

# Independent Living Insurance



## Insurance Product Information Document

Company: Fish Insurance      Product: Independent Living Insurance Policy

Fish Insurance is a trading name of Fish Administration Ltd which is authorised and regulated by the Financial Conduct Authority under Firm Reference 310172. Fish Insurance is registered in England and Wales. Company Registration Number 4214119. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This insurance policy provides cover for employers' liability and public liability for people employing carer's and personal assistants.



#### What is insured?

##### Basic & Full Cover

- ✓ **Employers liability** covers costs and expenses that you become liable to pay following bodily injury to your employee whilst they are assisting you with support duties.
- ✓ **Public liability** covers costs and expenses that you become liable to pay following bodily injury to any person or damage to property not belonging to you.
- ✓ **Indemnity to Principal** this covers any public or local authority or other principal in the same way as you.
- ✓ **Temporary visiting overseas** we will provide cover elsewhere in the world when any employee is on a temporary visit to provide support duties to you.

##### Full Cover (additional benefits)

- ✓ **Redundancy & Notice payment** covers the cost of statutory redundancy & notice to employees.
- ✓ **Personal Accident** provides various benefits if you have an accident.
- ✓ **Identity Theft** covers professional fees arising from an actual identity theft.
- ✓ **Errors and Omissions by Your Employee** covers loss because of negligence by your employee.
- ✓ **Theft by your employee** covers if your employee steals from you or dishonestly causes you financial loss.
- ✓ **Replacement Employee** covers additional costs of recruitment following a dispute.
- ✓ **Personal Possessions** covers loss or damage to your personal property whilst in possession or control of an employee.
- ✓ **Access to a 24-hour employment law and tax advice line**



#### What is not insured?

- ✗ No cover for liability from contractual liability.
- ✗ No cover for liability from punitive or exemplary damages.
- ✗ Fines and penalties.
- ✗ No personal accident cover for disease, natural causes and pre-existing medical conditions.
- ✗ No personal accident cover in the use of drugs, (unless as medically prescribed), alcoholism or drunkenness.
- ✗ Deliberate and malicious acts.



#### Are there any restrictions in cover?

- ! We will not pay more compensation than the limit of liability for each event even though there may be several claims or people claiming against you.
- ! No public liability cover unless related to support duties.
- ! Under no circumstances will our overall liability for damages, costs and expenses exceed the relevant limits shown in the policy schedule.

#### Full Cover

- ! Redundancy will not be paid if there is enough money left in an estate following legitimate expenses or if funding is reduced or withdrawn unilaterally or recouped as a matter of policy in a local authority area.
- ! No personal accident cover for certain dangerous activities.
- ! Identity theft must be associated with providing support duties to you.
- ! Personal possessions are only covered when the employee is undertaking support duties inside the home.
- ! You should always contact Peninsula Business Services for advice or before taking any action against an employee.



### Where am I covered?

- ✓ Cover applies within the geographical limits in England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Isles. We will also provide cover elsewhere in the world when you are required on a temporary basis to receive support outside of the geographical limits up to a maximum of 30 days during the period of cover.



### What are my obligations?

You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible.



### When and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque, BACS transfer, postal order or alternatively, please contact us to ask about paying by monthly direct debit.



### When does the cover start and end?

Your cover will start and end on the dates shown on the policy schedule, unless the policy is cancelled mid-term.



### How do I cancel the contract?

If you decide for any reason this policy does not meet your insurance needs then please contact us within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact us.