

Land Owners Liability Insurance

Insurance Product Information Document

This insurance is provided by MGAM Limited, a company registered in England with company no. 09742763. MGAM Limited registered office is: Craven House, 16 Northumberland Avenue, London. WC2N 5AP, United Kingdom.

MGAM Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 835270 to carry out insurance distribution activities.

This document provides a summary of the key information relating to the insurance policy. You will find all of the terms and conditions (along with other important information) in the policy documents. The sections you have chosen to cover and the limit(s) that the insurer will pay are specified in your policy schedule. The full policy documentation provides complete pre-contractual and contractual information on the product. It is important that you tell us as soon as possible if any of the information in the policy documentation is incorrect.

What is this type of insurance?

This is a land owners liability insurance protecting you for your legal liability as a land owner which includes grazing land, moorland, woodland, pasture, rough country, land set aside for development, communal areas, private roads, public rights of way and natural and man-made hazards.



What is insured?



What is not insured?

Employers' Liability

- ✓ Damages and costs that you become legally liable to pay for injury to your employees happening while they are working for you.
- ✓ Defence costs that the insurer has agreed to pay in the defence or settlement of a claim.

Employers' Liability

- ✗ Any injury while an employee is working offshore.

Public Liability

- ✓ Damages and costs that you become legally liable to pay for injury to third parties and damage to their property. Defence costs that the insurer has agreed to pay in the defence or settlement of a claim.

Public Liability

- ✗ Injury to any of your employees or damage to property belonging to you or in your custody or control.
- ✗ Liability arising out of aircraft or watercraft.
- ✗ The use of any welding or cutting or other spark emitting equipment away from your premises.

General

- ✗ Liability arising under any road traffic legislation.
- ✗ Any loss or damage or liability that results from war or terrorism or nuclear radiation or contamination.
- ✗ Computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date.
- ✗ Paying any claim or benefit if it means the insurer would be breaching any sanctions of the UN, EU, UK or USA.



Are there any restrictions on cover?

- ! Some sections are subject to an excess which is the amount you will have to pay of each claim. The amounts of the excess for each section are shown in the schedule.
- ! The insurer will not pay more than the limits specified in the Schedule or within the policy wording.



Where am I covered?

- ✓ At the premises named in the schedule and within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- You must a fair presentation of the risk and take reasonable care to give complete and accurate answers to any questions we ask – (whether you are taking out, renewing or making changes to your policy) and must tell us immediately if any of the information contained in the Statement of Fact changes or is incorrect.
- You must contact the insurer as soon as possible after you become aware of any loss or damage or injury that may lead to a claim under the policy.
- You must take all reasonable steps to prevent loss, damage or an accident.
- You must not admit liability or make any offer or promise to settle a claim without the insurer’s written permission.



When and how do I pay?

- For full details of when and how to pay, you should contact your insurance intermediary.



When does the cover start and end?

- The start and end dates of cover are specified in your policy schedule (the period is usually 12 months).



How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker

You can cancel your policy within 14 days of purchase or renewal (for the purpose of cancellation it will be deemed that the date you received your documents will be the date after it was posted to you or supplied electronically)

If you cancel the Policy within the 14 day period then you will receive a full refund of premium, no cover will have been in place from the date of inception and you will not be able to make a claim on the policy.

If you do not exercise your right of cancellation within 14 days the policy may be cancelled at any time and no premium will be refunded.