

## **Public and Product Liability**

### **Who is covered ?**

The Association, Trustees and any Member, except for Associate Members, are covered whilst

- Beekeeping
- Producing and Selling Bee Products
- Selling Beekeeping Equipment

### **What are we covered for?**

**Public Liability** which is about accidental injury to another person or to another person's property cover for legal liability arising out of accidental:

- injury to any person (except the Member themselves)
- damage to property belonging to other people
- obstruction, loss of amenities, trespass or nuisance
- wrongful arrest, detention or false imprisonment of any person

The agreed indemnity limit for public liability is £2.5 million for any one event

The incident must have taken place in the European Union, Isle of Man or the Channel Islands.

**Product Liability** is about damage to another person or to their property arising from the purchase of goods manufactured by the Insured. Cover is for legal liability arising from the sale, supply, installation, repair or manufacture of goods which results in:

- injury to any person other than an employee
- damage to property belonging to other people

The agreed indemnity limit for product liability is £2.5 million for any one event or all events arising in the period of insurance.

The incident can occur anywhere in the World providing the goods originate in the European Union.

### **Will we have to pay part of any claim?**

Where damage is caused to another person's property the Member shall pay the first £100 of each claim.

### **Who do we contact if we need to make a claim?**

The Treasurer but please remember not to admit liability or begin to negotiate any settlement.