

Employer's Liability Insurance

Insurance Product Information Document

Company: Commercial General Insurance Ltd, registered in Cyprus

Product: Employer's Liability Insurance Policy

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This document constitutes a summary of the policy, the cover, terms, conditions and exclusions.

The full pre-contractual and contractual details, as well as information about the terms and conditions of the insurance, will be provided alongside the offer, application and the insurance policy.

What is this type of insurance?

Commercial General Insurance offers you the compulsory cover in respect of your legal liability as an employer to provide compensation to your employees in relation to bodily injury caused by industrial accidents or occupational diseases.

This insurance is compulsory by legislation, N174/1989 "The Compulsory Employer's Liability Insurance Law".



What is covered?

Cover is provided to the Employer against his legal liability to pay Damages, including Expenses and Legal Costs of the Claimant, arising from Accidents or Occupational Disease to any person directly employed by the Employer, caused within the Geographical Limits during any Period of Insurance, and arising from and in the course of such person's employment by the Employer, in the Type of Business and Category of Duties specified.

For further information, please contact your Insurance Intermediary or visit the website www.cgi.com.cy



What is not covered?

Any loss or damage or liability relating to or arising from:

- ✗ War, Invasion, Rebellion, Revolution, Hostilities, Acts of Terrorism
- ✗ Ionising or Nuclear Radiations, Contamination by Radioactivity from any Nuclear Fuel or from any Nuclear Waste from the Combustion of Nuclear Fuel
- ✗ Contamination by Chemical and/or Biological Substances
- ✗ Electric or Magnetic or Electromagnetic Fields and/or radiation or their interaction in the form of an Electromagnetic Wave howsoever caused or generated
- ✗ Asbestos or any materials containing Asbestos in any form or quantity
- ✗ Liability towards any Contractors and/or Subcontractors of the Insured
- ✗ Liability of the Insured arising from the engagement of any Employee in a Type of Business or Category of Duties other than those declared and agreed
- ✗ Any Liability of the Insured directly or indirectly arising from the Unlawful Employment of any person
- ✗ Punitive Damages, Fines and Penalties
- ✗ Contractual Obligations
- ✗ The use of Motor Vehicles on a "Road"
- ✗ Legislation providing for Workmen's Compensation
- ✗ Pandemics or communicable diseases



Are there any restrictions on cover?

- ! The cover provided is limited to judgements which are in the first instance delivered by a Court of competent jurisdiction in the Republic of Cyprus
- ! The cover applies only to bodily injury and does not include any material damage or loss to Employees' property
- ! The minimum Limits of Indemnity provided by legislation, including all costs, interest and expenses, are:

(a) Per Employee	€ 160.000
(b) Per Event or Occurrence	€3.415.000
(c) Aggregate Limit for the Period of Insurance	€5.125.000
- ! The insurance cover is adjusted to the Company's ratable proportion in case there is another Policy in force



Where am I covered?

- ✓ In Cyprus
- ✓ Anywhere outside Cyprus, but only as regards permanent residents of Cyprus employed abroad



What are my responsibilities?

- To ensure that all information and details given in the Proposal for Insurance are full and truthful, and that you do not withhold, misrepresent or misdescribe any material fact
- To duly observe and fulfil the terms of this Policy, in so far as they relate to anything to be done or not to be done by the Insured or any other person claiming indemnity under this Policy
- To take all reasonable precautions to prevent Accident or Occupational Disease and to comply with all obligations and regulations set out in any legislation applicable or imposed by any authority and to maintain all buildings, furnishings, equipment, ways and works, business premises, machinery and plant in sound condition
- To inform the Company of any alterations to the risk insured, in accordance with the terms of the Policy
- To provide the Company with the correct amount of all Gross Earnings paid during any Period of Insurance within one month from the expiry date of such Period of Insurance or from the termination of the insurance policy
- To immediately notify the Company in writing of any event that may give rise to a claim under this Policy
- Regarding claims, no admission, offer, promise or payment shall be made on your behalf without the written consent of the Company
- To read the terms of your Policy and ensure that it offers you the insurance cover you have selected
- To observe the premium payment terms



When and how do I pay?

You may pay the premium as follows:

- ✓ In cash, by cheque or by debit/credit card, at one of the Company's Offices or through your Insurance Intermediary
- ✓ Online, by debit/credit card through the JCC Smart service (www.jccsmart.com)
- ✓ By bank transfer or deposit of money to one of the Company's bank accounts
- ✓ By Direct Debit Mandate



When does my insurance cover start and end?

The insurance cover starts upon the acceptance by the Company of the Proposal and remains in force, provided that you comply with the premium payment terms. An annual policy duration usually applies and is specified in the Schedule and the Certificate of Insurance of your Policy. For any alterations or renewal of your Policy, your instructions are required.



How can I cancel my insurance contract?

You may cancel your Insurance Policy at any time by sending fifteen (15) days' written notice to Commercial General Insurance Ltd and by returning your Certificate of Insurance to the Company on or before the date of cancellation. The Company will refund the premium paid less the pro rata portion thereof relating to the duration of the Policy been in force, provided no claim has arisen during that Period.