

Corporate Manslaughter and Corporate Homicide Act 2007

Factsheet

The Corporate Manslaughter and Corporate Homicide Act 2007 received Royal Assent on 26 July 2007, and will come into force on 6 April 2008.



Background

Applying throughout the UK, the act will impose liability on a Company if in the way that its activities are managed causes a death through a gross breach of a duty of care to the individual. The new offence is aimed at the organisation, rather than an individual manager and seeks management responsibility for health and safety. Upon conviction, a company may receive a substantial fine, which could be proportionate to the company's earnings.

Additionally, there will be powers to order remedial measures to be applied by the company, such as specified improvements to risk management.

The legislation goes beyond workplace accidents to employees; it could be triggered by any activity impinging upon third parties, for example, where a death has resulted from a product supplied by the company, or where a visitor to a company site is killed.

A prosecution for Corporate Manslaughter can seriously damage the reputation of a company and it's therefore vital that the company and its senior managers do not fail to manage health and safety.

Zurich's extended coverage

Responding to this act, Zurich Global Corporate UK will now provide the following defence cost coverage in any one period of insurance under:

Employers' Liability policy	£5 million
Motor Fleet Liability policy	£5 million
Public and Products Liability policy	We will continue to assess on an individual basis and an element of the coverage will include Corporate Manslaughter defence costs

These extensions will apply to all new policies that come into force on or after 1 April 2008 and to all existing policies from 1 April 2008. We will also issue endorsements for existing customers.

Where Zurich can help

If you become involved in an incident leading to a Corporate Manslaughter prosecution, contact your usual claims contact at Zurich as soon as possible. We'll combine our expertise with that of our solicitors to offer help when it is most needed in the critical first few hours when many agencies such as the Police, the Health and Safety Executive, and the media will all be demanding access to witnesses and key personnel within the organisation. At this crucial time Zurich can offer support and advice, whilst ensuring maximum cooperation with the investigating authorities and, at the same time, protecting your organisation.

To find
out how Zurich can
help you, call your usual
Zurich contact on

020 7648 3200

Alternatively, call your broker
or visit our website

**[www.zurich.com/
corporatebusiness](http://www.zurich.com/corporatebusiness)**

Zurich Global Corporate UK

London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD, England
www.zurich.com/corporatebusiness

Zurich Global Corporate UK is a trading name for the following companies:

Zurich Insurance Company*

A limited company incorporated in Switzerland. Registered in the canton of Zurich No. CH020.3.929.583-0
UK Branch registered in England and Wales No. BR105. Registered Office: Mythenquai 2, 8022 Zurich, Switzerland.
Head Office in the UK: Zurich House, Stanhope Road, Portsmouth, Hants PO1 1DU

Zurich Insurance Ireland Limited**

A limited company incorporated in the Republic of Ireland Registered No. 13460 UK Branch registered
in England and Wales No. BR7985. Registered Office: Eagle Star House, Ballsbridge Park, Dublin 4.
Head Office in the UK: London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD

*Authorised and regulated by the Financial Services Authority

**Authorised and regulated by the Irish Financial Services Regulatory Authority and regulated by the
Financial Services Authority for the conduct of UK business

Because change happenz[®]



ZURICH[®]