational Addendum coverage for **Insured's** with premises and operations overseas, the Primary policy converting to a Public & Products Liability **Master Policy**.

Covers may include;

- Difference in Conditions
- Difference in Limits
- Global Coverage
- Financial Interest
- Tax Liability to a maximum of GBP100,000
- Residual Employers' Liability
- Excess Employers' Liability
- Excess Automobile Liability

Beyond Liability Insurance

Providing **Crisis Containment** coverage for public relations consultancy services up to £150,000 to support the **Insured** to professionally handle a **Crisis**. Coverage is triggered by events which could give rise to a claim under this **Policy** and notified using AIG's Crisis Hotline.

The **Insurer** will indemnify the **Insured** for reasonable and necessary **Crisis Consultant** fees and costs incurred in the period commencing when the **Crisis** is first reported to the **Insurer** and ending 30 days thereafter.

Employment Related Accident Benefits (ERAB)

This section is only operative if Section 1 Employers' Liability is covered on the **Policy Schedule**. **ERAB** provides up to a maximum of £100,000 for benefits including death, permanent total disablement, permanent loss of limb, sight or loss of hearing and full thickness burns covering more than 27% of the body in respect of an **Employee** suffering an accident during the **Period of insurance** arising out of the **Insured's Business**.

Clean Up Costs

This section is only operative if Section 2 **Public & Products Liability** is covered on the **Policy Schedule**. This cover will indemnify the **Insured** for **Clean-Up Costs** following a sudden, unintended and unexpected **Pollution Conditions** that occurs in its entirety at a specific time and place where the **Insured** becomes legally liable, to the extent required by **Environmental Laws**.

General Exclusions

- Asbestos
 - War
 - Nuclear and Radioactive Contamination;
- applies to all Sections except Section 1 (Employers Liability)
- Fines and Penalties

Further **Exclusions** are applicable to the individual sections of the **Policy**. This **Policy** Summary highlights the key **Exclusions** only and **Insured's** should refer to the **Policy** wording for a comprehensive and complete list of all **Exclusions**;

Public and Products Liability Exclusions

- Aircraft/Watercraft
- Custody or Control
- Working on Property
- Financial Loss
- Personal Injury other than Bodily Injury
- Loss of Underground Resources

Product Recall Exclusions

- Product Procedure Failures
- Design Costs
- Efficacy
- Accidental Contamination
- Known Defects
- Emotional Distress
- Supply of incorrect product
- Investigation Costs Contractual liability

Crisis Containment Exclusions

- Fraudulent Acts
- Third Party Claims
- International Regulatory Violations
- Costs of Proceedings

Clean-Up Costs Exclusions

- Integrated pollution Prevention
- Redevelopment or Planning Requirement
- Other insurance
- Underground Storage Tank
- Prior Occurrences
- Non- compliance
- Internal Expenses
- Insured v Insured
- Microbial Matter
- Pollution Conditions outside EEA
- Biodiversity
- Road Traffic
- Offshore Activity (where Nil is shown on Schedule)

Claims Conditions

In the event of any event, incident, circumstance or **Occurrence** which may result in a claim under this **Policy** or any claim against the **Insured** shall:

- as soon as possible report details of such event, incident, circumstance or **Occurrence** to the **Insurer** in writing;
- immediately notify the **Insurer** of any impending prosecution, inquest, fatal injury or civil proceedings;
- immediately notify and forward to the **Insurer** all claims or notifications of an intention to claim received by the **Insured** including all other documents received or served; and
- as soon as possible provide all information, evidence, documentation, periodic updates and assistance as the **Insurer** may require.

Full details of contact numbers for the reporting of all claims are given within the **Policy Schedule**.

Governing Law

This **Policy** will be governed by English law. The **Insurer** and the **Insured** agree to submit to the exclusive jurisdiction of the courts of England and Wales to determine any dispute arising under or in connection with it, unless the **Insured** resides in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by the **Insured** and the **Insurer** before the **Period of Insurance**. The terms and conditions of this **Policy** will only be available in English and all communication relating to this **Policy** will be in English.

Geographical Scope

Policy Territory is worldwide, other than the United States of America, its territories and possessions and Canada.

General Provisions

The **Insured**:

- must make a fair presentation of risk to the **Insurer**

The **Limit of Liability** is the maximum amount payable by the **Insurer** under this **Policy** (including interest) and is reduced by Co-Insurance or the Deductible

Cancellation Rights

You may cancel the **Policy** by giving 60 days notice in writing to the **Insurer** and will be entitled to a proportionate return in **Premium** provided that no claims or incidents have been reported (subject to any minimum **Premium** stated on the **Policy Schedule**)

Complaints

The **Insurer** believes you deserve courteous, fair and prompt service. If there is any occasion when the **Insurer's** service does not meet your expectations, please contact them using the appropriate contact details below, providing the Policy / Claim Number and the name of the **Insured** to help them deal with your comments quickly.

Claims related complaints

Write to: Claims Manager, Commercial Lines,
American International Group UK Limited,
PO Box 3465, Croydon, CR90 9AG

Call: +44 (0)20 8680 7254

E-mail: ClaimsUK@aig.com

All other complaints

Write to: Customer Relations Team,
American International Group UK Limited,
PO Box 3465, Croydon, CR90 9AG

Call: 0800 012 1301

Email: uk.customer.relations@aig.com

Online: www.aig.co.uk/your-feedback

Lines are open Monday to Friday, 9.15am to 5pm (excluding bank holidays).

The Customer Relations Team (CRT) free call number may not be available from outside the United Kingdom – so please call CRT from abroad on +44 (0)20 8649 6666. Calls may be recorded for quality, training and monitoring purposes.

The **Insurer** operates a comprehensive complaint process and will do their best to resolve any issue you may have as quickly as possible. On occasions however, the **Insurer** may require up to 8 weeks to provide you with a resolution. The **Insurer** will send you information outlining this process whilst keeping you informed of their progress.

If the **Insurer** is unable to resolve your concerns within 8 weeks, you may be entitled to refer the complaint to the Financial Ombudsman Service. The **Insurer** will provide full details of how to do this when they provide their final response letter addressing the issues raised.

Please note that the Financial Ombudsman Service may not be able to consider a complaint if you have not provided the **Insurer** with the opportunity to resolve it.

The Financial Ombudsman Service can be contacted at:

Write to: The Financial Ombudsman Service,
Exchange Tower, London E15 9SR

Call: 0800 023 4567 or 0300 123 9123

E-mail: complaint.info@financial-ombudsman.org.uk

Online: www.aig.co.uk/your-feedback

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

Financial Services Compensation Scheme (FSCS)

The **Insurer** is covered by the FSCS. If the **Insurer** is unable to meet their financial obligations, you may be entitled to compensation from the scheme depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or call (freephone) 0800 678 1100 or +44 (0)20 7741 4100

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