



Independent Living Insurance

application form

Insuring your independence for over 35 years. 

Why Fish is different?

Fish - leading the way

Since 1975 Fish Insurance have been providing specialist, low cost cover to disabled people right across the UK. Today we are one of the UK's **largest** disability and independent living insurance providers with well over 70,000 policyholders.

Pioneers in our field we have launched a range of unique policies specifically designed to meet the particular requirements of disabled people and those with limited mobility. Among the **many innovations** we have led was the UK's first independent living insurance policy specially created to protect people using direct payments and other personal funding mechanisms to employ their own personal assistants.

Product excellence is matched by our reputation of **delivering superior service and support**, not just to our policyholders but to social care professionals, over 150 local authorities, service support groups, mobility and healthcare equipment dealers and charities. Our **specialist trained staff** provide informed advice on the right insurance solutions whilst decades of specialist experience ensure claims are handled sympathetically, swiftly and professionally.

We are proud to be one of the UK's leading disability and independent living insurance providers.

Redundancy Payment Cover

FIRST
from
Fish+ ✓

Like all employees personal assistants are legally protected if they're made redundant.

So who picks up your PA's redundancy bill if your care package changes, you switch from independent living to full time residential or nursing care, or you die?

It's an increasing worry for many people.

But don't panic because Fish have become the first company to include redundancy payment cover – at no extra cost.

These diffe

It's one of the most important decisions you can make. Choose the wrong insurance policy and you won't find out until you need to claim. So look out for the differences that can make all the difference.

Court and Tribunal Costs

FIRST
from
Fish⁺ ✓

Did you know that the average cost of defending an employment tribunal is over £8,500?†

It can cost even more. So who will pay – and how?

The Fish policy is the only one that will cover your legal and tribunal costs up to £100,000 whether you have taken our advice or not.

Fish offering greater cover when you don't follow advice.

Replacement PA Cover

FIRST
from
Fish⁺ ✓

How would you cope if you had a dispute with your PA?

What if this leads you to immediately dismiss them or they resign without serving notice?

What if, as you're resolving a dispute, they then hand in a sick note? Who would support you and how would they be paid?

Because we know how important it is that you benefit from uninterrupted care, Fish's policy was the first to pay towards the cost of finding a replacement PA.

Differences make one big difference!

Independent Living Insurance



How to proceed



Call our sales team on 0500 432 141.^{††} Please have your credit/debit card details to hand.



Simply complete this application form in full, detach and post it to:
Fish Insurance, 2-4 Riversway
Business Village, Navigation Way,
Preston, PR2 2YP.



Buy online
www.fishinsurance.co.uk

As the Employer, you are the person responsible for recruiting staff, paying wages, issuing instructions and maintaining a safe working environment. You must also be able to understand your legal obligations as an Employer.

Cover can be on a joint basis for up to four people receiving support provided they live in the same household and are in the same family or partners.

Your Details (as the Employer)

Title _____ Date of Birth / / _____

Forename(s) _____

Surname _____

Address of person receiving support:

Postcode _____

Correspondence address if different:

Postcode _____

Contact telephone: _____

Email address: _____

Name(s) of Person(s) receiving Support (details of Employees are not required)

Title _____ Date of Birth / / _____

Forename(s) _____

Surname _____

Title _____ Date of Birth / / _____

Forename(s) _____

Surname _____

If there are more than two people receiving support please provide names on a separate piece of paper.

Cover Start Date

/ /

Cover will NOT start until we accept your application. For immediate cover, payment can be made by credit/debit card by calling 0500 432 141.

Payment Method (tick one)

- Cheque – made payable to Fish Insurance Postal Order
- Invoice (with prior agreement) Visa / Mastercard / Switch / Visa Delta (please circle)

Card No.

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Valid From

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Expiry

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Issue No. (Switch only)

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CVC

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The CVC (Card Verification Code) is the last three-digit number on the back of your credit/debit card.

Levels and Cost of Cover (tick one)

Full Cover £135.00 **Basic Cover** £67.00*

*Includes a £10 introductory discount on your first years insurance only. All premiums include IPT at the appropriate rate.

Declaration

Do you confirm that the home where the support is provided is in a good state of repair and so maintained at all times and that you and any other named person(s) receiving support have not made a claim under a liability policy or been convicted or charged (but not yet tried) with a criminal offence other than a motoring offence. (Convictions 'spent' under the Rehabilitation of Offenders Act 1974 need not be disclosed).

YES NO

If you have answered NO to this statement please telephone Fish Insurance to discuss further. If the application has been completed by any other person, that person is my agent and not the agent of the insurers.

- Are PAs required to administer medication? Please tick if you require information on our carer policy which covers PAs in the event of errors or omissions in administering drugs.

Signature _____

Date _____

If you (as the Employer) are unable to sign, then the declaration must be signed by your legal representative.

Agents Code _____

Independent Living Policy Comparison and Features

	Full Cover	Basic Cover
Employers Liability	£10million	£10million
Public Liability	£5million	£5million
Indemnity to Principal	✓	✓
Redundancy Payment Cover	✓	X
Replacement PA Cover	✓	X
Identity Theft	✓	X
Loss of Keys	✓	X
Errors and Omissions by Employee	✓	X
Theft by Employee	✓	X
Personal Accident	✓	X
Accidental Death	£12,500	X
Hospitalisation Benefit	£75	X
Emergency Medical Collection	✓	X
Accidental Death Funeral Cover	✓	X
24 hour Employment Law and Tax Advice Line	✓	X
Compensation Costs	✓	X
Court and Tribunal Costs	✓	X
Customer Care Helplines	✓	X
Health and Safety Manual and Advice	✓	X
Contract Disputes for Services or Goods Purchased	✓	X
Excess (that you will pay)	None	None
£50 off car insurance voucher	✓	✓
Annual Premium	£135	£67*

*Includes a £10 introductory discount on your first years insurance only. New customers only. Offer ends 31/12/2012. All premiums include IPT at the appropriate rate.

**Products available on Full Cover policy only. *Source: British Chamber of Commerce Jan 11. ††Calls to 0500 numbers are free from a UK landline, mobile costs may vary.

Fish Insurance is a trading name of Fish Administration Ltd, registered in England & Wales number 4214119. Fish Administration Ltd is authorised and regulated by the Financial Services Authority.