

# Food Safety Closure Insurance Policy

## Insurance Product Information Document



XL Insurance

### XL Insurance Company SE

Registered in Ireland - Company Number 641686. Regulated by the Central Bank of Ireland.

**Product:** O'Driscoll O'Neil DAC Food Safety Closure and Clean Up Insurance

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 us. You will find all the terms and conditions, along with other important information in your policy documentation.

### What is this type of Insurance?

This is a food safety insurance policy to protect you for Closure Order by Food Safety Authority for Business Interruption, Clean up Expenses and Consultation Expenses. Cover will only be provided for



#### What is insured?

- ✓ **Insured Event**
- ✓ Closure Order
- ✓ Covers closure by the Food Safety Authority of Ireland under S.I. No 117 of 2010
- ✓ **Loss**
- ✓ Business Interruption  
Covers loss of Gross Revenue sustained at the insured location by the insured
- ✓ Clean up Expenses  
Covers expenses incurred directly by the insured in connection with cleaning of the premises.
- ✓ Consultant Expenses  
Covers fees and expenses of the Crisis Management Consultant engaged to assist the insured



#### What is not insured?

- ✗ Excesses apply and are shown in the schedule of insurance. You are responsible for paying this amount in the event of a claim.
- ✗ Any Insured Event relating to a competitor
- ✗ Any injury, damage or claim made by a third party arising out of consumption of food prepared and/or served
- ✗ Intentional violation by the insured of S.I. No 117 of 2010
- ✗ Any change in governmental or health authority regulations
- ✗ Fines or penalties imposed by third parties or governmental organizations/agencies.
- ✗ Any costs or expenses relating to non-food services provided



## Are there any restrictions on cover?

- ! The insurers liability will be limited to the amounts stated on the schedule
- ! The policy may not be assigned or transferred without the written consent of insurers
- ! The insured will exercise due diligence to do all things reasonable and practical to any happening or circumstances covered to mitigate any loss
- ! The insured will cooperate with the insurers in all matters



## Where am I covered?

- ✓ Worldwide



## What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.
- In the event of a claim or circumstance that may result in a claim you must immediately notify our claims representatives.



## When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



## When does the cover start and end?

This insurance cover is usually for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



## How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. If you do cancel this insurance, provided you have not made a claim, you may be entitled to a refund of premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.