

Insurance Product Information Document

Company: Fish Insurance Product: Employee Insure

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?

This insurance policy provides cover for Public Liability for people employed as a carer carrying our support duties for their employer.



What is insured?

✓ **Public Liability** covers compensation that you become legally liable to pay in respect of an event that causes injury to any person or damage to property not belonging to you or your family, up to a limit of £10m. Any costs and expenses we agree to meet in connection with a claim will be payable in addition to the £10m limit.



What is not insured?

Public Liability

- ✗ No cover for contractual liability.
- ✗ No cover for punitive damages, penalties and fines.
- ✗ Deliberate and malicious acts.
- ✗ Damage to property belonging to you or your family.
- ✗ Damage or injury caused by motor vehicles or damage caused as a result of them.
- ✗ Damage or injury caused by other mechanically propelled vehicles.
- ✗ Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals).



Are there any restrictions in cover?

Public Liability

- ! No liability cover unless connected 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?

✓ 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?

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 the administrator on 0203 948 3448 or emailing 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.