

# Insurance Product Information Document

Company: Fish Insurance      Product: Carer & Personal Assistant Insurance

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 and other benefits for carers and personal assistants carrying out their working duties.



### What is insured?

✓ **Public liability** covers compensation 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.

Claimants' costs and expenses are payable in addition.

- **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** - Protection against error or omission in the provision of the following medical treatment:
  - nursing care
  - administration of medicines or drugs issued with or without prescription or
  - first aid.

✓ **Personal accident cover** if you suffer an accident which causes you bodily injury during the course of the provision of support duties the following benefits will be covered:

- Item 1 - Death: £10,000
- Item 2 - Permanent loss of or loss of use of limb, for each: £2,500
- Item 3 - Permanent loss of or loss of use of hand, for each: £2,500
- Item 4 - Broken arm or leg, for each: £500
- Item 5 - Broken hand, foot or ankle, for each: £500
- Item 6 - Broken bone not forming part of a limb, £200 (irrespective of the number of broken bones)
- Item 7 - Permanent total loss of sight, for each eye: £1,000 or £3000 for both eyes
- Item 8 - Permanent total loss of hearing, for each ear: £1,000
- Item 9 - Permanent total loss of or loss of use of shoulder, hip, knee, ankle, wrist, for each: £1,500
- Item 10 - Permanent total loss of or loss of use of thumb or forefinger, for each: £250
- Item 11 - Permanent total loss of or loss of use of toe, for each: £200
- Item 12 - Hospitalisation: £50 for each 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.



### What is not insured?

- ✗ No cover for liability for punitive and exemplary awards.
- ✗ No cover for liability for deliberate and malicious acts.
- ✗ No personal accident cover for certain dangerous activities.
- ✗ No personal accident cover for disease, natural causes and pre-existing medical conditions.
- ✗ Damage to property belonging to you or your family.
- ✗ No personal accident cover in the use of drugs, (unless as medically prescribed), alcoholism or drunkenness.
- ✗ Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals).



### Are there any restrictions in cover?

- ! **Public Liability** - Under no circumstances will our overall liability for damages, exceed the £5m limit of liability. Costs and expenses are payable in addition to the limit of liability.
- ! No public liability cover unless related to support duties.
- ! No public liability cover where you have not received the appropriate training, or are formally qualified to undertake the duties performed.
- ! **Personal accident** - Bodily injury must incur within 12 months of the date of the accident.
- ! **Personal accident** - We will not pay:
  - under more than one of items 1 to 11 of the schedule of benefits for the consequences of any one Accident,
  - more than £10,000 in all for any one insured person, nor
  - more than £50,000 overall in respect of all accidents during the Period of Insurance.

**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 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 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. 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.