

STEMNET INSURANCES FOR STEM AMBASSADORS

(as at 26.10.09)

BRIEF SUMMARY OF COVER

Employers Liability

Provides cover for the insured (employer) in respect of any sum which they may be liable to pay to any employee who during working hours suffers from:

- Bodily injury
- Death
- Disease
- Illness

It also covers the employer's cost of legal representation:

- At a coroners inquest or other fatal injury inquiry
- In any court proceedings where it is alleged that an employee has been injured because the employer has failed to fulfil his statutory duties
- Defending a prosecution relating to the welfare of employees under the Health and Safety at Work Act 1974

Limit of Indemnity £10,000,000

(nb. Incidents of terrorism are restricted to a maximum limit of indemnity of £5,000,000).

Public Liability

Provides cover in respect of claims from Third Parties who may suffer injury or damage due to the negligence of the insured or that of their employee.

Limit of Indemnity £5,000,000

In addition to the Limit of Indemnity the policy will pay the insured's cost and expenses in respect of legal representation.

Professional Indemnity

Provides cover against loss arising from any claim or claims made against the insured during the period of insurance by reason of a Wrongful Act, error or omission where no injury or damage occurs, committed by:

- (a) the insured
- (b) any employee
- (c) any other person, firm or company directly appointed by and acting for and on behalf of the insured

in or about the conduct of the Professional Services.

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Personal Accident and Business Travel

Provides Personal cover for STEM Ambassadors against death, accident and/or injury, legal expenses, rescue expenses, assistance, personal liability, baggage and/or personal effects, money, cancellation, travel delay, hijack, kidnap or hostage whilst the STEM Ambassador is travelling to and from and participating in any STEM Ambassador event (known to the STEMNET sub-regional Contract Holder and/or arranged by them), cover starting from the time of leaving their place of residence or place of work whichever occurs last, until return to their place of residence or place of work whichever occurs first.

Please note that STEM Ambassadors' cars will not be covered by this or any other insurance provided by STEMNET for STEM Ambassadors.

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