

IOMST

Insurance Policy

Insurance Product Information Document

AIG

Company: AIG Europe SA

Product: IOMST Insurance Policy

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances and is regulated by the Central Bank of Ireland for conduct of business rules

This document provides a summary of cover only. Full details of your cover can be found in the master policy wording and certificate of insurance. It is important you read these documents carefully.

What is this type of insurance?

It is an Employers Liability, Public Liability, Products Liability Cover & Personal Accident insurance product for Irish Organisation, Market & Street Traders Limited if all sections are selected.



What is insured?

If Employers Liability is selected:

- ✓ This section provides protection against legal liability for bodily injury to the employees up to the limit of indemnity as shown on the policy schedule including costs and expenses. The following covers are also included:
- ✓ Legal costs and expenses in defending prosecutions under Health and Safety Legislation

If Public Liability is selected:

- ✓ This section provides protection against legal liability for bodily injury to third parties and damage to their properties, up to the limit of indemnity as shown on the policy schedule.

If Products Liability is selected:

- ✓ This section provides protection against legal liability for bodily injury This section provides protection against legal liability for products sold or supplied by the policyholder up to the limit of indemnity shown in the policy schedule

If Personal Accident is selected:

- ✓ Accidental Death,
- ✓ Loss of Limb,
- ✓ Loss of Sight or
- ✓ Permanent Total Disablement

*Benefit - € 25,000 for each

REFER TO POLICY WORDING FOR FULL DETAILS OF WHAT IS COVERED



What is not insured?

General Exclusions:

- ✗ Nuclear radioactive contamination war and terrorism
- ✗ Asbestos
- ✗ Offshore work

Employers Liability Exclusions:

- ✗ Road Traffic Legislation

Public Liability Exclusions:

- ✗ Defective workmanship
- ✗ Damage to property in Custody or control
- ✗ Vibration removal weakening of support
- ✗ Professional advice

Products Liability Exclusions:

- ✗ Damage to products recall and repair
- ✗ Products guarantee

Personal Accident Exclusions:

- ✗ Suicide or attempted suicide
- ✗ The policyholder having taken a drug other than according to the manufacturer's instructions or as prescribed by a doctor

REFER TO POLICY WORDING FOR FULL DETAILS OF SPECIFIC EXCLUSIONS THAT APPLY TO EACH COVERAGE



Are there any restrictions on cover?

- ! The excess which is shown in the policy schedule (a separate document which gives details of the individual cover)
- ! Inner limits applying to additional covers under the policy will be specified in the policy document or on the policy schedule

REFER TO POLICY WORDING FOR FULL DETAILS OF SPECIFIC RESTRICTIONS