

# Insurance Product Information Document

Company: Fish Insurance      Product: Employer Basic 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 Watford Insurance Company Europe Limited which is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Firm reference 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?

The insurance policy provides cover for Employers Liability and Public Liability for people employing carers.



### What is insured?

- ✓ **Employers Liability** 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** Your liability for compensation, costs and expenses where an event in connection with support duties causes bodily injury to a person or damage to property not belonging to you, up to a limit of £5m.
- ✓ **Public Liability** Work overseas - we will provide cover elsewhere in the world when any employee is on a temporary visit to provide support duties to you.
- ✓ **Employers Liability and Public Liability** 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 conditions of the policy in so far as they can apply.



### What is not insured?

- ✗ 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 (Public Liability only).
- ✗ Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals) (Public Liability only).



### Are there any restrictions in cover?

#### Employers and 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 (Public Liability only).
- ! 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

- ! 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.

**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) and worldwide for no more than 30 days in any annual period of insurance (excluding public liability cover 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 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 the administrator on 0203 948 3448 or emailing [contactus@carerinsure.co.uk](mailto:contactus@carerinsure.co.uk)

Alternatively, you can write to the administrator at Carer Insure, Customer Care Team, PO Box 988, Brighton BN1 3NT.

How the administrator deals 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 the premium to your employer. No money can be refunded if any claims are made in the 'cooling off' period.

**Cancelling after your 'cooling off' period**

If you decide to cancel after the 14-day cooling-off period your employer will not be entitled to any refund of premium.