



CARER AND
PERSONAL ASSISTANT
INSURANCE

Your Policy Wording

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Introduction

Your Policy provides evidence and details of the insurance cover **you** (the insured named in the schedule) have purchased from **us** (Fish Insurance).

You should:

- a) read it carefully to ensure **you** understand the details of the cover and that it meets **your** requirements.
- b) check all the details in the schedule are correct.
- c) advise **us** as soon as possible if either of the above is not the case.
- d) keep **your** policy safe.

We will endeavour to provide any help or information **you** may require in connection with this insurance. **You** may contact **us** using any of the contact details on the back of this policy. Telephone calls may be monitored or recorded for training and for **your** and **our** protection.

The Parts of Your Policy/Understanding Your Policy

Your Policy is made up of a number of parts, including the introduction, meaning of words and terms, **schedule** and any endorsement(s). These must all be read together as one document.

For each Section there may be:

- Cover – details of what **we** will insure **you** against.
- Limit of Liability – the maximum amount **we** will pay.
- Exclusions – details of what **we** will not insure **you** against.
- Extensions – details of additional cover **we** will provide.

Each of these only applies to the section in which it appears. There are also General Policy Conditions that apply across the policy as a whole and to the individual Sections, unless specifically stated.

The **schedule** contains details that are specific to **your** policy and are referred to elsewhere in **your** policy.

We will provide an endorsement to show any changes in the cover or details relating to **you** and **you** should keep it safely with **your** policy. An endorsement may extend, restrict or change the insurance cover provided.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to althea questions we or the **administrator** may ask part of **your** application for cover under the policy;
- to make sure that all information supplied as part of **your** application for cover is true and correct;
- tell us of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

Cancellation by You

You have the right to cancel this policy within 14 days of receiving it (the 'cooling off' period). If you wish to do so, please let us know by telephoning us or by advising in writing by either email or letter.

Once **we** have received your instructions, provided no claims have been made, **we** will refund the premium paid.

After the 14-day period, **you** may cancel **your** policy in accordance with the Cancellation provisions under the General Policy Conditions, otherwise it will continue as normal.

The Law that Applies

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

Claims

If **you** need to make a claim or there is an **event**, incident or circumstance which may result in a claim **you** must act in accordance with the General Policy Conditions, including advising **us** as soon as possible.

Complaints Procedure

If you are unhappy in any way with the service you have received from Fish Insurance, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled.

If unfortunately, you feel our customer service levels have failed to meet your expectations, please contact us:

By email: info@fishinsurance.co.uk

By telephone:

Claims related 0333 331 3840[^]

Other complaints 0333 331 3900[^]

By post: The Complaints Officer, Fish Insurance, 12 Sceptre Court, Sceptre Way, Bamber Bridge, PRESTON PR5 6AW

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. If you do not refer your complaint within 6 months of our final decision The Financial Ombudsman Services will not have our permission to review your case and will only be able to do so in limited circumstances, such as if the delay was to exceptional circumstances.

Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about the compensation scheme

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[^]Calls to 03 numbers are usually chargeable at a local rate from both UK landlines and mobile phones. These calls are usually included within network providers' "free minutes" packages.

arrangements from the FSCS or visit www.fscs.org.uk.

UK General Insurance Ltd Privacy Notice

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is Z7739575.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy->

policy or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Authorisation and Regulation

Carer and Personal Assistant Insurance is arranged by: Fish Insurance with UK General Insurance Limited on behalf of Great Lakes Insurance SE.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

This can be checked on the Financial Services Register by visiting FCA's website at www.fca.org.uk or by contacting them on 0800 111 6768.

Language and Interpretation

Your policy is written in English and **we** shall communicate with **you** in English.

Words in the singular will be interpreted to include the plural and vice versa unless the context requires otherwise. Words in bold italics have specified meanings.

The Basis of Your Policy

In return for **you** paying and **us** accepting the premium, **we** will insure **you** within the terms of **your** policy against the **events**, accidents and incidents, as set out in the policy, that occur during the **period of cover**.

The **Statement of Fact** made by **you** must be truthful and complete as it is the basis of and forms part of the contract between **you** and **us** evidenced by this policy.

Meaning of words

Wherever these words appear in bold type they have the following meanings:

Accident means a sudden, unexpected, unusual, specific **event**, which occurs at an identifiable time and place.

Bodily injury means identifiable physical injury including death, clinically diagnosed illness, disease, or sickness.

Contractual liability means liability that is only as a result of a contract or agreement. It would not exist without the contract or agreement.

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^Calls to 03 numbers are usually chargeable at a local rate from both UK landlines and mobile phones. These calls are usually included within network providers' "free minutes" packages.

Damage means accidental loss or damage caused by external means.

Dangerous dog means a dog as defined in the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 and any subsequent changes to or replacement of that legislation.

Employee means any of the following whilst working for **you** in connection with **support duties**:

- any person under a contract of service or apprenticeship with **you**,
- any person supplied to **you** under a contract or agreement, the terms of which deem that person to be in **your** employment,
- any self-employed person,
- any person **you** hire or borrow,
- any member of **your family**,
- any voluntary worker, including relatives and civil partner, or temporary worker,
- any person engaged under a work experience, youth training or similar scheme

Event means a significant occurrence or happening at a specific time and place.

Family means those who normally live with **you** and are **your** relatives or partner.

Limit of liability the amount stated on **your schedule**.

Medical Practitioner means a qualified person who works as a doctor, nurse or surgeon in a hospital or private practice.

Period of cover means the period between the start date shown in the **schedule** and the earlier of the end date shown in the **schedule** or the date any cancellation takes effect (both dates inclusive).

Pollution or contamination means.

- all **pollution or contamination** of buildings, structures, water, land or the atmosphere and
- all loss, **damage** or **bodily injury** directly or indirectly caused by or arising from such **pollution or contamination**.

Rising from a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the **period of cover**.

Product supplied means any product or item sold, supplied, erected, repaired, altered, treated, installed, manufactured, tested, serviced, hired out, stored, given, provided or delivered by **you**.

Property means material **property** (that is **property** that can be touched).

Schedule means the document issued by **us** which confirms the start and end date, the insured, cover selected and the **limit of liability**.

Statement of Fact means any information provided by **you** or declaration made by **you** in connection with this insurance.

Support duties means

- a) provision of medical care,
- b) domestic duties, and
- c) **Support duties** to enable a person(s) under **your** care to engage in an independent life and in usual non-hazardous activities such as education, leisure and work.

Temporary basis means a consecutive period not exceeding 30 days during the **period of cover**.

Territorial limit mean Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

We, us or our, insurer means Fish Insurance with UK General Insurance Limited on behalf of Great Lakes Insurance SE.

You or your means the person shown in the **schedule** as the insured.

Section 1 – Public Liability

In the **event** of accidental:

- a) **Bodily injury** to any person, or
- b) **Damage** to **property** not belonging to **you** or **your family**, or
- c) obstruction, trespass, nuisance or interference with any right of way, or
- d) error or omission in the provision of the following medical treatment:
 - i. nursing care
 - ii. administration of medicines or drugs issued with or without prescription or
 - iii. first aid

occurring during the **period of cover** within the **territorial limits**, in connection with the provision of **support duties**, **we** will cover **you** for damages i.e. a sum of money claimed as compensation, including claimants' costs and expenses, **you** become legally liable to pay as compensation arising out of that **event**.

Limit of Liability

We will not pay more than the amount stated as the **limit of liability** in the **schedule** to this policy for any one claim, or series of claims, against **you** arising out of one **event**. This limit applies however many parties may be entitled to cover or the number of people claiming.

Any costs that **we** have agreed to meet in connection with the claim under this Section will be payable in addition to the **limit of liability**.

Extensions

1. Work Overseas

We will also provide cover elsewhere in the world when **you** are required on a **temporary basis** to provide **support duties** outside of the **territorial limits** to an individual who normally resides within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

2. Leased or Rented Premises

Public Liability Exclusion 1c) will not apply to liability for **damage** to premises (including their fixtures and fittings) leased or rented to **you**.

However, **we** will not provide cover against:

- a) **contractual liability** relating to leased or rented premises, and
- b) the first £250 of claims **you** or any other person entitled to cover must pay before **we** will be liable to make any payment. This will include the first amount under Public Liability Exclusion 1f) above and apply to each and every instance of loss or **damage**; the first amount will not apply if caused by fire or explosion. If **we** make any payment on **your** behalf which includes this first amount, **you** must repay the first amount to **us**.

3. Buildings Temporarily Occupied

Public Liability Exclusion 1c) will not apply to liability for **damage** to buildings (including contents in them) which are not owned, leased or rented by **you** but are temporarily occupied by **you** for the purpose of maintenance, alteration, extension, installation or repair.

4. Food Safety Act

If criminal proceedings are brought for a breach of the Food Safety legislation in connection with an offence alleged to have been committed during the **period of cover** and in the course of **support duties**, then **we** will cover **you** for:

- a) legal costs and expenses incurred with **our** written consent in the defence of those proceedings (but not for fines and penalties),
- b) legal costs and expenses incurred in an appeal against conviction arising from those proceedings, and prosecution costs awarded in connection with them.

5. Costs and Expenses

For any claim, **we** will also cover **you** for:

- a) Costs and expenses incurred with **our** written consent at any:
 - i. Coroner's Inquest or other inquiry in respect of any death, and
 - ii. proceedings in any court for any act or failure to act relating to any **event**,
- b) other costs and expenses incurred with **our** written consent in relation to any matter for which **we** provide cover under this section.

6. Indemnity to Principal

We will also cover any Public or Local Authority or other Principal in the same way as **you**, provided:

- a) if the claim was made against **you**, **you** would be covered under this policy
- b) the public or local authority or other principal complies with all the provisions, conditions and requirements of this policy so far as they can apply, and
- c) under no circumstances will **our** overall liability for damages, costs and expenses exceed the relevant **limit of liability** shown in the **schedule**.

7. Health and Safety at Work Act

If criminal proceedings are brought for a breach of the Health and Safety at Work legislation in connection with an offence alleged to have been committed during the **period of cover** and in the course of **support duties**, then **we** will cover **you** for:

- a) legal costs and expenses incurred with **our** written consent in the defence of those proceedings (but not for fines and penalties),
- b) legal costs and expenses incurred in an appeal against conviction arising from those proceedings, and
- c) prosecution costs awarded in connection with them.

Provided that:

- nothing will increase **our** liability to pay any amount exceeding the **limit of liability** stated in the **schedule**, and **we** will not cover **you** against liability for which cover is provided by any other insurance.

Exclusions

1. Liability for any of the following:
 - a) for **bodily injury** to any **employee** arising out of and in the course of employment by **you**,
 - b) for **bodily injury** to **you**,
 - c) for **damage to property** in **your** custody or control
 - d) arising from any **medical practitioner** operating in a professional capacity for:
 - i. any medical advice or opinion given
 - ii. the administration or prescription of drugs or treatment
 - e) Caused by or arising from any **product supplied** after it has ceased to be in **your** control other than food or drink for consumption at any premises where **you** carry out **support duties**
 - f) The first £100 of any claim **you** must pay before **we** will be liable to make any payment in respect of **damage to property** of others. This will apply to each **event** or series of **events** arising from any one cause. If **we** make any payment on **your** behalf which includes this first amount, **you** must repay the first amount to **us**,
 - g) Liability caused by or arising from:
 - i. The ownership or occupation of land or buildings
 - ii. The carrying out of any business, profession, trade or employment other than provision of **support duties** and
 - iii. The ownership, possession or use of animals other than domestic cats or dogs.
 - h) When punitive, exemplary or aggravated damages are awarded against **you**.
 - i) Any liability arising from a contract where **you** would have been liable in any **event**.
 - j) Where **you** are entitled to indemnity from another source.
2. **Radioactivity** - **We** will not pay for any liability or expense involving:
 - a) ionising radiations or radioactive **contamination** from any nuclear fuel or nuclear waste,
 - b) the radioactive, poisonous, explosive or other hazardous properties of any explosive nuclear equipment.
3. **War or Invasion** - **We** will not pay for any loss, liability for any consequence of war, invasion,

- act of foreign enemy hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power,
4. **Terrorism** - We will not pay for any loss, liability or expense caused by the use or threat of biological, chemical or nuclear force or **contamination** by any person, whether acting alone or with any organisation or government, committed for political, religious, ideological or ethnic purposes, including trying to influence any government and/ or frighten members of the public.
 5. **Dangerous Dogs** - We will not pay for any loss, liability or expense caused by **you** having or owning a **dangerous dog**.
 6. **Defamation** - We will not pay for any loss, liability or expense resulting from alleged or actual defamation by **you**.
 7. **Fines and Penalties** - We will not cover **you** for any:
 - a) fines and penalties
 - b) punitive or exemplary awards
 8. **Deliberate and Malicious Acts** - We will not cover **you** against **bodily injury**, loss or liability resulting from a deliberate or malicious act or failure to act by any person entitled to cover under this policy if the result could reasonably have been expected, taking into account the nature and circumstances of that act or omission.
 9. Caused by or arising from the ownership, possession or use by or on behalf of **you** of any:
 - i. aircraft, aero spatial device or hovercraft,
 - ii. watercraft, or
 - iii. mechanically propelled vehicle for which compulsory insurance or security is required under any legislation governing the use of the vehicle.
 10. **Contractual Liability** - We will not cover you for **contractual liability**.
 11. Where **you** have not received the appropriate training, or are not formally qualified to undertake the duties performed.

12. **Pollution or Contamination** – unless caused by a sudden, identifiable, unintended and unexpected **event** provided that:
 - a) All **pollution or contamination** which arises out of that **event** will be deemed to have occurred at the time that **event** takes place, and
 - b) Our total liability under this public liability cover for all **pollution or contamination** which is deemed to have occurred during the **period of cover** will not exceed the amount stated in the **schedule** to this policy as the **limit of liability** for public liability.

Section 2 - Personal Accident

If **you** suffer an **accident** which:

- a) occurs during the period of cover,
- b) causes **you bodily injury** during the course of
- c) the provision of **support duties** being provided and
- d) results in **you** suffering any of the following items below within 12 months of the date of the **accident**,

We will pay to **you**:

- a) the greatest amount shown against any single item of items 1 to 11 which **you** have suffered, and
- b) Item 12.

Schedule of Benefits - Our Limit of Liability

Item 1	Death: £10,000
Item 2	Permanent loss of or loss of use of limb, for each: £2,500
Item 3	Permanent loss of or loss of use of hand, for each: £2,500
Item 4	Broken arm or leg, for each: £500
Item 5	Broken hand, foot or ankle, for each: £500
Item 6	Broken bone not forming part of a limb, £200 (irrespective of the number of broken bones)
Item 7	Permanent total loss of sight, for each eye: £1,000 or £3000 for both eyes
Item 8	Permanent total loss of hearing, for each ear: £1,000
Item 9	Permanent total loss of or loss of use of shoulder, hip, knee, ankle, wrist, for each: £1,500
Item 10	Permanent total loss of or loss of use of thumb or forefinger, for each: £250

- Item 11** Permanent total loss of or loss of use of toe, for each: £200
- Item 12** Hospitalisation: £50 for each day spent as a hospital in-patient receiving treatment for a condition qualifying for benefit above but limited to a maximum of £1,000 in all.

However, **we** will not pay:

- a) under more than one of items 1 to 11 of the schedule of benefits for the consequences of any one **accident**,
- b) more than £10,000 in all for any one insured person, nor
- c) more than £50,000 overall in respect of all **accidents** during the **period of cover**.

Exclusions

You will not be covered for death or disablement:

- a) whilst engaged or taking part in:
 - i. military operations
 - ii. ii) flying, other than as a passenger,
 - iii. iii) mountaineering or rock climbing,
 - iv. iv) any kind of race or trial,
- b) directly or indirectly caused or contributed to by disease or natural cause, suicide or attempted suicide, provoked assault, fighting (except in bona fide self-defence), or from **you** committing a criminal act, or whilst engaged or taking part in civil commotions or riots of any kind,
- c) arising out of any condition caused by, prolonged by, or aggravated by any pre-existing medical condition (a condition **you** had prior to the **accident** for which a claim is being made),
- d) arising from:
 - i. ionising radiations or radioactive **contamination** from any nuclear fuel or nuclear waste, or
 - ii. the radioactive, poisonous, explosive or other hazardous properties of any explosive nuclear equipment,
- e) arising from the use or threat of biological, chemical or nuclear force or **contamination** by any person, whether acting alone or with any organisation or government, committed for political, religious, ideological or ethnic purposes, including trying to influence any government and/or frighten members of the public
- f) arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder

suffered by **You**, including anxiety and/or depression, or

- g) arising from **your** alcoholism, drunkenness or the use of drugs, unless taken as prescribed and directed by a doctor (but not for the treatment of drug addiction).

Conditions

Claims - What You Must Do

If **you** are involved in an **accident** for which **you** may wish to claim under this policy, in addition to the notice required under the general policy conditions, as early as possible **you** must place **yourself** under the care of a duly qualified doctor. In the **event** of **your** death, **your** representatives must notify **us** as soon as reasonably possible.

We will only compensate **you** if the medical advisers appointed by **us** are allowed to examine **you** as often as **we** reasonably require.

General Policy Conditions

1. **Your Duty of Care** - **You** must take care to:
 - a) avoid any **event** which may cause a claim under this policy,
 - b) ensure the premises, equipment and everything used in the provision of **support duties** is properly maintained,
 - c) report promptly any defect or danger which becomes apparent and take all additional precautions as the circumstances may require, and
 - d) comply with all obligations and regulations imposed by any authority.
2. **Cancellation** - Either **you** or **we** may cancel this policy at any time prior to the end date. Provided no claims have been made, **you** will be entitled to a refund of premium for each unexpired month of cover, less an administration charge. **We** may cancel or change this policy or any part of it by giving **You** 30 days' notice. If **we** cancel, **you** will be entitled to a refund of the premium subject to a deduction for the time **you** have been covered. If **we** change **your** policy and **you** decide **you** no longer want it, let **us** know before the end of the 30-day notice and **you** will be entitled to a refund of the premium subject to a deduction for the time **you** have been covered.
3. **Your Duties for Us to Cover You** - For **us** to provide cover:
 - a) the **Statement of Fact** information must be truthful and complete, and
 - b) **You** must comply with all the terms and conditions of this policy (including any

endorsements) to the extent that they relate to anything **you** have to do or comply with, otherwise **we** will not be liable to make any payment under **your** policy.

4. **Fraud and Misrepresentation** - If **you** commit any fraud or mis-statement or concealment regarding any matter affecting this policy or any claim **you** make against it, then this policy will not be valid and no claims will be paid under it.
5. **Claims – What You Must Do** - **You** or **your** legal personal representatives must notify **us** as soon as possible after any **event** which may give rise to liability under this policy together with full details of the **event**. **You** must also immediately notify **us** in writing of any impending prosecution, inquest or fatal inquiry relating to the possible claim. **You** must forward to **us** immediately on receipt, unanswered, every claim, notice, letter or other document served on **you**. For personal accident claims, **you** must comply with the Personal Accident Conditions.
6. **Claims - What You Must Not Do** - **You** (or anyone else acting on **your** behalf) must not negotiate, admit liability, offer or promise payment or agree anything without **our** written consent.
7. **Claims - Conduct and Control by Us** - **We** will be entitled to take over, conduct or commence any claim in **your** name for **our** benefit. **We** will have full discretion in the conduct of any proceedings and in the settlement of any claim against **you** and **you** must give **us** all the information and assistance **we** may require.
8. **Claims - Other Insurance**- If there is an **event** covered under the public liability for which **you** are also covered by any other insurance, **we** will only pay under this policy beyond the amount that would be payable under the other insurance if this policy had not been taken out. However, if that other insurance deals with other insurance in the same way as this policy, then **we** will pay **our** share only.
9. **Claims (Discharge of Our Liability)** - If **we** choose, instead of covering **your** liability, at any time **we** may pay:
 - a) The **limit of liability**, less any amounts already paid and less other costs and expenses already paid or incurred prior to the payment, or
 - b) Any lesser sum for which the claim or claims against **you** can be settled.

We will then not have any further liability for the claim(s) except for other costs and

expenses incurred prior to the payment for which **we** may be responsible. If a claim or series of claims under Public Liability results in **you** being liable to pay a sum in excess of the **limit of liability**, **our** liability for costs and expenses will not exceed **our** share. **Our** share will be **our** payment to **you** divided by the total payment made by or on behalf of **you** in settlement of the claim or claims.

10. **Joint Insureds** - If there is more than one insured on **your** policy, **we** will be entitled to take instructions from the first person named and that person will be considered as acting on behalf of all other persons named.
11. **Your Representatives** - **We** recognise that **you** may wish a representative to handle matters on **your** behalf. However, **we** will be entitled to treat any representatives and their actions and omissions as though they were **you**.
12. **Others Covered Under Your policy** - All cover **we** provide to others under **your** policy is subject to the same terms, exclusions and conditions that apply to **you**, insofar as they can apply.
13. **People not involved in Your policy** - Subject to the Terms and Conditions of **your** policy, only **you** and **we** have any rights under it. No one else can enforce any rights or remedies except those they have in law.
14. **Training** - If **You** undertake
 - a) lifting and handling duties, or
 - b) duties of administering prescribed or non-prescribed drugs or medicines

You must have received the appropriate training, and produce evidence of such training if requested by **us**. **You** must not carry out any task or procedure for which **you** have not received the appropriate training or are not formally qualified to undertake.
15. **Fraudulent Claims** - **You** must not act in a fraudulent way. If **you** or anyone acting for **you**:
 - fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
 - fails to reveal or hides a fact likely to influence the cover **we** provide;
 - makes a statement to **us** or anyone acting on our behalf, knowing the statement to be false;
 - sends **us** or anyone acting on our behalf a document, knowing the document to be forged or false;

CARER & PERSONAL ASSISTANT INSURANCE

Your Policy Wording



- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage you caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.