



XL Insurance
Liability

Members Liability Cover

IPID and Important Information



Product Title

Insurance Product Information Document

XL Insurance Company SE

Registered in Ireland - Company Number 641686. XL Insurance Company SE is a European public limited liability company and is regulated by the Central Bank of Ireland.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a public liability insurance policy.



What is insured?

- ✓ The legal liability of the member for injury or damage to property of a third party whilst the member is engaged in membership activities up to GBP 10,000,000 limited to GBP 10,000,000 for claims involving pollution.
- ✓ The costs of defending a claim for legal liability.
- ✓ The legal liability of the member to another member for injury or damage to property up to GBP 10,000,000.



What is not insured?

- ✗ Liability arising from ownership or occupation of land or building.
 - ✗ Liability arising from the insured's profession or professional activities or anyone employed by the member.
 - ✗ Liability arising from pollution.
 - ✗ Liability arising from communicable diseases.
 - ✗ Contractual liability.
 - ✗ Deliberate or reckless behaviour by a member.
 - ✗ Liability arising from abuse.
 - ✗ Liability arising from motor vehicles.
 - ✗ Liability arising from aircraft and watercraft.
 - ✗ Liability arising from asbestos.
 - ✗ Punitive damages.
 - ✗ Liability arising from radioactive contamination.
 - ✗ Liability arising from war.
 - ✗ Liability arising from cyber.
 - ✗ Liability covered by any other policy.
- Liability where the organisation that is the Policyholder is also covered by the Insurer.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! This cover is for the member whilst involved in membership activities only.
- ! This cover is provided only to members who are resident in the EEA.



Where am I covered?

✓ This insurance covers you:

Worldwide in respect of Insured Persons who are British Citizens and residing in Europe.

In Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and Ireland in respect of Insured Persons who are Non-British citizens



What are my obligations?

- You must tell us as soon as practicably possible if you become aware about any changes in the information you have provided to us which happens before or during any period of insurance.
- When we are notified of a change we will tell you if this affects your policy. For example we may amend the terms of the cover which applies to you. In certain circumstances we may cancel your policy in accordance with the “Notification of changes” section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.
- You must notify any claim as soon as possible.



When and how do I pay?

The policy is paid for by the body of which you are a member as part of your membership fees.



When does cover start and end?

This insurance cover is for a 12 period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

You cannot cancel this contract as the contract is between the body of which you are a member and the Insurer.



How to Make a Complaint

We are dedicated to providing a high quality service and we want to ensure that we maintain this at all times.

If you have any questions or concerns about the policy or the handling of a claim please contact your broker through whom this policy was arranged.

If you wish to make a complaint you can do so at any time by referring the matter to:

Complaints Department
XL Catlin Services SE, Irish Branch
8 St Stephen's Green
Dublin 2
D02 VK30, Ireland

Email: XLICSEcomplaints@axaxl.com

Telephone Number: +353 01 607 5300

XL Catlin Services SE acts on our behalf in the administration of complaints.

The complaint will be acknowledged, in writing, within 5 (five) business days of it being made.

If you remain dissatisfied after the Complaints Department has considered your complaint or a final decision has not been received within forty (40) business days, you can refer the complaint to the Financial Services and Pensions Ombudsman at:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29

Email: info@fspoi.ie

Telephone Number: +353 1 6 567 7000

Website: www.fspoi.ie

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for XL Insurance Company SE is the Financial Services and Pensions Ombudsman, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>



Regulatory Information

(a) **XL Insurance Company SE**

XL Insurance Company SE is a European public limited liability company and is regulated by the Central Bank of Ireland.

Registered Office 8 St. Stephen's Green, Dublin 2, D02 VK30, Ireland.

Registered in Ireland Number 641686.

(b) **XL Catlin Services SE**

XL Catlin Services SE acts as an agent of XL Insurance Company SE in connection with this policy. XL Catlin Services SE is a registered insurance intermediary authorised and regulated by the Central Bank of Ireland.

Registered Office 8 St. Stephen's Green, Dublin 2, D02 VK30, Ireland.

Registered in Ireland Number 659610.

You can check this information on the Central Bank of Ireland's website at www.centralbank.ie which includes a register of all the firms they regulate.

Fair Processing Notice

This Privacy Notice describes how XL Insurance Company SE (“**we**”, or “**us**”) collect and use the personal information of insureds, claimants and other parties (“**you**”) when we are providing our insurance and reinsurance services.

The information provided to us, together with medical and any other information obtained from you or from other parties about you in connection with this policy, will be used by us for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about you, or as a consequence of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by us for these purposes with group companies and third-party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal information. Because we operate as part of a global business, we may transfer your personal information outside the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If you have questions or concerns regarding the way in which your personal information has been used, please contact: legalcompliance@axaxl.com.

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the relevant Data Protection Authority.

For more information about how we process your personal information, please see our full privacy notice at: <https://axaxl.com/privacy-and-cookies>.

Brokers, Intermediaries, Partners, Employers and Other Third Parties

If you provide us with information about someone else, we will process their personal information in line with the above. Please ensure you provide them with this notice and encourage them to read it as it describes how we collect, use, share and secure personal information when we provide our services as an insurance and reinsurance business.



[axaxl.com](https://www.axaxl.com)

XL Insurance Company SE
20 Gracechurch Street, London, EC3V 0BG, United Kingdom

Telephone: +44 (0)20 7626 0486 Fax: +44 (0)20 7623 9101 **[axaxl.com](https://www.axaxl.com)**

XL Insurance Company SE | A European public limited liability company registered in Ireland | Registered office: 8 St. Stephen's Green, Dublin 2, D02 VK30, Ireland | Registered in Ireland No. 641686
XL Insurance Company SE is regulated by the Central Bank of Ireland.