

Carer & Personal Assistant Insurance



Insurance Product Information Document

Company: Fish Insurance Product: Carer & Personal Assistant Insurance

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 public liability and other benefits for carer's and personal assistants carrying out their working duties.



What is insured?

- ✓ **Public liability** covers your liability in respect of claims made against you for bodily injury to any person or accidental damage caused to someone's property.
- ✓ **Protection against errors and omissions in the provision of medical treatment** including nursing care, administration of medicines and first aid.
- ✓ **Legal costs and expenses** incurred when defending prosecution under food, health and safety acts.
- ✓ **Personal accident cover** if you suffer serious bodily injury at work a benefit will be paid.
- ✓ **Indemnity to principle** this covers any public or local authority or other principal in the same way as you.



What is not insured?

- ✗ No cover for liability for punitive and exemplary damages.
- ✗ No cover for liability for deliberate and malicious acts.
- ✗ No personal accident cover for certain dangerous activities.
- ✗ No personal accident cover for disease, natural causes and pre-existing medical conditions.
- ✗ Damage to property belonging to you or your family.
- ✗ No personal accident cover in the use of drugs, (unless as medically prescribed), alcoholism or drunkenness.



Are there any restrictions in cover?

- ! Under no circumstances will our overall liability for damages, costs and expenses exceed the relevant limits shown in the policy schedule.
- ! No public liability cover unless related to support duties.
- ! No public liability cover where you have not received the appropriate training, or are formally qualified to undertake the duties performed.



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 provide support duties 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 right to cancel period, please contact us.