

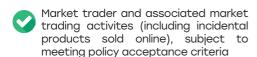
Market Traders Liability Insurance
Key Information for an Annual Policy

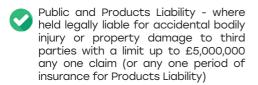
The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between you and Axa Insurance. Please refer to the policy schedule and policy wording for details of the full terms and conditions.

# What is this type of insurance?

The CMTIA Market Traders Liability Insurance policy provides Public & Products Liability, with the option to add Employers' Liability insurance, for individuals or companies who undertake market trading activities at a licensed market, or craft fair, or other private or public locations.

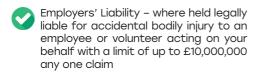
### Who and what are insured?





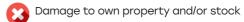
## Optional covers

Public and Products Liability - where held legally liable for accidental bodily injury or property damage to third parties with a limit up to £10,000,000 any one claim (or any one period of insurance for Products Liability)



#### What is not insured?

# Claims arising from



Hot work processes, other than cooking of food

Sale of food from vans unless prior approval of the landowner or person responsible for the land is obtained

Sale of safety critical automotive products

Sale of fireworks or firearms or replica guns

Sale of tobacco or tobacco related products

Sale of vapes or e-cigarettes or replacement liquids chargers or accessories

Sale of used or second hand electrical products

Sale of aviation or hovercraft products

Invasive, physical, mental or beauty treatments, products or services

Cyber and data

Delivery of professional services

# Are there any restrictions on cover?



Excludes claims from treatment products which are not proprietary branded or are not wholly made up of naturally blended ingredients



Excludes limited companies unless solely involved in market trading activities



Excludes claims caused by products sold or exported to USA or Canada

#### Where am I covered?



Cover applies to business activities undertaken in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and also within the European Union for up to 30 days in any period of insurance.

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



From the start and end dates noted in your policy schedule.

## What are my obligations?



# Before your policy commences

- Ensure the cover included meets your requirements
- Read your policy documentation to ensure you understand the extent of cover provided, limitations and any conditions which may apply

# Ongoing duties

You must make a fair presentation of the risk which you wish to insure. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to each renewal.

You must tell us as soon as possible of any change:

- · to the business activities shown in the schedule and statement of fact
- to the person(s), firm, company, or organisation shown in the schedule as insured
- to the information you provided during the policy application process that may increase the risk of loss as insured under any section of your policy

### You must take reasonable steps to:

- prevent or protect against injury, loss or damage
- remedy any defect or any danger that becomes apparent as soon as possible

### You must as soon as practical:

- give us or Axa Insurance notice of any circumstances which might lead to a claim under your policy
- give us or Axa Insurance all the information that may be requested

### You must immediately:

- on receipt send us or Axa Insurance every letter, court order, summons or other legal document served upon you. Please do not answer these
- tell us or Axa Insurance about any prosecution, inquest or fatal accident inquiry or dispute for referral to adjudication or court proceedings in connection with any potential claim under your policy

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# In the event of a claim

- Please call Axa Insurance on 0345 900 4185, option 3, quoting the scheme policy number
- Claims should be notified in accordance with the claims procedures detailed within the policy wording

### When can I cancel the policy?

- If you cancel your policy before your cover starts, or within 14 days of cover commencement, you will be entitled to a refund of the premium and any administration fees you've paid, so long as no claims have been submitted during the period insured
- If you cancel after 14 days of cover commencement you will be entitled to a refund of
  of the proportion of the premium paid for the unexpired period of insurance, less any
  cancellation administration fees, so long as no claims have been submitted during the
  period insured. There will be no refund of any administration fees.

# If you have a complaint

Any complaint should be addressed in the first instance to Hayes Parsons Limited using the address details mentioned in this document.

Axa Insurance are covered by the Financial Ombudsman Service. If you have complained to Axa and have been unable to resolve the complaint, you may refer it to this independent body if you are eligible to do so (see http://www.financialombudsman.org.uk for further details). Following the complaints procedure does not affect your right to take legal action.

### **Financial Services Compensation Scheme**

Axa Insurance are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Axa cannot meet their obligations, depending on the type of insurance and circumstances of your claim.

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# HAYES PARSONS Part of the Hayes Parsons Group