

Individual Carers Insurance

Insurance Product Information Document

Company: Zurich Insurance Company Ltd

Product: Individual Carers

Zurich Insurance Company Ltd. Our FCA Firm Reference Number is 959113.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This policy provides Public Liability and Personal Accident insurance cover for self-employed carers working in the community providing care and support.



What is insured?

Public Liability

- ✓ Provides cover in respect of legal liability to pay compensation including legal costs for:
 - Accidental death or personal injury to any person excluding employees
 - Accidental loss or damage to third party material property.
- ✓ Business definition includes:
 - Care for the whole or any part of a day or night
 - Assistance with dressing and personal hygiene
 - Nursing care including the administering of prescribed and non-prescribed medicines
 - Assistance with domestic work and household tasks.
- ✓ Includes legal costs and expenses in defending a prosecution brought under
 - Health and Safety at Work etc. Act 1974
 - Food Safety Act 1990
 - Corporate Manslaughter and Corporate Homicide Act 2007 up to £5 million.
- ✓ Includes damages which the Insured is required to pay arising from proceedings brought under data protection legislation, and legal costs and expenses, up to £1 million.
- ✓ Includes indemnity to principals.
- ✓ Includes additional carer cover.
- ✓ Includes personal belongings up to £500.
- ✓ Includes cover for accidental loss or theft of customers' keys held in trust by the Insured up to £250.
- ✓ Includes unspecified items of care equipment up to £1,000.

Personal accident

- ✓ Provides cover in respect of the Insured sustaining bodily injury by accident arising out of or in the course of the Insured's business as a result of which death or disablement occurs within 24 months of such bodily injury.
- ✓ Injury must have resulted from violent, accidental, external and visible means.



What is not insured?

Public Liability excludes

- ✗ Liability directly or indirectly caused by, contributed to by or arising out of asbestos.
- ✗ Liability arising out of any actual (or alleged) unauthorised acts (including malicious acts) which results in access to, disruption of, or any failure of any computer or other equipment or component or system or item which processes, stores, transmits or receives *data* (*data* is defined in the policy).
- ✗ Liability in respect of injury to an employee.
- ✗ Liability for liquidated damages, fines or penalties which apply solely because of a contract.
- ✗ Liability arising from any medical advice or opinion given, the administration or prescription of drugs or treatment by any medical or dental practitioner operating in a professional capacity.
- ✗ Motor liability.
- ✗ Liability for products supplied other than food or beverages.
- ✗ Liability arising out of professional advice.
- ✗ Damage to that part of any property where it's a direct result of work carried out by the Insured.
- ✗ Damage to property held in trust.
- ✗ Punitive damages awarded by a Court of Law outside of the UK.

Personal Accident excludes

- ✗ Bodily injury sustained by the Insured after the expiry of the period of insurance during which the Insured attained the upper age limit of 80 years.
- ✗ Bodily injury caused by the Insured engaging in any form of winter sports, rock climbing or mountaineering ordinarily necessitating the use of picks, ropes or guides, pot-holing, caving, parachuting, parascending, paragliding, hang-gliding, bungee jumping, scuba and skin diving, white water rafting, racing except on foot, professional or organised sports.
- ✗ Bodily injury whilst the Insured is in a state of insanity temporary or otherwise.
- ✗ Bodily injury caused by air travel other than as a passenger in a licensed passenger carrying aircraft.
- ✗ Bodily injury directly or indirectly arising out of, contributed to by or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon.

Public Liability and Personal Accident exclude

- ✗ Any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a *communicable disease* (*communicable disease* is defined in the policy).



Are there any restrictions on cover?

- ! We will not pay more than the sum insured or limits shown in your schedule and policy.

Limits which apply to the Personal Accident cover

- ! Indemnity limit options of £5 million or £10 million.

Limits which apply to the Personal Accident cover

- ! Personal Accident
 - Death £10,000
 - Loss of sight in one or both eyes £10,000
 - Loss of Limb £10,000
 - Permanent total loss of speech £2,500
 - Permanent total loss of hearing:
 - a) In one ear £1,000
 - b) In both ears £2,500.
- ! Loss by amputation or complete loss of use of:
 - a) One thumb £500
 - b) One index finger £250
 - c) Any other finger £100
 - d) Shoulder or elbow £2,500
 - e) Wrist £2,000
 - f) One big toe £250
 - g) Any other toe £125
 - h) Hip, knee or ankle £2,000.
- ! Fracture benefit.
- ! Hospital benefit.



Where am I covered?

- ✓ Public liability – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and anywhere in the world during temporary visits by the Insured normally resident in and travelling from Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
- ✓ Personal accident – worldwide excluding Afghanistan, Chad, Democratic Republic of Congo, Iraq, Israel, West Bank, Gaza Strip, Ivory Coast, Nigeria, Pakistan, Somalia, Sudan or Yemen.



What are my obligations?

- Make a fair presentation of the risk by disclosing all information in a clear, accessible and accurate manner.
- Tell your insurance broker if your information is wrong or changes.
- Pay the premium when required.
- Tell your insurance broker about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if you do not provide the correct information.



When and how do I pay?

Payment is made to your insurance broker on request.



When does the cover start and end?

Cover can start once you have accepted our terms and agree to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends.



How do I cancel the contract?

You can cancel cover at any time by contacting your insurance broker.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will refund the entire premium paid if no claim is made. Otherwise we will charge you for the days we have been on cover (applying a minimum premium of £15 plus Insurance Premium Tax).

Refer to condition 4 in your policy wording for full cancellation terms.

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