

Liability Insurance

Insurance Product Information document

Company: Zurich Insurance Europe AG, Sweden Branch

Product: General and products liability

Reg. no. 516403-8266

This information describes the insurance cover in general terms and your specific insurance policy and wordings shall always prevail. This document does not imply any amendments to the terms and conditions in your specific insurance cover.

What is this type of insurance?

The insurance cover your legal liability imposed by lawsuits or claims resulting from third-party bodily injury and property damage caused by your activity, employed or sold/delivered products.



What is insured?

Cover for your legal liability resulting from

- ✓ Bodily injury and property damage
- ✓ Property in care custody and control
- ✓ Loss of key
- ✓ Sudden and accidental environmental loss
- ✓ Contractual liability in accordance with general delivery provisions
- ✓ Material or non-material GDPR losses

Optional additional covers if selected

- Builders proprietors liability
- Drones
- Visitors accident
- Construction works
- Access insurance
- Ingredient and component loss
- Professional Indemnity
- Pure financial loss
- Recall



What is not insured?

The insurance does not cover

- ✗ Claims not exceeding agreed deductible
- ✗ Fines, liquidated damages or punitive damages
- ✗ Work related bodily injuries
- ✗ Pure financial loss
- ✗ Recovery and salvage cost for delivered products
- ✗ Your own property
- ✗ losses incurred as a consequence of intentional acts or gross negligence
- ✗ Hazardous products such as asbestos



Are there any restrictions in the cover?

- ! The insurance is limited to the agreed loss limit
- ! Sublimits apply to parts of the cover such as GDPR and care custody and control
- ! Higher deductible may apply
- ! You have specific obligations that must be met to retain full compensation if a loss occur



Where am I covered?

- ✓ Worldwide except for US and Canada
- ✓ US and Canada are optional add-ons/additions



What are my obligations?

You need to provide information relating circumstances that are of obvious relevance to the risk assessment, e.g. changes to insured activity, new companies acquired during the policy period etc.

You need to pay premium in accordance to the terms stipulated in the agreement.

Upon becoming aware of the occurrence of an insured event, then you shall immediately notify Zurich thereof. It's important that you provide Zurich with information and conduct investigations which may be relevant to the assessment and investigation of the insured event.

You shall also, to a reasonable extent, keep documents/documentation which may be relevant to the investigation of an insured event relating to the insured 's liability.



When and how do I pay?

If no specific agreement is made, you need to pay the premium on annual basis according to the invoice provided by Zurich, in order to obtain insurance cover the premium shall be paid 30 days from issuance of the invoice.



When does the cover start and end?

If not otherwise stated in the insurance policy, the policy incept at 00.00 the date specified as inception date in the policy. The insurance cover occurrences incurring during the annual policy period stated in the insurance policy.



How do I cancel the contract?

You are entitled to terminate the insurance with immediate effect in the event the insurance is no longer needed in its entirety or to a significant extent.

You are also entitled to terminate the insurance fourteen days after notice of termination where;

- Zurich has materially breached its obligations in accordance with the insurance; or
- Zurich, in accordance with the above, has amended the insurance terms for the remaining policy period.

Zurich Insurance Europe AG, Sweden Branch
Reg. no. 516403-8266, reg. in Bolagsverket's branch office register
P.O. Box 5069
SE-102 42 Stockholm
Telephone +46 8 579 330 00

Zurich Insurance Europe AG
a public limited company incorporated in Germany
Registered seat: Platz der Einheit 2, 60327 Frankfurt a.M.
Register Court of Frankfurt a.M., HRB 133359

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