

Online Sellers Liability Insurance



Insurance Product Information Document

Company: CFC Europe S.A.

Product: Online Sellers Liability

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 Online Sellers Liability 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?

Property Damage and General Liability



What is insured?

Claims made against you arising out of:

- ✓ Bodily injury or property damage suffered by anyone, including employees, provided that it occurred in the course of your business activities
- ✓ Personal injury suffered by anyone provided that it occurred in the course of your business activities
- ✓ Bodily injury or property damage caused by your products

Your losses as a result of:

- ✓ Lost or damaged contents used primarily in connection with your business activities
- ✓ Stock that has been lost or damaged at your premises or away from your premises
- ✓ Interruption to your business activities as a result of property damage

Additional covers:

- ✓ Court attendance costs



What is not insured?

- ✗ Circumstances or occurrences known, or ought reasonably to have been known, at the start of your policy
- ✗ Toxic mould or fungus
- ✗ Uninsurable fines
- ✗ Ownership, possession or use of any motor vehicle or trailer
- ✗ Personal liability
- ✗ The carrying out or failure to carry out professional services
- ✗ Breakdown, explosion or collapse of electrical or mechanical equipment
- ✗ Asbestos, lead and silica
- ✗ Cyber events
- ✗ Communicable diseases
- ✗ Wear and tear
- ✗ Any unexplained loss or mysterious disappearance of your contents or stock
- ✗ Premises left vacant for more than 60 consecutive days
- ✗ Wilful or dishonest acts of directors or officers
- ✗ Nuclear reaction or radiation
- ✗ War and terrorism
- ✗ Employer's Liability



Are there any restrictions on cover?

- ! We will not cover the amount of any deductible
- ! Where more than one claim arises from the same original cause or single source or event, all of those claims will be deemed as one claim
- ! We will not pay more than the limits of liability specified on your policy schedule
- ! We will not pay for any loss insured elsewhere, other than for amounts in excess of such other insurance

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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 in 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.