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Cleaning Contractors Liability Policy Wording



Arranged by
Moorhouse Group Limited
Barclay House
2 - 3 Sir Alfred Owen Way
Caerphilly CF83 3H

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DEFINITIONS

1. Bodily Injury shall mean
 - a. in respect of Section 1 death bodily injury illness disease shock mental injury and mental anguish
 - b. in respect of Sections 2 & 3 death bodily injury illness disease shock mental injury mental anguish false eviction false arrest wrongful detention discrimination and malicious prosecution
2. Territorial Limits shall mean Great Britain Northern Ireland the Channel Islands and the Isle of Man or an offshore Installation within the territorial waters around Great Britain Northern Ireland the Isle of Man and the Channel Islands
3. Offshore shall mean from the time an Employee embarks onto a conveyance at the point of final departure to an offshore rig or offshore platform until such time the Employee disembarks from the conveyance onto land upon return from an offshore rig or an offshore platform
4. Pollution shall mean pollution or contamination of the atmosphere or of any water land or other tangible property
5. Defence Costs shall mean all costs fees and expenses incurred by the Assured in the defence or settlement of any claim under this Policy
6. Damages shall mean monetary compensation capable of being awarded in civil proceedings but excluding aggravated and exemplary damages
7. Terrorism shall mean an activity that (1) involves a violent act or the unlawful use of force or an unlawful act dangerous to human life tangible or intangible property or infrastructure or a threat thereof and (2) appears to be intended to (i) intimidate or coerce a civilian population or (ii) disrupt any segment of the economy of a government de jure or de facto state or country or (iii) overthrow influence or affect the conduct or policy of any government de jure or de facto by intimidation or coercion or (iv) affect the conduct of a government de jure or de facto by mass destruction assassination kidnapping or hostage-taking
8. Product shall mean any property after it has left the custody or control of the Assured which has been designed specified formulated manufactured sold supplied or distributed by or on behalf of the Assured in isolation to any contract work executed by or on behalf of the Assured
9. Business shall mean the Business stated in the Schedule and
 - a. the ownership repair and maintenance of the Policyholder's own property
 - b. the provision of canteen sports social welfare organisations and first aid medical or ambulance services for the benefit of any customer or Employee
 - c. fire and security services for the protection of the premises owned or occupied by the Policyholder
 - d. private work undertaken by an Employee on behalf of any director or partner of the Policyholder
 - e. attendance at trade fairs shows and exhibitions in connection with the Business
10. Assured shall mean
 - a. the Policyholder
 - b. the personal representatives of the Policyholder in respect of legal liability incurred by the Policyholder
 - c. at the request of the Policyholder
 - (i) any principal of the Policyholder as required under contract in respect of work carried out by the Policyholder
 - (ii) any director or partner of the Policyholder
 - (iii) any Employee
 - (iv) any other party where required by contract subject to the prior written agreement of the Underwriters against legal liability in respect of which the Policyholder would have been entitled to indemnity had the claim been made against the Policyholder
 - (v) any officer committee or member of the Policyholder's canteen sports social welfare organisations and fire security first aid medical or ambulance services in their respective capacities as such but not including medical practitioners while working in a professional capacity

each of whom shall as though the Policyholder be subject to the terms and conditions contained herein as far as they can apply

11. Employee(s) shall mean
- a. any person under a contract of service or apprenticeship with the Policyholder
 - b. whilst under the direct control and supervision of the Policyholder any
 - (i) labour master and persons supplied by him
 - (ii) labour only sub-contractors
 - (iii) self-employed persons
 - (iv) voluntary workers
 - (v) individual hired to or borrowed by the Policyholder
 - (vi) person undertaking study or work experience with the Policyholder

SECTION 1 - EMPLOYERS LIABILITY

OPERATIVE CLAUSE

The Underwriters will Indemnify the Assured in accordance with the law of the Courts of Law of Great Britain Northern Ireland the Isle of Man and the Channel Islands against their liability to pay Damages (including claimants' costs fees and expenses) and Defence Costs in respect of Bodily Injury sustained by an Employee arising out of the Business and caused during the Period of Insurance

The indemnity provided shall only apply to Bodily Injury sustained

1. within the Territorial Limits
2. by any Employee during temporary visits abroad provided that such Employee is ordinarily resident in the Territorial Limits
3. by a person who although resident outside the Territorial Limits is under a written contract of service with the Policyholder entered into in the Territorial Limits subject to prior written agreement of the Underwriters

Limits of Indemnity

Underwriters liability to pay Damages (including claimants' costs fees and expenses) and Defence Costs shall not exceed the sum stated in the Schedule in respect of any one occurrence or series of occurrences arising out of one originating cause

EXCLUSIONS TO SECTION 1

This Section does not provide indemnity

1. in respect of any liability for which compulsory motor insurance or security is required under the Road Traffic Act 1988 as amended by the Motor Vehicles (Compulsory Insurance) Regulations 1992 and the Road Traffic (Northern Ireland) Order 1981 as amended by the Motor Vehicles (Compulsory Insurance) Regulations (Northern Ireland) 1993 or any other Compulsory Road Traffic Legislation
2. in respect of work undertaken Offshore unless indicated in the Schedule that this Exclusion is not applicable

EXTENSION TO SECTION 1

Unsatisfied Court Judgments

The Underwriters will at the request of the Policyholder pay to the Employee or the personal representatives of the Employee the amount of any Damages and awarded costs to the extent that they remain unsatisfied in whole or in part six months after the date of a judgment being obtained within any court in Great Britain Northern Ireland the Channel Islands or the Isle of Man

- a) by any Employee or the personal representatives of any Employee in respect of Bodily Injury sustained by the Employee arising out of and in the course of their employment by the Policyholder in the Business and caused during the Period of Insurance

and

- b) against any company or individual operating from premises within Great Britain Northern Ireland the Channel Islands or the Isle of Man

provided always that

(i) there is no appeal outstanding against such judgment

(ii) if any payment is made under the terms of this Extension the Employee or the personal representatives of the Employee shall assign the benefits of such judgment to the Underwriters

The liability of the Underwriters for all amounts payable under this Extension relating to any claimant or number of claimants in respect of an occurrence or series of occurrences arising out of one originating cause shall not exceed the Limit of Indemnity stated in the Schedule

CONDITION APPLICABLE TO SECTION 1

Employers' Liability Compulsory Insurance Clause

The indemnity granted by this Section is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to Employees in Great Britain Northern Ireland the Isle of Man the Island of Jersey the Island of Guernsey the Island of Alderney and offshore installations in territorial waters around Great Britain and its Continental Shelf BUT the Assured shall repay to the Underwriters all sums paid by the Underwriters which the Underwriters would not have been liable to pay but for the provisions of such law ordinance or statute

This Condition shall not apply in respect of claims arising by virtue of paragraph 3. of the Operative Clause

SPECIAL NOTICE APPLICABLE TO SECTION 1

Employers' Liability Tracing Office (ELTO)

This Notice does not form part of your contract of insurance and is for information purposes only

Certain information relating to your insurance policy including, without limitation, the policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates, employer's reference numbers

provided by Her Majesty's Revenue and Customs and Companies House Reference Numbers (if relevant), will be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to an electronic database, (the "Database").

This information will be made available in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the "Claimants"):

1 to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and

2 to identify the relevant employers' liability insurance policies.

The Database will be managed by the ELTO.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in this way and for these purposes.

SECTION 2 – PUBLIC AND PRODUCTS LIABILITY

OPERATIVE CLAUSE

The Underwriters will indemnify the Assured in accordance with the law of any country but not in respect of any judgement award payment or settlement made within countries which operate under the laws of the United States of America or Canada (or to any order made anywhere in the world to enforce such judgement award payment or settlement either in whole or in part) unless the Assured has requested that there shall be no such limitation and has accepted the terms offered by Underwriters which shall be signified by specific endorsement to this Policy

against their liability to pay Damages (including claimants' costs fees and expenses) and Defence Costs in respect of

1. accidental Bodily Injury to any person
2. accidental loss of or damage to tangible property
3. nuisance trespass or interference with any easement right of air light water or way other than where arising due to a deliberate act by the Policyholder

occurring during the Period of Insurance in connection with the Business and

- a) within the Territorial Limits or
- b) during the course of temporary visits anywhere in the world other than the USA or Canada (unless indicated by way of Endorsement to this Policy that such a restriction does not apply) or
- c) arising out of any Product anywhere in the world other than the USA or Canada (unless indicated by way of Endorsement to this Policy that such a restriction does not apply)

LIMITS OF INDEMNITY

Underwriters liability to pay Damages (including claimants' costs fees and expenses) shall not exceed the sum stated in the Schedule in respect of any one occurrence or series of occurrences arising out of one originating cause

Defence Costs will be payable in addition to the Limits of Indemnity

In the event of any one originating cause giving rise to an occurrence or series of occurrences which form the subject of indemnity under this Section and Section 3 each Section shall apply separately and be subject to its own separate Limits of Indemnity provided always that the total amount of Underwriters' liability shall be limited to the greatest Limits of Indemnity available under either Section providing indemnity for the occurrence or series of occurrences

EXCLUSIONS TO SECTION 2

This Section does not provide indemnity in respect of liability

1. for Bodily Injury sustained by any Employee in connection with the Business
2. arising out of Pollution
3. for loss or damage to property owned leased or hired by or under hire purchase or on loan to the Assured or in the Assured's care custody and control other than
 - a) Employees' and visitors clothing and personal effects
 - b) premises (including contents thereof) not owned nor rented by the Assured but temporarily occupied by them for the purpose of work therein or thereon
 - c) premises tenanted by the Assured to the extent that the Assured would be held liable in the absence of any specific agreement
4.
 - a) arising out of ownership possession or use of any mechanically propelled vehicle where a Certificate of Motor Insurance or surety is required under any Road Traffic Act or similar legislation other than
 - (1) vehicles designed primarily to operate as tools of trade (which term shall be deemed to include any plant primarily designed to operate on or about a contract site)
 - (2) other vehicles brought on to site for use on site

This exclusion shall not apply in respect of the use of vehicles belonging to Employees or third parties in connection with the Business unless indemnity is provided

- (i) to the Employee or
- (ii) to the third party or
- (iii) to the Assured under any other insurance

- (iv) in respect of loss of or damage to any vehicle of any Employee or third party to whom the indemnity is provided or any property conveyed therein or thereon
- b) caused by the ownership or operation by or on behalf of the Assured of any waterborne craft (other than safety boats hand-propelled craft or other craft up to 15 metres in length whilst on inland waterways or up to 3 miles offshore) hovercraft aircraft or rail borne vehicle
- 5. arising out of liquidated damages clauses penalty clauses or performance warranties unless proven that liability would have attached in the absence of such clauses or warranties
- 6. for loss or damage to and/or the costs of repair reconditioning removal replacement or recall of any Product or part thereof or any contract work executed by the Assured caused by any defect therein or unsuitability thereof for its intended purpose
- 7. which is the inevitable or unavoidable consequence of the performance of a contract
- 8. for loss of or damage to cables pipes or other services located underground unless the Assured has
 - a) taken or caused to be taken all reasonable measures to identify the location of such cables pipes and services before any work is commenced which may involve a risk of damage thereto (reasonable measures include contacting the appropriate authorities where it is possible cables pipes or services are under the site)
 - b) retained a written record of the measures which were taken to locate such cables pipes or other services
 - c) conveyed the location of such cables pipes and services to those who are carrying out such work on behalf of the Assured
- 9. arising out of an act of Terrorism
- 10. arising out of exposure or alleged exposure to asbestos or materials containing asbestos
- 11. arising out of work on any part of any aerodrome or airport provided for take-off or landing of aircraft or the movement of aircraft or parking of aircraft including associated surface roads and ground equipment parking areas
- 12. arising as a result of advice design or specification given by the Assured for a fee
- 13. for the cost of remedying any defect or alleged defect in premises disposed of
- 14. arising out of any Product intended for incorporation into any aircraft

- 15. arising out of any Product intended for incorporation into any vehicle licensed for road use where the Product is critical to the safety of such vehicle
- 16. arising out of any Product intended for incorporation into any waterborne craft where the Product is critical to the safety of such craft

EXTENSIONS TO SECTION 2

1. Data Protection

Underwriters will also indemnify the Assured against their legal liability to pay Damages (including claimants' costs fees and expenses) arising from any claim or claims for material or non-material damage under the General Data Protection Regulations and/or any equivalent law enacted in the United Kingdom and/or any subsequent similar legislation first made against the Assured in writing during the Period of Insurance provided always that the indemnity shall not apply to

- (i) liability caused by or arising from any incident or circumstances known to the Assured at the inception of this cover and which could reasonably have been expected to give rise to a claim
- (ii) any claim or claims made by or on behalf of any director partner or Employee of the Assured in connection with their employment in the Business
- (iii) proceedings consequent upon any deliberate act or omission by or on behalf of the Assured if the result could reasonably have been expected having regard to the nature and circumstances of such act or omission
- (iv) any fines or penalties of any kind

Underwriters' liability under this extension shall not exceed the sum stated in the Schedule in respect of all claims made against the Assured during the Period of Insurance

It is a condition precedent to liability under this Extension that the Assured can demonstrate it has taken reasonable steps to comply with the requirements of the Regulations and/or any equivalent law enacted in the United Kingdom and/or any subsequent similar legislation

2. Financial Loss

The Underwriters will indemnify the Assured in accordance with the law of the Courts of Law of Great Britain Northern Ireland the Isle of Man and the Channel Islands against their liability to pay Damages (including claimants' costs fees and expenses) and Defence Costs for any claims first made against them during the Period of Insurance arising out of financial loss sustained by any third party other than an Employee

This Extension is subject to the EXCLUSIONS TO SECTION 2 the EXCLUSIONS TO ALL SECTIONS and the following

This Policy does not provide indemnity in respect of liability

- 1) arising out of Bodily Injury or loss of or damage to tangible property
- 2) which attaches by virtue of an agreement unless liability would have attached in the absence of such agreement
- 3) which is inevitable having regard to the circumstances and nature of the work undertaken or Product supplied
- 4) resulting from conspiracy conversion deceit inducement of breach of contract injurious falsehood or infringement of patent copyright trade mark or trade name
- 5) for claims which arise out of any circumstances notified to previous insurers or known to the Assured at inception to this Policy
- 6) arising out of the failure of any computer data processing equipment or media microchip integrated circuit or similar device or any computer software to correctly recognise the date as its true calendar date
- 7) arising from any financial loss which first occurred before the Retroactive Date
- 8) arising out of Pollution

9) for financial loss sustained by any party outside Great Britain Northern Ireland the Channel Islands or the Isle of Man

Provided that

- 1) The Underwriters' liability to pay Damages (including claimants' costs fees and expenses) and Defence Costs shall not exceed the sum of £250,000 under this Section and shall be the Underwriters' total liability in respect of any one Period of Insurance
 - 2) The Retroactive Date in respect of this Section is the inception date of this policy which shall be the earliest date from which Underwriters have provided unbroken cover for consecutive periods of insurance
 - 3) The Assured shall contribute 10% or £2,500 whichever is the greater amount to each and every claim inclusive of costs and expenses under this Extension
 - 4) If during the currency of this Policy the Assured shall become aware of any circumstances which may be likely to give rise to a claim falling under this Section and shall during the Period of Insurance give written notice to the Underwriters of such circumstance any claim which may subsequently be made against the Assured arising out of the circumstance of which notification has been given shall be deemed to be a claim arising during the period of the Policy whenever such claim may actually be made
3. Incorrect destruction of Third Party Property
- The Underwriters will Indemnify the Assured against liability in respect of Damages arising out of the incorrect destruction of third party Property whilst in the course of carrying out the Business.
4. Failure to Secure Customers' Premises
- The Underwriters will indemnify the Assured against liability in respect of Damages arising out of the Assured's failure to secure customers' premises.

5. Fidelity Guarantee

The Underwriters will Indemnify the Assured for

1 loss of money or goods belonging to the Assured or for which the Assured are legally responsible caused by an act of theft committed during the period of insurance by an Employee normally resident within the United Kingdom and discovered not later than three (3) months after the termination of:

1.1 this insurance;

1.2 the insurance in respect of an employee specified by name or position;

1.3 the employment of any employee;

whichever occurs first.

2 auditors fees incurred with our written consent solely to substantiate the amount of the claim.

3 the reasonable cost of re-writing or amending the software programmes or systems where such re-writing or amending is necessary to correct the programmes or amend the security codes following the fraudulent use of computer hardware or software programmes or computer systems the subject of a claim for which liability is admitted under this policy.

1.1 Immediately following the discovery by the Assured of any act of theft by an Employee all indemnity for further acts of theft by that employee shall cease.

1.2 Any money of the Employee in the Assured hands upon discovery of any loss and any money which but for the Employee's theft would have been due to the Employee from you shall be deducted from the amount of the loss before a claim is made under this insurance.

1.3 Any further monies which are recovered less any costs incurred in recovery shall accrue

Provided that

1 The Underwriters' liability to pay Damages (including claimants' costs fees and expenses) and Defence Costs shall not exceed:

1.1 in respect of the acts of any one Employee the sum of GBP100,000 regardless of the period in which the acts were committed

1.2 The Underwriters' liability to pay Damages (including claimants' costs fees and expenses) and

Defence Costs shall not exceed the sum of £100,000 under this Section and shall be the Underwriters' total liability in respect of any one Period of Insurance

1.3 more than one claim in respect of any one Employee

1.4 loss of interest or consequential loss of any kind

1.5 the excess of GBP500 in respect of each and every claim

Minimum Standards

The Assured shall operate or bring into force the minimum standards listed below and shall not make any change to these unless the Underwriters are advised and written approval obtained. Compliance with the minimum standards listed below shall be a condition precedent to any liability on Underwriters and if not observed by the Assured and their employees the Assured forfeit all rights to indemnity under this Section.

2 References

2.1 The Assured shall obtain satisfactory references to confirm the honesty of each Employee who will be responsible for money goods accounts computer operations or computer programming engaged after commencement of this policy.

2.2 Such references shall be obtained directly from former employers for the three (3) years immediately preceding engagement and before the Employee is entrusted without supervision.

2.3 References need not be obtained in respect of Employees who have satisfactorily and continuously served the Assured for at least one (1) year in another capacity before being entrusted with the duties referred to in clause 2.1 above.

2.4 In respect of Employees joining directly from school or government sponsored youth training schemes one (1) character reference shall be obtained.

2.5 A written record of any verbal reference shall be made at the time it is obtained.

2.6 The original copy of each written reference and the record of any verbal reference shall be obtained by the Assured and made available for inspection by Underwriters on request.

3 Auditors

3.1 The Assured's accounts including the accounts of all of the subsidiary companies shall be examined by external auditors every twelve (12) months.

3.2 All recommendations or alternative action acceptable to the auditors shall be implemented without delay.

4 Cash receipts

Employees receiving cash and cheques in the course of their duties shall be required to remit all monies received and/or bank in full on the day of receipt or next banking day unless otherwise agreed by Underwriters

5 Reconciliation

Independently of Employees responsible, bank statements, receipts, counterfoils and supporting documents shall be checked at least monthly against the cash book entries and the balance tested with cash and unrepresented cheques.

6 Cheque signing

All cheques or other bank instruments drawn for more than GBP10,000 shall require two (2) manually applied signatures to be added after the amount has been inserted. The Assured shall advise your bankers accordingly.

7 Cash and petty cash

Cash in hand and petty cash must be checked independently of Employees responsible at least monthly and without warning every six (6) months.

8 Payroll

8.1 The cast of the payroll will be subject to an independent check before payment to ensure that the total amount drawn is correct.

8.2 At least quarterly and independently of persons responsible the payroll will be checked to minimise the possibility that fictitious names and enhanced payments have been included.

9 Stocktaking

There will be a physical check on all stock and materials held against verified stock records independent of employees responsible at intervals of not more than twelve (12) months.

10 Ordering goods

Different Employees acting independently shall be responsible for the ordering of stock and materials, the recording of receipt of such, and the authorisation of payment for them.

11 Statements of account

11.1 Statements of account for all amounts due will be issued at least monthly and direct to customers independently of Employees receiving or collecting monies.

11.2 Action shall be taken by management if an account becomes three (3) months overdue.

12 Computer security

12.1 Security checks will be built into all computer functions with reconciliations made as necessary.

12.2 Responsibilities for authorisation of transactions, processing of transactions and handling of output to be exercised by different Employees.

6. Loss of keys

Underwriters will indemnify any customer of the Assured under this Sub-Section, in respect of any amounts which become payable as a result of the loss of Keys, whilst in the possession of the Assured.

Provided that:

(a) any amounts payable shall be restricted to:

- (i) the reasonable cost of replacement or alteration of Keys and/or locks operated by Keys; and
- (ii) the consequential loss suffered by the Assured's customer arising either from their inability to gain access to their premises or the misuse of the Keys by any person other than an Employee; and
- (iii) the reasonable cost of any additional temporary protection to the affected premises; and

(b) Underwriters shall not be liable for the first 10% (ten percent) or GBP250 (two hundred and fifty) whichever is the greater in respect of the cost of each and every claim under this Extension; and

(c) Underwriters' liability to pay Damages (including claimants' costs fees and expenses) and Defence Costs shall not exceed the sum of £50,000 under this Section and shall be the Underwriters' total liability in respect of any one Period of Insurance

7. Misuse of customers phones

Underwriters will indemnify the Assured against all sums which the Assured becomes legally liable to pay in respect of the amount of any loss (including claimants' costs and expenses) discovered by a customer of the Assured arising directly out of any act of fraud, dishonesty or embezzlement caused by misuse of such customers' telephones or internet connection by an Employee of the Assured during the period of insurance.

Provided that:

a Underwriters will not be liable for:

i the first GBP500 in respect of each and every claim under this extension

ii any amount in excess of £50,000 in respect of:

a all losses occurring in the aggregate during any one period of insurance

b the acts of any one Employee regardless of the period during which the acts were committed

b the Assured shall provide all reasonable assistance to Underwriters in suing for and obtaining reimbursement from any Employee responsible for such loss of monies paid or payable hereunder and shall deduct from the amount of the claim any monies payable to the defaulting Employee by way of salary or otherwise

c any loss is discovered and notified to Underwriters by the Assured within six months of the date of such loss.

8. Treatment Risk

Underwriters will indemnify the Assured against their legal liability to pay Damages (including claimants' costs fees and expenses) arising from the incorrect application of cleaning products to floors or soft furnishings including carpets, curtains and upholstery.

9. Temporary removal of customers' goods

Underwriters will indemnify the Assured against their legal liability to pay Damages (including claimants' costs fees and expenses) caused to customers' property whilst temporarily removed from customers' premises and whilst in transit to the Business for the purposes of cleaning, repair or renovation by the Assured

Provided that

1) The Underwriters' liability to pay Damages (including claimants' costs fees and expenses) and Defence Costs shall not exceed the sum of GBP25,000 in respect of any one customer and/or occurrence,

2) The Underwriters' liability to pay Damages (including claimants' costs fees and expenses) and Defence Costs shall not exceed the sum of £250,000 under this Section and shall be the Underwriters' total liability in respect of any one Period of Insurance

3) this extension shall not apply in respect of property left unattended whilst in the open or unattended whilst in vehicles

4) in respect of each and every claim under this extension we shall not be liable for the first GBP250

SECTION 3 - POLLUTION LIABILITY

The Underwriters will indemnify the Assured in accordance with the law of the Courts of Law of Great Britain Northern Ireland the Isle of Man and the Channel Islands against their liability to pay Damages (including claimants' costs fees and expenses) and Defence Costs in respect of

1. accidental Bodily Injury to any person
2. accidental loss of or damage to tangible property
3. nuisance trespass or interference with any easement right of air light water or way other than where arising due to a deliberate act by the Assured

arising out of Pollution occurring in its entirety during the Period of Insurance within the Territorial Limits in connection with the Business but only to the extent that the Assured can demonstrate that such Pollution

a) was the direct result of a sudden specific and identifiable event occurring during the Period of Insurance and

b) was not the direct result of the Assured failing to take reasonable precautions to prevent such Pollution

LIMITS OF INDEMNITY

Underwriters liability to pay Damages (including claimants' costs fees and expenses) shall not exceed the sum stated in the Schedule in respect of all occurrences

Defence Costs will be payable in addition to the Limits of Indemnity

In the event of any one originating cause giving rise to an occurrence or series of occurrences which form the subject of indemnity under this Section and Section 2 each Section shall apply separately and be subject to its own separate Limits of Indemnity provided always that the total amount of Underwriters' liability shall be limited to the greatest Limits of Indemnity available under either Section providing indemnity for the occurrence or series of occurrences

EXCLUSIONS TO SECTION 3

This Section is subject to the Exclusions to Section 2 (apart from Exclusion 2.) and also does not provide indemnity in respect of liability for loss of or damage to

1. premises presently or at any time owned or tenanted by the Assured
2. land or water within or below the boundaries of any land or premises presently or at any time previously owned or leased by the Assured or otherwise in the Assured's care custody or control

EXTENSION TO SECTION 3

Clean-up Costs

The indemnity provided by this Section shall be extended to include Clean Up to the extent not already included

Provided that

- a) the indemnity provided by this Extension shall not
 - (i) include Clean Up of any site or watercourse or body of water contained within or on any site or any other tangible property owned by or leased or rented to the Assured or formerly owned by or formerly leased or rented to the Assured
 - (ii) include the cost of restoration reinstatement or reintroduction of any organism
 - (iii) apply in respect of Pollution Outside Great Britain Northern Ireland the Channel Islands and the Isle of Man
- b) the Pollution
 - (i) was the direct result of a sudden specific and identifiable event occurring during the Period of Insurance and
 - (ii) was not the direct result of the Assured failing to take reasonable precautions to prevent such Pollution
- c) Underwriters liability under this Extension shall not exceed £250,000 in respect of all occurrences during the Period of Insurance including Defence Costs and claimants' costs fees and expenses

- d) The Assured agrees to pay the first 20% or £5,000 (whichever is the greater) in respect of each occurrence

For the purpose of this Endorsement the following additional definitions will apply:

Clean Up means the cost of Remediation incurred by the Assured (or for which they are legally liable) as required by any Enforcing Authority but shall not include the costs of achieving any improvement or alteration in the condition of the land the atmosphere or any watercourse or body of water or any other tangible property beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences

It shall include the costs reasonably and necessarily incurred by the Assured or for which they are legally liable to curtail or minimise Pollution once it has occurred to prevent further harm being caused but only to the extent required by any Enforcing Authority.

Enforcing Authority means any government or statutory authority or body implementing or enforcing environmental protection legislation

Remediation means remedying the effect of Pollution

CONDITIONS APPLICABLE TO SECTIONS 2 & 3

1. Burning Welding and Cutting Conditions

It is a condition precedent to liability under this Section that the following precautions shall be adhered to on each occasion where the Assured or persons acting on behalf of the Assured are using any oxy-acetylene or electric welding or cutting/grinding equipment or blow lamp or blow torch or hot air gun away from the Assured's own premises

1. the immediate area in which the operation is to be carried out must be segregated to the greatest practicable extent by the use of screens made of metal and/or fire retardant material

2. the whole of this segregated area must be adequately cleaned and freed from combustible material before operations commence

3. if work is to be carried out overhead the area beneath must be similarly cleaned and combustible material removed

4. combustible floors/substances in or surrounding this segregated area must be liberally covered with sand or protected by overlapping sheets of incombustible material

5. where work is being carried out in any enclosed area an additional Employee of the Assured or an Employee of the occupier shall be present at all times to guard against an outbreak of fire

6. no work should be carried out unless specifically authorised by the occupier who should also be asked to approve the safety arrangements

7. the following must be kept available for immediate use near the scene of operations

a) suitable and fully charged fire extinguishers and/or

b) a hose connected up to the nearest hydrant with water turned on and controllable at the nozzle of the hose in readiness for immediate use and tested prior to the commencement of the work

8. a thorough examination must be made in the vicinity of the work approximately one hour after the termination of each operation. In the event that it is not practicable for such examination to be carried out by the Assured's own Employee then appropriate arrangements must be made with the occupier

9. before "burning off" metal work built into or projecting through walls or partitions an examination should be made to confirm that the other end of the metal is not in a hazardous proximity to combustible material which may be ignited by the conduction of heat

Furthermore where the Assured or persons acting on behalf of the Assured burns debris it is a Condition precedent to liability under this Policy that the following precautions shall be taken on each occasion

1. Fires to be in a cleared area and at a distance of at fifteen metres from any property

2. Fires not to be left unattended at any time

3. A suitable fire extinguisher to be kept available at the scene of the operations for immediate use

4. Fires to be extinguished at least one hour prior to leaving site at the end of each working day

2. Bona Fide Subcontractors Condition

It is a condition precedent to liability under this Section that all bona fide subcontractors engaged by the Assured shall have in full force and effect throughout the duration of their contract with the Assured insurances as follows

1. Employers Liability insurance in respect of their liability at law for Bodily Injury to any Employee

2. Public/Products Liability insurance in respect of their liability at law for

a) Bodily Injury to any person

b) loss of or damage to tangible property

c) nuisance trespass or interference with any easement right of air light water or way

with a Limit of Indemnity of at least £5,000,000 or that shown in the Schedule in respect of Section 2 (whichever is the lower) any one occurrence or series of occurrences arising out of one original cause

and that

1. such insurances contain an Indemnity to Principals Clause

2. the Assured shall have obtained and retained a copy of written evidence of such insurances

For the purposes of this Endorsement the term bona fide subcontractors means any independent subcontractor engaged by the Assured under a contract for services

EXCLUSIONS TO ALL SECTIONS

This Policy does not provide indemnity in respect of liability

1. arising in connection with
 - a) any work of demolition involving
 - (i) ball and chain
 - (ii) a method designed and/or intended to demolish any structure or part thereof in one sudden and uninterrupted process
 - (iii) the use of explosives
 - b) structural construction alteration or repair of transport tunnels
 - c) the construction or critical maintenance of hydroelectric or reservoir dams
 - d) the construction alteration or repair of blast furnaces
 - e) work in connection with rail signalling equipment or the laying maintenance or repair of railway track other than private sidings
 - f) any shipbuilding or ship repairing other than contractors working on board a vessel unless such work is critical to the safety of the vessel
 - g) work on the structure or controls of any aircraft
 - h) work on motor vehicles licensed for road use where such work is critical to the safety of the vehicle
2.
 - a) directly or indirectly occasioned by happening through or in consequence of war invasion acts of foreign enemies hostilities (whether war be declared or not) civil war rebellion revolution insurrection military or usurped power or confiscation or nationalisation or requisition
 - b) directly or indirectly caused by or contributed to by or arising from
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (ii) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof but as far as concerns Section 1 this Exclusion will only apply where such legal liability is
 - (1) that of any principal
 - (2) accepted under agreement and would not have attached in the absence of such agreement

3. the amount of any excess shown in the Schedule including costs and expenses

Sanction Limitation and Exclusion Clause

Underwriters will not provide cover be liable to pay any claim or provide any benefit if to do so would expose Underwriters (or any parent company direct or indirect holding company of Underwriters) to any penalty or restriction (including extraterritorial penalties or restrictions so far as such do not contradict laws applicable to the Underwriters) arising out of any trade and economic sanctions laws or regulations which are applicable to Underwriters

EXTENSIONS TO ALL SECTIONS

1. Additional Defence Costs

Defence Costs extend to include legal expenses incurred with the Underwriters written consent within the courts of Great Britain Northern Ireland the Isle of Man and the Channel Islands

- a) arising out of representation at any Coroner's Inquest or Fatal Accident inquiry
- b) arising out of any criminal prosecution or proceedings relating to an offence alleged to have been committed during the Period of Insurance and in the course of the Business of the Assured in respect of matters which may form the subject of indemnity by this Policy (including with the Underwriters prior consent Employees partners or directors of the Policyholder)

provided that

- (i) Underwriters shall not be liable for any fines or penalties imposed as a consequence of such prosecution
- (ii) Underwriters shall not be responsible for Defence Costs where at the Underwriters discretion they may require the opinion of counsel (whose appointment is at the Underwriters sole discretion) as to whether or not such costs should extend or continue to extend to the support of such defence and where such counsels opinion is that there is no reasonable defence to the prosecution
- (iii) Underwriters liabilities for Defence Costs in cases of breach or alleged breach of the United Kingdom Health & Safety at Work Act 1974 (and/or any legislation of similar effect) are limited to prosecutions under Section 33(1) (a) to (c) of the Act or similar duty imposed under consolidating legislation or legislation in Northern Ireland the Isle of Man or the Channel Islands

c) arising out of the defence of any proceedings in a Court of Summary Jurisdiction in respect of matters which may form the subject of Indemnity by this Policy

The indemnity applies only to such liability as defined by each Insured Section of this Policy arising out of the Business of the Assured as stated in the Schedule subject always to the terms Conditions limitations and Exclusions of such Section and of the Policy as a whole

2. Cross Liability Clause

It is hereby declared and agreed that where more than one party is named in the Schedule as the Policyholder indemnity shall apply as though individual insurances have been issued to each party provided always that the Underwriters' total liability shall not exceed the sums stated in the Schedule as the Limits of Indemnity

3. Housing Grants Construction and Regeneration Act, 1996 - Applicable to Sections 2 & 3

The indemnity granted by this Policy is extended to apply to any process of adjudication or decision of any adjudicator pursuant to the Act provided always that as a condition precedent to Underwriters liability under this Policy the Assured agrees to comply with Conditions (a) and (b) as follows

a) Policy Conditions

The Assured shall

(i) notify Underwriters immediately upon receipt (and in no event later than two working days thereafter) of any notice of intention to refer a dispute to adjudication ("notice of adjudication") or of the service by the Assured of any notice of adjudication in circumstances which will lead to or are likely to lead to a claim being made against the Assured (whether under a process of adjudication or otherwise)

(ii) promptly forward to Underwriters all information relating to any dispute referred to adjudication including copies of all documentation made available to the Assured or subsequently by the Assured to the adjudicator

(iii) allow the Underwriters to appoint advisers or representatives and to have conduct (including the right but not the obligation to take over the conduct) of the adjudication as they deem appropriate and provide such assistance as the Underwriters may reasonably require

(iv) meet any request direction or timetable of the adjudicator

(v) satisfy the Underwriters that any dispute referred to adjudication is or would be the subject of indemnity under this Policy and that the decision reached by the adjudicator represents the award against the Assured of a payment of money by the Assured which constitutes compensatory damages which form the subject of such indemnity

(vi) not agree to accept the decision of the adjudicator as finally determining the dispute without the prior written consent of the Underwriters

(vii) in the event of a decision reached by the adjudicator that such an award as described in v) above is payable give the Underwriters every assistance in instituting legal proceedings (or arbitration if applicable in accordance with the Assured's contract) in order to challenge reopen stay the enforcement of or overturn such adjudicator's decision or otherwise to recover such award if the Underwriters deem it appropriate

The Underwriters shall have sole conduct of all such proceedings

b) Conditions relating to contracts

Any provisions relating to adjudications pursuant to the Act in any contract entered into by the Assured shall

(i) provided that the adjudicator must be independent of the parties to the contract

(ii) not allow for any decision of the adjudicator to be binding or to determine any dispute finally

(iii) not allow the adjudicator to disregard the legal entitlements of the parties in order to reach a decision based on commercial considerations

(iv) not prohibit the assistance or representation by advisers or representatives (whether legally qualified or not) at any adjudication

(v) not place any conditions upon the timing of commencement of legal or arbitration proceedings (other than adjudications pursuant to the Act)

Any dispute or difference arising hereunder between the Assured and the Underwriters shall be referred to the arbitration of a Queen's Counsel to be agreed upon by both parties or in the absence of agreement by a QC nominated by the Chairman of the Bar Council The Underwriters agree to pay the costs of such referral except where indemnity has been denied by the Underwriters and the QC upholds such decision

4. Automatic Acquisitions

The Assured shall include any entity acquired by the Policyholder provided that

- a. the Business is similar to that of the Policyholder
- b. full underwriting information constituting a fair presentation of the risk (including previous claims information) is provided to Underwriters within 30 days of the acquisition
- c. the Policyholder accepts any additional terms and conditions required by Underwriters and agrees to pay any additional premium

5. Overseas Personal Liability

The indemnity provided by this Policy shall apply to

- a) the Policyholder
- b) at the request of the Policyholder
 - (i) any director official or Employee of the Policyholder
 - (ii) any spouse or child of the persons stated in a) or b) i) above who are accompanying such persons

in respect of liability incurred by such persons in a personal capacity in connection with an occurrence happening during the Period of Insurance in any country whilst on a temporary visit to such country in connection with the Business

Provided that

- 1) any person entitled to indemnity under this Extension shall as though they were the Assured be subject to the terms conditions and limitations of this Policy insofar as they can apply
- 2) nothing in this Extension shall increase the liability of the Underwriters to pay any amount exceeding the Limit of Indemnity regardless of the number of persons claiming to be indemnified
- 3) the Underwriters shall not provide indemnity against
 - a) contractual Liability
 - b) liability for which indemnity is provided by any other insurance
 - c) liability in respect of loss of or damage to property belonging to or in the custody or under the control of any person entitled to indemnity under this Extension
 - d) liability in respect of Bodily Injury (as defined for Sections 2 & 3) to any person entitled to indemnity under this Extension
 - e) liability caused by or arising from
 - (i) the ownership or occupation of land or buildings

- (ii) the carrying on of any business profession trade or employment
- (iii) the ownership possession or use of animals other than horses or domestic dogs or cats

6. Compensation for Court Attendance

In the event of any of the persons stated below attending court as a witness at the request of the Underwriters in connection with a claim in respect of which the Policyholder is entitled to indemnity under this Section the Underwriters will provide compensation to the Policyholder at the following rates per day for each day on which attendance is required

- a) any director or partner of the Policyholder £250
- b) any Employee £100

All General Extensions are subject otherwise to the Policy terms Conditions Limitations and Exclusions

CONDITIONS APPLICABLE TO ALL SECTIONS

(Conditions 1. 2. 3. and 12. are precedent to Underwriters' liability to provide indemnity under this Policy)

1. Claims Procedure

The Assured shall give written notice to the Underwriters as soon as reasonably practicable of any incident that may give rise to a claim under this Policy and shall give all such additional information as the Underwriters may require every letter of claim writ summons or process and all documents relating thereto and any other written notification of claim shall be forwarded unanswered to the Underwriters immediately they are received

The Assured shall at all times in addition to their obligations set out above afford such information to and co-operate with the Underwriters or their appointed agents to allow the Underwriters to be able to comply with such relevant Practice directions and Pre-action Protocols as may be issued and approved from time to time by the Head of Civil Justice

No admission offer promise or payment shall be made or given by or on behalf of the Assured without written consent of the Underwriters who

shall be entitled to take over the conduct in the name of the Assured the defence or settlement of any claim or to prosecute in the name of the Assured for their own benefit any claim for indemnity or Damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Assured shall give all such information and assistance as the Underwriters may reasonably require

2. Alterations in Risk

The Assured is required to notify the Underwriters of all material facts or alterations in the risk which come to his knowledge or arise during the currency of this Policy

3. Adjustment of Premium

If any of the Premium for this insurance has been calculated on estimates furnished by the Policyholder the Policyholder shall keep accurate records containing all particulars relative thereto and shall at all times allow the Underwriters to inspect such records The Policyholder shall within three months from the expiry of each Period of Insurance furnish such particulars to Underwriters and the premium for such period shall thereupon be adjusted and the difference paid by or allowed to the Policyholder as the case may be subject to any minimum premium required The Underwriters reserve the right to request that the Policyholder supplies an auditor's certificate with such calculations that are the subject to adjustment under this Policy attesting to the accuracy thereof Such calculations shall include all remuneration paid to any Employee

4. Discharge of liability

The Underwriters may at any time pay to the Assured in connection with any claim or series of claims under this Policy to which a Limit of Indemnity applies the amount of such Limit (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment being made the Underwriters shall relinquish the conduct and control of and be under no further liability in connection with such claims

5. Apportionment of Defence Costs

Except where the Limit of Indemnity is inclusive of Defence Costs if a payment exceeding the Limit of Indemnity has to be made to dispose of a claim the liability of the Underwriters to pay all Defence Costs in connection therewith shall be limited to such

proportion of the said Defence Costs as the Limit of Indemnity bears to the amount paid to dispose of a claim

6. Policy Interpretation

Any phrase or word in this Policy and the Schedule will be interpreted in accordance with the laws of England and Wales The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear

7. Other Insurance

If any claim covered by this Policy is also covered in whole or in part by any other insurance Underwriters shall have no liability to contribute to such claim

8. Fraudulent Claims

If the Assured shall make any claim knowing the same to be fraudulent or false as regards the amount or otherwise (including the provision of false or fraudulent documents or statements) then

Underwriters will:

- a) refuse to pay the whole of the claim and
- b) recover from the Insured any sums that it has already paid in respect of the claim

Underwriters may also notify the Assured that it will be treating all sections of this policy as having terminated with effect from the date of the earliest of any of the fraudulent act In that event the Assured will

- a) have no cover under the Policy from the date of termination and
- b) not be entitled to any refund of premium

9. Cancellation Clause

Underwriters may cancel this Policy by sending thirty days written notice to the Policyholder's last known address whereupon the Policyholder shall become entitled to a refund of a proportionate part of the premium

10. Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this agreement but this does not affect any right or remedy of a third party which exists or is available apart from that Act

11. Policy Disputes Clause

Any dispute concerning the interpretation of the terms Conditions Limitations or Exclusions contained herein is understood and agreed by both the Assured and the Underwriters to be subject to the laws of England and Wales Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within England and Wales and to comply with all requirements necessary to give such court jurisdiction All matters arising hereunder shall be determined in accordance with the law and practice of such court

12. Premium Payment

It is a condition precedent to liability that all Premiums due to Underwriters are paid within 60 days of inception of this Policy. Non-receipt by Underwriters of such Premiums by midnight of the Premium Due Date shall render this Policy void with effect from inception

13. Due Observance

If the Assured does not comply with any part of any condition which makes payment of any claim conditional upon such compliance Underwriters will not pay the claim except where:

1. compliance would tend to reduce the risk of loss of a particular kind or at a particular time or location and
2. the Assured has demonstrated that the non-compliance could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred

NOTICE

The Assured must make a fair presentation of the risk at inception renewal and variation of this Policy

If the Assured fails to make such a fair presentation of the risk

- a) Underwriters may avoid this Policy and refuse all claims if
 - (i) such failure was deliberate or reckless and/or

- (ii) Underwriters would not have entered into this Policy on any terms if the Assured had made a fair presentation of the risk

Should Underwriters avoid the Policy Underwriters shall return the premium paid to the Assured unless such failure was deliberate or reckless

- b) if Underwriters would have entered into the Policy but on different terms had the Assured made a fair presentation of the risk Underwriters may

- (i) reduce proportionately the amount to be paid on any claim if Underwriters would have charged a higher premium calculated by applying the percentage that the actual premium charged bears to the premium that would have been charged had the Assured made a fair presentation of risk and/or

- (ii) treat the Policy as entered into on any such different terms (other than relating to the premium) that Underwriters would have entered into had the Assured made a fair presentation of risk

CLAIMS

The Assured shall give notice to the Underwriters as soon as reasonably practicable of any incident that may give rise to a claim under this Policy and shall give all such additional information as the Underwriters may require every letter of claim writ summons or process and all documents relating thereto and any other written notification of claim shall be forwarded unanswered to the Underwriters immediately they are received

All claims and enquiries should be addressed to:

Tokio Marine HCC - International Group

6 Old Field Road

Bocam Park

Bridgend

CF35 5LJ

Telephone: 01656 868000

COMPLAINTS

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem. If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact

Compliance Officer

Tokio Marine HCC

1 Aldgate

London

EC3N 1RE

The Financial Ombudsman Service (FOS)

Should you be dissatisfied with the outcome of your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. Contacting the FOS does not affect your right to take legal action.

The FOS's contact details are as follows:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Telephone: +44 (0)30 0123 9123

Website: www.financial-ombudsman.org.uk

The European Commission Online Dispute Resolution Platform (ODR)

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>. This platform will direct

insurance complaints to the Financial Ombudsman Service. However, you may contact the FOS directly if you prefer, using the details as shown above.

DATA PROTECTION NOTICE

Tokio Marine HCC respects your right to privacy. In our Privacy Policy (available at <https://www.tmhcc.com/en/legal/privacy-policy>) we explain who we are, how we collect, share and use personal information about you, and how you can exercise your privacy rights. If you have any questions or concerns about our use of your personal information, then please contact DPO@tmhcc.com.

We may collect your personal information such as name, email address, postal address, telephone number, gender and date of birth. We need the personal information to enter into and perform a contract with you. We retain personal information we collect from you where we have an ongoing legitimate business need to do so (please note that reference to “you” or “your” herein encompasses non-exhaustively “you, your company, employees and / or customers”).

We may disclose your personal information to:

- 1 our group companies;
- 1 third party services providers and partners who provide data processing services to us or who otherwise process personal information for purposes that are described in our Privacy Policy or notified to you when we collect your personal information;
- 3 any competent law enforcement body, regulatory, government agency, court or other third party where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your interests or those of any other person;
- 4 a potential buyer (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in our Privacy Policy; or
- 5 any other person with your consent to the disclosure.

your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country. We transfer data within the Tokio Marine group of companies by virtue of our Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

We use appropriate technical and organisational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information.

You are entitled to know what data is held on you and to make what is referred to as a Data Subject Access Request ('DSAR'). You are also entitled to request that your data be corrected in order that we hold accurate records. In certain circumstances, you have other data protection rights such as that of requesting deletion, objecting to processing, restricting processing and in some cases requesting portability. Further information on your rights is included in our Privacy Policy.

You can opt-out of marketing communications we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. Similarly, if we have collected and processed your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You have the right to complain to a data protection authority about our collection and use of your personal information.