

# Insurance for people employed as a Carer or Personal Assistant

## Insurance Product Information Document

**Company: Fish Insurance**

**Product: Employee Protect**

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. Fish Administration Ltd is part of the PIB Group.

This Insurance Product Information Document is a summary and full details of the terms and conditions are in the policy wording. The Schedule will show the information given to us by you, on which your quotation is based and the cover you have chosen.

### What is this type of insurance?

This insurance policy provides cover for Public Liability for people employed as a carer or personal assistant.



#### What is insured?

- ✓ **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, up to a limit of £10m.



#### What is not insured?

- Public Liability**
- ✗ No cover for contractual liability.
- ✗ No cover for liability from punitive or exemplary damages.
- ✗ Fines and penalties.
- ✗ Deliberate and malicious acts.
- ✗ Damage to property belonging to you.
- ✗ Damage to motor vehicles or damage caused as a result of them.
- ✗ Damage to any other mechanically propelled vehicles or caused as a result of them.



#### Are there any restrictions in cover?

- Public Liability**
- ! Compensation is restricted to the limit of liability for each event even though there may be several claims or people claiming against you.
- ! No liability cover unless related to support duties.
- ! The overall liability for damages, costs and expenses will not exceed the relevant limits shown in the policy wording.
- ! Temporary cover overseas is restricted to 30 days and public liability cover is not provided in USA and Canada.

**Please refer to your policy wording for the details of exclusions and limitations.**



#### 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 to your employer 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 or your employer can pay for your insurance policy in full by credit/debit card, cheque or BACS transfer.



#### When does the cover start and end?

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



#### How do I cancel the contract?

You can cancel your policy at any time by calling us on 0333 331 3990. As the premium is paid by your employer you are not entitled to any refund should you wish to cancel the policy.