

Direct Care Insurance

Insurance Product Information Document

Company: Zurich Insurance Company Ltd

Product: Direct Care

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?

Employers' Liability protects you against damages and legal costs that arise as a result of claims from any carer suffering an injury or disease due to, and during, their employment by you.

Public Liability provides cover in respect of your legal liability to pay compensation including legal costs for:

- Accidental death or personal injury to any person other than a carer arising from your employment of any carer.
- Accidental loss or damage to third party material property arising from your employment of any carer.



What is insured?

Employers' Liability

- ✓ Standard cover provides protection for legal liability worldwide for damages and legal costs of up to £20 million.
- ✓ Covers carers temporarily working overseas.
- ✓ Includes indemnity to principal.
- ✓ Includes legal costs arising from criminal charges brought under the Health and Safety at Work etc. Act 1974.

Public Liability

- ✓ Standard cover provides an indemnity limit of £5 million.
- ✓ Cover applies worldwide.
- ✓ Includes liabilities incurred in connection with the Health and Safety at Work etc. Act 1974.
- ✓ Includes indemnity to principal.

Optional additional covers if selected

- Personal Accident (available only if Legal Expenses is selected) – provides compensation of up to £10,000 in respect of the Persons Insured sustaining bodily injury by accident 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 events. Please see separate Insurance Product Information Document.
- Legal Expenses – insurance cover up to £1 million for legal costs and expenses should you experience one of the legal problems covered by this policy in relation to your business activities. Underwritten by DAS Legal Expenses Insurance Company Limited. Please see separate Insurance Product Information Document.



What is not insured?

Employers' Liability excludes

- ✗ Liability for which compulsory Motor insurance or security is required under road traffic legislation.
- ✗ Liability for bodily injury caused by Work offshore.

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).
- ✗ Damage to property owned or held in trust by you except for:
 - Personal effects
 - Buildings temporarily occupied by you
 - Premises hired, leased, rented or lent to you under agreement, which you would not have been responsible for in the absence of such agreement.
- ✗ Liability for products supplied other than food or beverages.
- ✗ Liability for liquidated damages, fines or penalties which apply solely because of a contract.
- ✗ Punitive damages awarded by a Court of Law outside the UK.
- ✗ 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

- ! Employers Liability £20 million indemnity limit.
- ! Public Liability £5 million indemnity limit.



Where am I covered?

- ✓ Employers' liability and public liability cover applies worldwide. For the optional personal accident and legal expenses covers please see separate Insurance Product Information Documents.



What are my obligations?

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- 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 2 in your policy wording for full cancellation terms.

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