

INSURER Markel Insurance
POLICY NUMBER SC2100F130YR/4915
RENEWAL DATE 01/03/2019

CLIENT REF CFTT04

TYPE OF POLICY Commercial Combined

**SUMMARY OF INSURANCE ARRANGEMENTS
FOR FULL DETAILS SEE POLICY**

Warranties **Warranties or Conditions Precedent to Liability are very strict policy terms. It is very important you understand the requirements of these terms and that you are able to comply with them. Your insurer is able to refuse a claim and void the policy, even if the loss sustained is unconnected with any failure to comply with these terms.**

Claims Your policy contains a claims condition requiring the prompt notification of any claim or incident likely to result in a claim. Please contact us with details as soon as possible.

Insured Title Committee for the time being and members of UK IBM Club

Business Sports and Social Club, cover provided for IBM Retirees and their family & guests and family, friends and guests of IBM Employees

Excess £ 250 Public Liability third party property damage
£ 250 Professional Indemnity
£1,000 Entity Defence

Insurance Cover	Employers Liability Insurance	Limit of Indemnity	£10,000,000
	Public Liability Insurance	Limit of Indemnity	£5,000,000
	Products Liability	Limit of Indemnity	£5,000,000

NOTE The following insurance is arranged on a "Claims Made" Basis

Insurance Cover	1. Professional Liability	Indemnity Limit	£500,000
	2. Management Liability	Indemnity limit	£500,000
	Public relations Crisis Management		£ 25,000
	3. Entity defence	Indemnity Limit	£500,000

Retro-active date 1 November 2013

Exclusions IBM Employees
Some activities unless undertaken at Registered and licensed Activity Centres.
See Policy wording for full details.
Motor Vehicles and waterborne vessels or craft
Asbestos
Dishonest and Malicious Acts
Offshore risks - rigs and platforms

Conditions This is a summary only. Please see the policy for full terms conditions and exceptions