



ZURICH[®]
MUNICIPAL

Select

part F: public liability

This schedule replaces any previous schedule. The schedule and policy are to be read together.

policy number: JHA-22S552-0013
period of insurance

from: 12th October 2020
to: 11th October 2021
expiry: 11th October 2021

limit of indemnity: £20,000,000

excess: £2,500

operative
endorsements:

1 The Limit of Indemnity in respect of any one claim or series of claims arising directly or indirectly from asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos fibres or derivatives is £5,000,000 or the Limit of Indemnity specified in the schedule, whichever is the lower.

2 1. The following Special Definitions are added to Section 1 - Special Definitions:

Health Care

- a) Diagnosis of Injury
- b) prescription of treatment or drugs
- c) care or treatment of a patient
- d) personal medical or health care advice to individuals in their private capacity

Incidental Treatment

Administration or supervision of medication orally, topically, by injection or by tube, and the application of appliances or dressings.

2. The following is added to section - Special Exclusions

Health Care Duties

Liability arising out of or in consequence of the rendering of or failure to render Health Care other than in respect of Incidental Treatment forming part of the official duties of a

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Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

policy reference: MHAABC03
schedule no: 20 1 of 2
issue date: 14 December 2020
examined:

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suitably trained Employee provided always that this exclusion will not apply to nurses employed by the **insured**.

- 3 The **excess** referred to above will apply in respect of any one claim or series of claims arising from any one cause.
- 4 Section 3, Exclusion 13 is held to be inoperative in respect of unmanned aerial vehicles up to 20kg in weight excluding fuel but inclusive of any articles or equipment installed in or attached to the vehicle at the commencement of flight. Subject to the operator complying with all legislation and licensing regulations.

In respect of any Injury, **damage** or Financial Loss sustained in connection with unmanned aerial vehicles the Limit of Indemnity is reduced to £5,000,000.

Costs and Expenses will be payable in addition to the limit of indemnity other than in respect of any claim made or brought:

- a) in the United States of America or Canada or territories under their jurisdiction
- b) under or in consequence of any judgement or order in or under the laws of the United States of America or Canada or territories under their jurisdiction.

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