Excess Cover Insurance

Insurance Product Information Document

Company: CFC Europe S.A. Product: Excess cover

Date of last review: August 2023

Date of next review: within 12 months of the above date

CFC Europe S.A. is authorised and regulated by the Financial Services and Markets Authority (FSMA). Registered number: 0711818068.

This document is a summary of cover available under the Architects & engineers product. Complete pre-contractual and contractual information is provided in the full policy documentation. The coverages you have purchased are shown in your policy schedule.

What is this type of insurance?

Excess

What is insured?

The Excess cover policy can top up professional liability (PL), general liability (GL) or cyber primary limits – or any combination of the three – in a single policy.

What is not insured?

- ✗ Everything that is not insured in the followed policies

What exclusions are included in the excess cover policy?

- ✗ Nuclear
- ✗ Sanctions
- ✗ War and terrorism

Are there any restrictions on cover?

- ! We will not cover the amount of the excess
- ! Where more than one claim arises from the same original cause or single source or event, all of those claim will be deemed to be one claim.
- ! We will not pay more than the limits of liability specified on your policy schedule.

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Where am I covered?

Please check your policy schedule for:

- ✓ Territories in which legal action can be brought against you
- ✓ Jurisdictions in which your business activities are covered

What are my obligations?

- You must provide all information which may be relevant to the cover in a clear and accessible manner and as accurately and completely as possible.
- You must notify us of any incident, circumstance or claim in accordance with the conditions detailed in the policy document.
- You must not admit liability for or settle or make or promise any payment or incur any costs and expenses without our prior written agreement.
- You must maintain all your rights of recovery against any third party and make these available to us where possible.

When and how do I pay?

You must pay the premium no later than 60 days beyond the inception date stated on your policy schedule.

Speak with your insurance broker or adviser for how to pay.

When does the cover start and end?

Your cover starts on the inception date stated on your policy schedule and ends on the expiry date stated on the policy schedule.

How do I cancel the contract?

You may cancel the contract by giving us 30 days' written notice.