Insurance Product Information Document

Company: Fish Insurance Product: Care Protect 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 Bspoke Underwriting Ltd on behalf of Accelerant Insurance UK Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number: 207658.

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.

What is insured?

- ✓ **Employers Liability** covers 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 compensation, that you become legally liable to pay following injury to any person or damage to property not belonging to you, up to a limit of £10m. Any costs in connection with a claim are in addition to the policy limit of £10m.
- ✓ **Indemnity to Principal** at your request covers any Principal as is necessary to meet the requirements of a contract you have entered into for the performance of work as if you had been insured.
  The Principal must meet the terms and condition of the policy in so far as they can apply.
- ✓ **Temporary visiting overseas** will provide cover elsewhere in the world when any employee is on a temporary visit to provide support duties to you.
- ✓ **Redundancy and Notice payment** covers the cost of statutory redundancy and notice to employees, up to a limit of £4000 (£2000 per employee). Up to £450 for notice period claims.
- ✓ **Additional carer costs** covers you for additional costs you may incur if you lose the services of an employee on a temporary basis and/or need to replace an employee due to summary dismissal or dispute. Policy limits:
  - If your carer is injured at work a benefit of up to £250 per week will be paid to you for any increased care costs. The maximum the Insurer will pay is £1250 in any one policy year.
  - Up to £300 (including VAT) towards the costs associated to recruiting a replacement carer due to:

What is not insured?

Employers and Public Liability

- ✗ No cover for contractual liability.
- ✗ No cover for liability from punitive or exemplary damages.
- ✗ Fines and penalties.
- ✗ Deliberate and malicious acts.

Public Liability only:

- ✗ Damage to property belonging to you.
- ✗ Damage or injury caused by motor vehicles.
- ✗ Damage or injury caused by other mechanically propelled vehicles.
- ✗ Disease, epidemic or pandemic.

Are there any restrictions in cover?

Employers and Public Liability

- ! No liability cover unless related to support duties.
- ! 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/or Canada. The employee must be a UK resident.
- ! Redundancy claims can only be made if the person receiving care:
  - Goes into full-time residential or nursing care.
  - Passes away.
  - Is told that funds are being reduced or withdrawn.
- ! Redundancy will not be paid if there are enough funds in the direct payment/personal budget account which meets the costs of the redundancy payments at the point of redundancy.
- ! You must always contact Supportis Limited for advice or before taking any action against an employee.
- ! Additional carer costs will not be paid if you cannot provide evidence of your claim, e.g. medical certificate showing the employee cannot work due to injury. Pre-existing medical conditions are not covered.

- A summary dismissal.
- Your carer providing notice to terminate their employment.

! No cover for replacement carer costs during the first 7 days after the date of the injury.

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

Where am I covered?

✓ The United Kingdom (England, Scotland, Wales, Northern Ireland).

✓ Worldwide for trips of less than 30 days per trip (excluding public liability in USA and Canada).

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 authorised representative 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 3770. 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 date you purchase or renew the policy, or from the day you receive your policy documents, whichever is later. 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. No money will be refunded if you have made 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. Please refer to the Fish Terms of Business for details of the cancellation administration fee.