

Products liability insurance relates to the insured's legal liabilities for:

- bodily injury to persons; and
- loss of or damage to material property;

caused by products or goods.

PRODUCT DEFINITION: any goods or products manufactured, sold, supplied, retailed, delivered, installed, erected, repaired, maintained, altered, treated or tested by the insured.

Common 'product' categories

- consumable products;
- safety critical products;
- complex products, e.g. motor cars;
- testing equipment;
- a component for inclusion in another product or is itself a finished product;
- packaging, labelling and brochures etc. - as they are products in themselves;
- discontinued hazardous products, e.g. asbestos products;
- potential for product misuse;
- services provided at the insured's own premises;
- services provided away from the insured's own premises.
- Other; describe

The cover will include liability for incorrect labelling and liability arising out of the sale of the wrong goods

THE COVER is dependent upon an element of accident causing injury or damage which results from the supply of the product.

EXCLUSIONS

- Injury to employees of the insured;
- Damage to property belonging to or held in trust by the insured or in the custody or control of the insured;
- Damage to any product supplied giving rise to a claim;
- Replacement cost of any product giving rise to a claim;
- Liability assumed under agreement unless such liability would have attached notwithstanding such agreement;
- Radioactivity and War and related perils.

Full name of Proposer(s): _____ PIN No: _____
 Physical Address: Bldg: _____ Floor: _____ Street: _____
 Postal Address: _____ Postal Code: _____ Town: _____
 Telephone No. - Office: _____ Mobile Phone: _____ Fax No.: _____
 Email Address: _____ Website: _____
 Description of Business _____ How long in operations? _____
 Period of Insurance: From _____ To _____

1. Does your business involve manufacture, processing, packing, wholesaling or retailing? Please state which:-

2. Does the proposer operate a research and development Department? If yes, please specify details and qualification of the personnel including design teams.

3. Give below details of all products :- (use separate sheet if insufficient space below)

Trade Name	Name of Manufacturer	Description of product	Estimated Annual Turnover	Date first Marketed

a) Specify any products which are inflammable, explosive, poisonous, radioactive or in any way dangerous:-

b) Are directions for use given

(i) by printing on the container of product? _____

(ii) by separate leaflet or brochure? _____

c) Describe the containers _____

d) Are the products used as component? _____

If so, with what type of products and by what industries? _____

e) Will any new product be marketed during the next twelve months? If so, give details _____

4. If any of your products are assembled by another firm (or persons) or if your products incorporate parts manufactured elsewhere.

Please give details :- _____

5. Are any of your products or components thereof manufactured abroad?

If so, please give details below, including country of manufacture and value of such products or components :-

6. Give the following details regarding products supplied or distributed overseas

- a) To which Countries? _____
- b) How are you represented in these countries? _____
(e.g. through agencies, concessionaires or you own Branches (i.e. Direct))
- c) Estimated Annual turnover for each countries :- _____

7. Do you keep records of the sources of supply of goods and materials which you handle and use? _____

8. Do you enter into any agreements or undertaking to indemnify (or hold harmless) suppliers of materials or components or sub-contractors or processors in respect of any injury or damage? _____
If so, please supply wordings... _____

9. Do you issue any written guarantee or condition of Sale with or in respect of any of your products? _____
If so, please supply wordings. _____

NOTE: FOR ALL PRODUCTS CONCERNED IN THIS ENQUIRY IT IS ESSENTIAL THAT DESCRIPTIVE LEAFLETS OR BROCHURES, SPECIMEN LABELS, GUARANTEES AND CONDITIONS OF SALE ARE ATTACHED TO THIS QUESTIONNAIRE

10. In respect of Products Liability insurance

- a) Are you at present insured _____
- b) Have you ever proposed for such insurance?
If answer to either (a) or (b) is "YES" give name of insurer below : - _____
- c) Has any such proposal been declined or withdrawn? _____
- d) Has any Insurer cancelled, refused to renew or required either an increased premium or special conditions? _____
If so, please give details _____

11. In respect of the products proposed for this insurance, please give details of :-

- a) Any claims made or pending against you _____

- b) Any case where you have reason to expect a claim _____

12. Limit of indemnity required in respect of any one period of insurance _____

13. Please attach audited balance sheets for the last two years.

Period of Insurance from _____ to _____

I/We the undersigned do hereby warrant the truth and correctness of all the statements made in this proposal and I/we declare that I/we have not withheld any material information. And I/we agree this proposal and this warranty and declaration shall be the contract between me/us and The Insurance Company and I/we agree to abide by the terms and conditions of the policy issued in answer to this proposal, and to pay the premium required.

Date _____ Signature _____

Liability does not begin until this proposal has been accepted by the Company and the premium paid, except as provided by any official cover note issued by the Company. A specimen policy is available on request. It is understood that any quotation is made subject to the truth of the statements in this form which will be the basis of any contract between me/us and the Company.