

Property and Casualty Insurance



Insurance Product Information Document

Company: CFC Europe S.A.

Product: Property & Casualty

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 Property & Casualty 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?

Your losses as a result of:

- Physical damage to your premises
- Costs to repair or rebuild your premises, including additional premises acquired or constructed by you during the period of the policy as a result of physical damage
- Additional costs incurred to repair or rebuild your premises to the minimum standards required to comply with current building regulations
- Lost or damaged items used primarily in connection with your business activities
- Interruption to your business activities as a result of property damage

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
- Pollution and contamination
- Negligent acts, errors and omissions in respect of your business activities

Additional covers

- Professional fees to establish the value of your financial loss as a result to of an interruption to your business activities
- Personal accident cover for any employee of yours who suffers bodily injury in their course of your business activities as a result of a robbery or attempted robbery
- 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 mechanical equipment
- ✗ Employment practices liability
- ✗ Asbestos
- ✗ Damage to land or water within or below the boundaries of any land or premises owned or leased by you
- ✗ Deprivation of your property arising from contraband acts or illegal transportation or trade
- ✗ Premises left vacant for more than 60 consecutive days
- ✗ Wilful or dishonest acts of senior executive officers
- ✗ War and terrorism
- ✗ Nuclear reaction or radiation



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.
- ! The personal accident cover for employees is applicable only for employees aged between 16 and 70

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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.