



Summary of Cover: One Man Oil & Gas Contractors Insurance

Liability

As a One Man Oil & Gas Contractor you will have a contractual requirement to arrange Public, Product and possibly Employers' Liability Insurance, as defined below:

Public & Product Liability	Covering your legal liability for death, injury or disease to members of the public or loss or damage to their property arising from the services provided and goods sold or supplied by you.
Employers' Liability	Covering your legal liability for death, injury or disease sustained by employees arising out of their employment.

Cover can be tailored to your individual requirements, as outlined below:

Nature of Work	Non-Manual, Light-Manual or Manual Work
Location	Onshore and/or Offshore (Offshore can be limited to 20 days per annum)
Territory/Jurisdiction	Worldwide territorial cover available (standard package excludes USA/Canada)
Indemnity Limits	Public/Product Liability - £2,000,000 or £5,000,000 any one occurrence/period Employers' Liability - £10,000,000 (onshore) and £5,000,000 (offshore)
Contractual Requirements	Policy extends to include Hold Harmless Agreements, Waiver of Subrogation Rights and Principal's noted as Joint Assured's where required by contract

The following standard policy conditions apply:

Excess	£250 for Third Party Property Damage increasing to £750 for offshore incidents
Principal Conditions	Excludes Liability arising out of wrongful design, advice or specification given for a fee or for which a fee is normally charged (Professional Indemnity).
	Excludes United States of America or Canadian National employees
	Excludes Asbestos & Terrorism other than Statutory £5,000,000 Employers' Liability cover
	1989 Oil & Gas Conditions
	Premium is Minimum & Deposit