

# Employer Protect

## Insurance Product Information Document



**Company:** First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is Authorised and Regulated by the Financial Conduct Authority under Firms Registration Number (FRN) 624585.

**Product:** Combined Employers Liability, Public Liability, Non-Voluntary Redundancy and Temporary PA Replacement insurance policy.

**Insurer:** Accredited Insurance (Europe) Limited – UK Branch. Authorised and regulated by the Malta Financial Services Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (UK Establishment Number: BR021362; FRN:608422).

This document summarises the key features of your Employer Protect combined Liability Insurance Policy. Complete pre-contractual and contractual information and all cover details are provided in the full policy documents.

### What is this type of insurance?

This is a Combined Employers Liability, Public Liability, Non-Voluntary Redundancy and Temporary PA Replacement insurance policy. This policy is designed to cover you in the event of an Employers' Liability claim, Public Liability claim, incurring statutory costs for making an employee redundant or incurring costs in hiring a temporary replacement for your personal assistant, arising out of your business as an employer of a personal assistant to undertake support duties.



#### What Is Insured?

##### Employers Liability - £10,000,000

###### Cover includes:

- ✓ Bodily Injury – death, disease and illness, physical or mental injury to your Employee(s)
- ✓ Temporary Helpers – Cover for bodily injury or damage to property sustained by a temporary helper as if they were your employee should your usual employee not be able to carry out their support duties
- ✓ Other Insured Parties – Cover for the authority that commissioned your care, as if they were you, should your employee pursue them in relation to bodily injury as your employee
- ✓ Overseas Trips – Cover for Bodily Injury to Employee(s) for trips less than 60 days where your employee accompanies you on holiday outside of the United Kingdom.
- ✓ Fees For Intervention – Payments following exoneration from an investigation conducted by the Health and Safety Executive

##### Public Liability - £5,000,000

###### Cover includes:

- ✓ Bodily Injury – death, disease and illness, physical or mental injury to third parties
- ✓ Damage – Damage to third party Property
- ✓ Other Insured Parties – Cover for the authority that commissioned your care, as if they were you, should a third party pursue them in relation to bodily injury or damage to property not owned by you
- ✓ Overseas Trips – Costs and expenses incurred by you or an employee in respect of bodily injury to third parties or damage to property not owned by you, whilst you are outside the United Kingdom for trips of 60 days or less

##### Non-Voluntary Redundancy – Up to £4,000, Maximum £2,000 per Employee

###### Cover includes:

- ✓ Redundancy – Statutory Costs for making an employee redundant should you move into full time residential or nursing care, pass away or stop qualifying for direct payments

##### Temporary Personal Assistant Replacement - Maximum £750 per policy Year & £250 per claim

###### Cover includes:

- ✓ Temporary Helper – costs incurred in employing temporary helper(s) should your usual employee be selected for jury duty, have a family bereavement, has an accident that stops them from working, has children that suffer an accident and they need to stop working or has been dismissed by you for failing to perform their duties and a resolution has not been successful



#### What Is Not Insured?

##### Employers Liability Cover:

- ✗ Liability or defence costs arising out of Employment practices disputes
- ✗ **Public Liability Cover:** Any claim arising from any medical treatment or procedures carried out upon you
- ✗ Pure financial Loss not consequent on Bodily injury / damage
- ✗ Liability or defence costs arising in any way out of products not including food or drinks consumed on your premises
- ✗ Liability or defence costs arising out of any business or occupation that you or family members that live with you are engaged in
- ✗ Any Liability, Injury or damage arising out of any Virus, disease or Pandemic
- ✗ Any Liability arising out of any allegations of Sexual abuse of any kind

##### Non-Voluntary Redundancy Cover:

- ✗ Should there be adequate funds within your direct payments budget then cover under this section shall not apply
- ✗ Redundancy as a result of the funding authority removing all direct payments because it is directed to do so by Government at a national or local level

##### Temporary Personal Assistant Replacement Cover:

- ✗ No Cover is afforded if valid proof is not provided that your employee is unavailable to undertake their duties



#### Are there any restrictions on cover?

- ! This Policy does not cover you if you deliberately avoid doing something that could have stopped a claim being made against you
- ! This Policy does not cover you if you do something knowing it could lead to a claim against you
- ! Any obligation for which we or you may be held liable under any workers' compensation law, legislation, regulation or policies or obligation to maintain healthcare, social security or similar funding is not covered



### Where am I covered?



This insurance provides cover within the United Kingdom, the Channel Islands and the Isle of Man

Cover also applies in respect of temporary trips outside the United Kingdom, the Channel Islands and the Isle of Man for up to 60 days any one trip



### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy. You must tell us immediately if any of the information you provided is inaccurate or changes
- You must take all reasonable steps to prevent loss, damage or an accident
- You must tell us as soon as possible of any event which may result in a claim
- You must pay your premium, when requested to do so



### When and how do I pay?

- You can pay for your insurance in one lump sum with a debit / credit card



### When does the cover start and end?

- The period of insurance will be for 12 months unless otherwise agreed. The period of insurance will be shown in your policy schedule



### How do I cancel the policy?

- You can cancel the policy at any time by logging in to your customer account at [www.employerprotect.co.uk](http://www.employerprotect.co.uk) or by calling us on 01653 919200.
- More information about your cancellation rights and the reasons we can cancel the policy are included within your policy documents