

# General Liability Insurance

Insurance Product Information Document

Product: General Liability Insurance

Company: Baltic Underwriting Agency, AB

# BUNDA

Baltic Underwriting Agency

This Policy is insured by Lloyd's Insurance Company S.A., registered in Brussels with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on [www.nbb.be](http://www.nbb.be). This Policy is issued by the Coverholder Baltic Underwriting Agency AB, which acts within the authorisation granted under the Coverholder Appointment Agreement in the matters pertaining to establishing and executing an Insurance Contract.

This document provides a summary of the key information relating to the standard terms and conditions of General liability insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation, including General terms and conditions and you should also check the Policy Schedule and any endorsements that change the scope of this cover.

## What is this type of insurance?

This is a General Liability Insurance, which indemnifies the Insured for their legal liabilities to Third Parties for Property Damage or Bodily Injury as a result of their business activities, as well as compensation for immaterial damage or any other consequential financial loss as a result of personal injury or property damage.



### What is insured?

- ✓ Public Liability - company's legal liabilities to Third Parties for Property Damage or Bodily Injury as a result of their insured business activities.
- ✓ Pollution Liability - company's legal liabilities for pollution or contamination of the atmosphere or of any water land or other tangible property as a result of their insured business activities.
- ✓ Product/Completed operations Liability - company's legal liabilities to Third Parties for Property Damage or Bodily Injury as a result of produced product or service.

### The policy can be extended to include:

- ✓ Employer's liability - company's legal liability to any person under a contract of employment with the assured
- ✓ Care Custody and Control Liability - company's legal liability for damage to third parties' property in the insured's care, custody, or control



### What is not insured?

- ✗ Pure financial losses,
- ✗ Contractual Liability
- ✗ Professional Liability
- ✗ Auto Liability
- ✗ Directors & Officers liability
- ✗ Cyber Liability
- ✗ United States Claims, unless otherwise stated in the Policy Schedule
- ✗ Other exclusions listed in the Policy Schedule and wording



### Are there any restrictions on cover?

- ! Aggregated Limit of Liability as described in the Policy Schedule
- ! Sub-limits to extensions as described in the Policy Schedule
- ! We will not cover the amount of the excess (if applicable)
- ! We will not cover known losses/circumstances



### Where am I covered?

- ✓ Worldwide, excluding USA & Canada, unless otherwise stated in the Policy Schedule.

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Registry: State Enterprise Centre of Registers  
Lvovo 25, 09320 Vilnius, Lithuania



### What are my obligations?

- Pay insurance premium shown in your Policy Schedule
- Provide notice to us in writing about any Claims made against you as soon as practicable. You must take all reasonable measures to limit and prevent the consequences of the Claim
- Provide to us in a timely fashion all information in connection with any Claim or circumstance notified
- Provide to us any assistance we require to allow us to investigate, defend, or resolve any Claim or circumstance notified
- You should not make any admission or give any offer or settlement or promise or indemnity to any party without our prior and written consent



### When and how do I pay?

The premium for this Policy is shown in your Policy Schedule. You must pay the any premium due for this Policy within the time frames specified in the Policy Schedule and Invoice.



### When does the cover start and end?

Your Policy will start and end on the dates specified in the Policy Schedule as the Period of Insurance, unless it is cancelled by you or by us before it ends. Our right to cancel is limited to as non-payment of insurance premium as set out in General terms and conditions.



### How do I cancel the contract?

You may cancel this Policy at any time by sending us 30 days' writing notice.