

Directors and Officers Liability Insurance Insurance Product Information Document



Company: Moorhouse Group Ltd t/a Toledo Insurance Solutions
Product: Directors and Officers Liability

This insurance is administered by Toledo Insurance Solutions and underwritten by Accelerant Insurance Europe SA/NV UK Branch, 1 Tollgate Business Park, Tollgate West, Colchester, Essex, CO3 8AB.

Moorhouse Group Limited trading as Toledo Insurance Solutions is registered in the UK and authorised and regulated by the Financial Conduct Authority (FCA number 308035).



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The Firm Reference Number of Accelerant Insurance Europe SA/NV UK Branch is 940712. Its UK Establishment Number is BR025748 and its UK Establishment Office is located at 1 Tollgate Business Park, Tollgate West, Colchester, CO3 8AB.

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

What is this type of insurance?

This is a multi-section liability insurance policy, which provides cover in relation to running a business for company directors or officers.

 What is insured?	 What is not insured?
<p>Unless otherwise stated in your policy schedule, the following is insured:</p> <ul style="list-style-type: none">✓ Directors and Officers Liability✓ Claims and proceedings against directors of officers from any wrongful decision or act carried out in the workplace.✓ Company Reimbursement✓ Sums which become legally obliged to pay as a result of a claim made where such sums have been paid as an indemnification or advance payment.	<ul style="list-style-type: none">✗ Unlawful conduct✗ Insured vs Insured brought about by the company or on the company's behalf.✗ Employment related liability✗ Trustee liability✗ Prior notice related to underlying or alleged same or repeated wrongful acts, which have been reported or any notice given.✗ Prior of pending litigation✗ Professional liability attributable to the Company's or Insured's performance of or failure to perform professional services for others for a fee, or any act, error or omission relating thereto.✗ Public or private offerings✗ Contractual liability✗ Infringement of patent or copyright✗ Repair, replacement or reconstruction of any Documents or Data✗ Information technology from the failure of any computer or other electronic device or of any program or the transmission of any virus, program or code that causes loss or damage.✗ Wrongful acts actually or allegedly taking place within the United States of America or Canada.✗ Arising out of or attributable to the insolvency of the Company.✗ Major shareholder (own or control 25% or more).✗ Covid-19 or other Infectious Diseases.✗ Cyber events✗ Perfluorinated Compounds, Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)



Are there any restrictions on cover?

- ! The excess (the amount you have to pay towards a claim) which is shown in your policy schedule
- ! Endorsements shown in your policy schedule may exclude or limit cover
- ! There are limits for certain insured events and these are set out in your policy documents
- ! There are conditions applicable to all or some sections, which include but not limited to Claims procedures, and notification of risk changes. You should refer to the policy wording and endorsements for further details.



Where am I covered?

- ✓ The cover is Worldwide but excluding the United States of America (including its territories and /or possessions) and Canada unless specifically extended. For full details refer to the policy schedule.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell us as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance
- You must comply with any additional terms and conditions agreed and shown in your policy schedule
- You must ensure that all sums insured are adequate. If the claim amounts are more than the sum insured at the time of loss or damage, you will have to pay a share of the claim
- You must tell us about any claim or event that might give rise to a claim as soon as you become aware of it, and follow the claims procedure set out in the policy
- You shall take all reasonable precautions or steps
 - a to observe and comply with all Statutory or local authority laws obligations and requirements
 - b In the selection of Employees or sub-contractors to see that construction plant equipment and machinery are substantial and sound and in proper order and fit for the purpose for which they are used.
- Make temporary precautions to be taken as the circumstances may require If any defect in the Contract Works or construction plant equipment and machinery shall be discovered the **Insured** shall until such defect has been made good



When and how do I pay?

The premium for this policy is shown in your schedule
Your broker will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

Your policy is for one year and will start and end on the dates specified as the Period of Insurance in your policy schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy



How do I cancel the contract?

You can cancel your policy by contacting your broker within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. You will receive a full refund of premium providing you have not made a claim. You are also able to cancel your policy at any time after the initial 14 day period and we will refund your premium less a charge for the time you were covered providing you have not made a claim.