

Independent Living Insurance

Insurance Product Information Document



Company: Fish Insurance Product: Independent Living Full 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. 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 employers' liability and public liability for people employing carers and personal assistants.



What is insured?

- ✓ **Employers' Liability** cover your liability to any employees – provides cover if you are legally liable for bodily injury to your employee whilst they are assisting you with support duties, up to a limit of £10m including costs and expenses.
- ✓ **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 £5m.
 - **Public liability extension - Legal costs and expenses** incurred when defending prosecution under food, health and safety acts, up to a limit of £5m.
 - **Public liability extension - Indemnity to principle** this covers any public or local authority or other principal in the same way as you, up to a limit of £5m.
 - **Public liability extension - Errors and omissions by your employee** covers loss because of negligence by your employee, up to a limit of £5m.
- ✓ **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.
- ✓ **Redundancy & notice payment** covers the cost of statutory redundancy & notice to employees up to £1500 per employee, up to a limit of £3000 for more than one employee.
- ✓ **Personal Accident** provides various benefits if you have an accident. Various cover limits apply.
- ✓ **Theft by your employee** covers if your employee steals from you or dishonestly causes you financial loss, up to £500.
- ✓ **Replacement Employee** covers additional costs of recruitment following a summarily dismissal or dispute. Up to £300 (inclusive of VAT) towards any additional costs incurred as a result of these circumstances.
- ✓ **Personal Possessions** covers loss or damage to your personal property whilst in possession or control of an employee. Up to £250 towards the loss or damage caused to your property.
- ✓ **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.
- ✗ Any claims caused by or resulting from infectious or contagious disease.



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.
- ! 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.
- ! 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.

Please refer to your policy wording for the full 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 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 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 can pay for your insurance policy in full by credit/debit card, cheque, BACS transfer 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?

You can cancel your policy at any time by calling us on 0333 331 3990. How we deal with your request depends on whether you cancel within the policy 'cooling off' period or not.

Cancelling in the 'cooling off' period

Your 'cooling off' period lasts 14 days from the day you received your documents or in the case of renewal, 14 days after the renewal date. If you cancel within this period, we will refund all the money paid. No money can be refunded if you have made a claim, or if there has been an incident likely to result in a claim, in the 'cooling off' period.

Cancelling after your 'cooling off' period

If you decide to cancel after the 14 day cooling off period, we will charge you for the cover you have had up to the cancellation date. We will also charge a £20.00 fee. No money can be refunded if you have made a claim, or if there has been an incident likely to result in a claim, before the date you ask us to cancel. Also, we will not issue any refund where the amount is £10.00 or less.