

MARKETINSURE

GM
INSURANCE
IMBER
BROKERS
& SONS LTD

STARTER

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LIABILITY INSURANCE FOR MARKET TRADERS

SUMMARY OF COVER

- Public Liability:** Covers legal liability to third parties for personal injury or damage to property. £5,000,000 limit of indemnity any one occurrence - unlimited in the policy period.
- Products Liability:** Covers legal liability arising from the sale or supply of products including food and drink. £5,000,000 limit of indemnity any one occurrence and in all any one policy period.
- Employers' Liability:** Covers legal liability for injury, death or disease sustained by employees at work. £10,000,000 limit of indemnity any one event.
- Territorial Scope:** Those countries forming part of the EU as at 1st March 2005
- Exclusions:** Excluding any liability arising from...
- a) Manufacture sale or supply of Pharmaceuticals of any description other than propriety branded medicines not requiring a doctor's prescription.
 - b) Manufacture or sale of safety critical auto products, being: any part or item of the car that affects the safety of the vehicle or passengers. NB. Meaning - Brakes, Steering and Suspension (including associated components).
 - c) Manufacture or sale of counterfeit goods.
 - d) Tattooists (other than Henna tattoos without PPD [para-phenylene diamine] added).
 - e) Body part piercing (other than ear piercing) and acupuncture.
 - f) Operators of amusement rides, simulators and inflatables.
 - g) Woodworkers or Metalworkers.
 - h) Exports to USA/Canada (unless previously agreed by underwriters and any additional premium required being paid).
 - i) Peddlers and unlicensed street traders.
 - j) Year 2000 clause.
 - k) Nil excess UK, Channel Islands and IoM. £250 excess each and every loss in respect of Third Party Property Damage under Public & Product Liability sections, EU only.
 - m) Mobile caterers.
 - n) Market Operators and similar.



IMPORTANT NOTICE

- a) The liability of the Insurer does not commence until this proposal has been accepted by the Insurer and the premium payment cleared.
- b) A material fact is one likely to influence acceptance or assessment of this proposal by Insurers. If you are in any doubt as to what constitutes a material fact you should contact us.
- c) G.M. Imber & Sons Ltd. is authorised by the Financial Services Authority to carry out regulated activities. (FSA No. 448476).
- d) This policy does not cover theft or damage to your stock. (Cover available).

