



Public Liability
and Personal
Accident Cover
for just
£89

**carer & personal assistant
insurance policy**
application form



You're in the caring profession. But are you taking care of yourself?

If you're a personal assistant or paid carer, whether self employed or not, it's important that you too take good care of yourself. Fish's new carer & personal assistant insurance policy provides you with vital insurance against the many risks you may face, risks which could prove hugely costly if you were to be personally held responsible. We are all human, and despite our best efforts mistakes occur and accidents happen. In a job like yours, which demands such varied physical and mental skills and responsibilities, in the support duties you perform e.g. when lifting, moving, cooking, assisting, shopping and cleaning, basically when caring for others you owe it to yourself to have someone looking after you!

What if?

- You accidentally injure someone whilst working?
- You administer the incorrect medication, dosage, dressing or medical support?
- You accidentally damage someone's property whilst working?
- You suffer an injury?
- You breach food, or health and safety laws?

If you're not insured against these risks, who will assist you?

Our carer & personal assistant insurance policy includes:

- Up to £5million public liability cover including protection for medical negligence, accidental damage and injury
- Up to £10,000 personal accident cover, including daily hospital allowance

Make sure
you are covered with
the Fish Carer & Personal
Assistant Insurance Policy

for just

£89

carer & personal assistant insurance policy application form

What's included in your policy?

Our carer & personal assistant insurance policy has been designed for those who provide assistance to individuals to allow them to live an independent life. It is designed to give personal assistants, whether self employed or not, insurance against unexpected events when caring for individuals.

CARER & PERSONAL ASSISTANT POLICY	
SECTION 1	
Public Liability - Limit of Indemnity £5 million	✓
Accidental damage to property	✓
Accidental bodily injury to any person	✓
Liability for errors and omissions in the provision of medical treatment (including nursing care and administration of drugs)	✓
Indemnity to Principal	✓
Food safety Act • Legal costs and expenses incurred in the defence of a prosecution under the Act	✓
Safety at Work Act • Legal costs and expenses incurred in the defence of a prosecution under the Act	✓
SECTION 2	
Personal Accident	✓
PREMIUM	£89*

*All premiums include Insurance Premium Tax at the appropriate rate.

It is up to you to decide whether this cover is suitable for your own needs. To help you decide we have included a full policy summary. If you require any of the terms or benefits explaining we would be delighted to assist you.

Just call our team on 0500 432141

Cover	Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
Section 1		
Public Liability	<p>Covers your legal liability to others including:</p> <p>Errors or Omission in the provision of the following medical treatment:</p> <ul style="list-style-type: none"> i) nursing care ii) administration of medicines or iii) first aid <p>Also covers:</p> <ul style="list-style-type: none"> • Indemnity to Principle • Temporary Visits Overseas • Legal Costs and Expenses defending criminal proceedings arising from an (alleged) breach of the Food Safety Act or Health and Safety at Work Act 	<p>Limit £5 million, plus costs.</p> <p>No cover:</p> <ul style="list-style-type: none"> • unless related to Support Duties • to Employees • where you have not received the appropriate training or are not formally qualified to undertake the duties performed <p>No cover for liability from:</p> <ul style="list-style-type: none"> • Punitive and exemplary damages • Contractual liability • Deliberate and Malicious acts <p>You must pay the first £100 for damage to property of others.</p>
Section 2		
Personal Accident	<p>Provides various benefits if you suffer accidental injury</p> <p>Additional £50 per day spent as a hospital in-patient receiving treatment for a condition qualifying for benefit above but limited to a maximum of £1,000 in all</p>	<p>Limit £10,000 in all for any one insured person and £50,000 overall during the period of cover.</p> <p>Benefits range from £200 for a broken bone to £2,500 for permanent loss of use of a hand to £10,000 for death</p> <p>No cover for:</p> <ul style="list-style-type: none"> • Certain dangerous activities • Disease, natural causes and pre-existing medical conditions • Use of drugs, unless as medically prescribed, alcoholism or drunkenness.



carer & personal assistant insurance policy summary

This is a summary of your Policy and provides brief details only. This does not contain the full terms and conditions, which can be found in the Policy document.

Please take time to read the Policy document to make sure you understand the cover provided.

The Type of Insurance and Cover

This is a Carer & Personal Assistant Insurance Policy designed for those providing assistance to individuals to allow them to live an independent life. It has 2 main types of cover:

-  Public Liability
-  Personal Accident

The Insurers

The insurer for your policy is:

UK Underwriting on behalf of:
Fortis Insurance Limited

Period of Cover

Your cover is valid for one year as defined by the Start Date and End Date shown in your Policy Schedule.

Cancellation

You have the right to cancel your policy within 14 days of receiving it (the 'cooling off' period). If you wish to cancel, please advise us and return Your Policy document.

Once we receive them, if no claims have been made, we will refund the premium paid. If you wish to cancel after the 'cooling off' period please refer to Cancellation under the General Policy Conditions in your Policy document.

Claims

If there is an event, incident or circumstance which may result in a claim or you need general advice you should contact:

Fish Insurance,
2-4 Riversway Business Village,
Navigation Way, Preston, PR2 2YP
Tel: 0800 012 6327 Fax: (01772) 733773
e-mail: claims@fishinsurance.co.uk

Complaints Procedure

If you are unhappy in any way with the service you have received from Fish Insurance, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately you feel our customer service levels have failed to meet your expectations, please contact us:

By telephone
Claims related - 0800 012 6327
Other complaints - 0500 432 141

In writing
The Complaints Officer,
Fish Insurance, 2-4 Riversway Business
Village, Navigation Way, Preston, PR2 2YP

If you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service. A copy of the Complaints Procedure is available on request.

Financial Services Compensation Scheme

Fortis Insurance Limited are covered by the Financial Services Compensation Scheme, which can pay compensation for financial loss if a firm is unable or likely to be unable to pay claims against it.

You can find more information in the Introduction to your policy.

terms of business and information about our service

Our Terms of Business outlines important information of which you should be aware. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact our Customer Services Team on 01772 724442 or write to us at; Fish Insurance, 2-4 Riversway Business Village, Navigation Way, PRESTON, PR2 2YP. By asking us to quote for and arrange or handle your insurances, you are providing your informed agreement to these Terms of Business. Quotations are valid for 30 days from the date of issue.

About Fish Insurance, our service and products

Fish Insurance, a trading style of Fish Administration Ltd, is an independent insurance broker specialising in independent living related insurance and warranty scheme design and administration. The insurance policies we offer are underwritten by the insurers stated in the Policy Summary. We do not offer the same type of insurance from any other insurer. You will not receive advice or a recommendation from us however, we may ask you some questions to narrow down the selection of products on which we provide details. You will then need to make your own choice about how to proceed.

What are our charges?

In addition to the premiums charged by your insurer, Fish Insurance, at our discretion, make the following charges which are non-refundable:

- New business and Renewals - up to £20.00
- Alterations, Duplicate Documents and Payment Defaults - up to £20.00
- Cancellations (including Your Right to Cancel) - up to £20.00
- Minimum refund (usually arising if an insurance risk is reduced or the policy is cancelled) - £10.00

Your duty to give information

It is your responsibility to provide complete and accurate information when you take out your insurance policy, throughout the life of your policy and when you renew your insurance.

It is important that you ensure that all statements you make, including on application forms, claim forms and other documents are full and accurate. If you fail to disclose any material information this may invalidate your insurance and result in all or part of a claim not being paid. A fact or circumstance is material if it could influence an insurer's decision to accept the risk and, if so, at what premium and on what terms. If you are unsure what constitutes a material fact, please ask for guidance.

Payment of premiums

Unless we agree otherwise, you must pay the premium before we arrange cover. Payment can be made by cash, cheque, and certain debit or credit cards. We offer instalment facilities through a single provider for premiums over £100. We will provide details if you ask.

How do we handle money?

We act as agent of the insurer for the purpose of receiving and holding premiums, claims monies and premium refunds. All insurer money is held in a separate bank account and only used for the purposes specified by the insurer.

Making a claim

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances which might lead to a claim. If we act on behalf of an insurer in negotiating and settling claims, we will inform you that we will be acting on behalf of the insurer, not yourselves, before your insurance arrangements are concluded and again at the point of claim.

Your responsibilities to read all documents

You are strongly advised to read all documents carefully as they contain important information. If you are in any doubt over any of the policy terms or conditions, please seek our advice promptly. You should keep a record of all information and copies of any documents supplied to us for possible future reference.

terms of business and information about our service

Your cancellation rights

Full details of your cancellation rights can be found in your policy documentation.

Conflicts of interest

Occasions can arise where we, or one of our associated companies, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

Dealing with others on your behalf

To help you manage your insurance policy, we will deal with you or your husband, wife or partner or any other person who we reasonably believe to be acting for you if they call us on your behalf in connection with your policy.

Use of personal data

We may collect, store and process information about you and anyone else connected with your policy and we will keep your information safe. Some information, including mental and physical health and criminal convictions, is classified in law as 'sensitive personal data'. By supplying this and other personal data, you explicitly consent that it and other information may be:

- a) used to manage your policy, including underwriting and claims handling
- b) released to the police or other authorities if legitimately requested
- c) passed to others, including registers and databases, for fraud and money laundering prevention and investigation
- d) used for research and analysis purposes and
- e) used to inform you about other products and services offered by Fish Insurance or other carefully selected organisations. Please advise us in writing if you do not wish to receive such information.

You should ensure that this is drawn to the attention of all those who may be affected by it. You have the right to receive a copy of any information held by us

if you pay a small fee and if necessary, correct any inaccuracies.

Who regulates us?

We are authorised and regulated by the Financial Services Authority for arranging General Insurance. Our FSA registration number is 310172. You can check this on the FSA register at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance and the circumstances. If you are eligible to claim from the FSCS, compensation is available as follows:-

- a) for compulsory classes of insurances, insurance advising and arranging is covered for 100% of the claim without any upper limit
- b) for non-compulsory classes of insurances, insurance advising and arranging is covered for 90% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS on 0207 892 7300 or www.fscs.org.uk.

How are complaints handled?

If you are unhappy in any way with the service you have received from Fish Insurance, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately you feel our customer service levels have failed to meet your expectations, please contact us:

By telephone **Claims related - 0800 012 6327**
Other complaints - 0500 432 141

In writing **The Complaints Officer,**
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