

# Company Liability Insurance



## Informatiedocument over het verzekeringsproduct

Onderneming: Allianz Nederland Schadeverzekering, schadeverzekeraar, vergunning:  
12042158 (NL)

Product: ING Company Liability Insurance

This insurance card only provides a summary of the insurance. The insurance [Terms and Conditions](#) specify in full the scope of cover and exclusions on cover.

### What is this type of insurance?

This insurance protects your company against claims for damages in the case that your company is held legally liable for the damage suffered by a third party that is caused by your company, your employees, your product or you.



#### What is insured?

- ✓ Legal liability for personal injury and property damage of third parties.

##### Product liability

- ✓ Covered is your legal liability for damage as a result of a defective product delivered by you.

##### Employer's liability

- ✓ Covered is your legal liability for damages to employees as a result of a business accident or occupational illness. Also business related traffic accidents on foot or by bike are covered.

##### Legal assistance

- ✓ You are covered for the costs of legal assistance, criminal and/or disciplinary proceedings or out of court dispute resolution, provided that you are held liable for a covered matter. These costs will only be paid provided that we handle the legal case for the insured or we instruct the legal assistance.

##### Environmental liability

- ✓ Legal liability for personal injury as a result of environmental damage is covered. You are also covered for the legal liability for property damage of others provided that the environmental damage is caused by a product delivered by you but not installed by you and the damage has arisen suddenly.

##### Who are insured

- ✓ The company and other (legal) persons stated on the policy schedule as insured, and the employees (also temporary workers, trainees or volunteers), partners, general partners, directors and supervisory directors of the insured.



#### What is not insured?

- ✗ Damage to you or your company.

##### Redelivery of products or work

- ✗ Damage and costs that must be incurred because the insured's delivered work or goods must be redone or redelivered.

##### Intent

- ✗ Damage caused intentionally by the insured.

##### Aircraft, vessel or motor vehicle

- ✗ Causes an aircraft, vessel or motor vehicle damage for which the insured is legally liable? Then this is not covered.

##### Environmental damage

- ✗ Environmental damage that arises as a result of a slow process (for example: a leaking oil tank that pollutes the soil for years) is not covered. Also environmental damage at an insured's premise is not covered.

##### Asbestos

- ✗ Legal liability for damage caused by, resulting from or related to asbestos or items containing asbestos is not covered.

##### Violation of regulations

- ✗ Damage resulting from deliberate violation of a government regulation is not covered.

##### USA/Canda

- ✗ This insurance is not valid in the United States of America and/or Canada.



#### Are there any restrictions cover?

#### Prior acts coverage (Optional)

- ✓ Does someone hold you liable after the effective date of the insurance for something that has arisen before the effective date? Then that is not covered. You can cover this at the start of the insurance. We ask an additional premium for this and contrary provisions may apply.

#### Financial loss

- ! Financial loss (loss, whereby no damage due to personal injury or property damage has arisen) is not covered, unless the insured as employer is held legally liable towards a subordinate for a business accident in traffic or during a company outing.

#### Excess

- ! Every time you incur a claim, you must pay part of the damage yourself. You pay the amount that is stated on the policy certificate under 'excess'.

#### Runoff cover

- ! If someone holds the insured legally liable after the termination of this insurance for an act or omission before the termination of the insurance, then that is not covered. You can extend the reporting period if we terminate your insurance or if your company is discontinued.

#### Fraud, criminal acts, acts of war

- ! You are not covered if you commit a fraudulent act at the take out of the insurance or in the case of a claim. Or if there is a matter of criminal or punishable activities in the case of a damage. You are neither covered if the damage is a result of an act of war or a nuclear reaction.

We interpret an act of war as: internal civil commotion, civil war, armed conflict, mutiny, riot and uprising.

#### Additional information

- ! These are the major cases in which we do not pay. Do you want to know more? Please then read the insurance terms and conditions.



#### Where am I covered?

- ✓ This insurance is valid worldwide, except in the United States of America and/or Canada. Do you travel to the United States of America and/or Canada? Then specific conditions apply. For this, please consult the insurance terms and conditions.



#### What are my obligations?

If you apply for the insurance or in the case of a claim, you must honestly respond to our questions. You must do your utmost to avoid and limit the damage. Notify a claim as soon as possible and notify changes in your situation as soon as possible.



#### How and when do I pay?

You can choose to either pay the premium in instalments or once per year. You can pay by direct debit. Or you transfer the amount yourself.



#### When does the cover start and end?

The insurance starts on the effective date stated on the policy schedule. Do you not pay the premium in time? Then we can stop the cover and insurance.



## How do I cancel the contract?

You can terminate the insurance as per the end date stated on the policy schedule. You must give us notice of termination at least 2 months before the end date. Have we already extended the insurance once? Then you can terminate the insurance at any time without notice period. You can terminate the insurance in the ING Bankieren App or please call to 010 899 8088 and we will fix it.

Versie 2, 07-01-2025, Bekijk online: [verzekeringskaarten.nl/allianz/ing-business-company-liability-insurance](https://verzekeringskaarten.nl/allianz/ing-business-company-liability-insurance)

© Verbond van verzekeraars, [www.vanatotzekerheid.nl](https://www.vanatotzekerheid.nl)