

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 is underwritten by UK General Insurance Ltd on behalf of Watford Insurance Company Europe Ltd who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.

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.
- ✗ Any claims caused by or resulting from infectious or contagious disease.



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 and the Isle of Man. We will also provide cover elsewhere in the world (excluding public liability in USA and Canada) 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 take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify Fish Insurance as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify Fish Insurance of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



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.