

# Jelf Direct Care Insurance

## Insurance Product Information Document



**Company:** Zurich Insurance plc

**Product:** Direct Care

Zurich Insurance plc UK Branch is registered in the UK. Authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. FCA Firm Reference Number 203093.

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 covers Employers Liability and Public Liability.

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 world-wide for damages and legal costs of up to £20 million.
- ✓ Employers Liability covers carers temporarily working overseas.
- ✓ Employers Liability includes indemnity to principal.
- ✓ Employers Liability includes legal costs arising from criminal charges brought under the Health & Safety at Work Act 1974.
- ✓ Public Liability standard cover provides an indemnity limit of £5 million.
- ✓ Public Liability cover applies world-wide
- ✓ Public Liability includes liabilities incurred in connection with the Health & Safety at Work Act 1974.
- ✓ Public Liability includes indemnity to principal.

#### Optional covers available

- ✓ Personal Accident
- ✓ Legal Expenses



### What is not insured?

- ✗ Public Liability excludes 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.
- ✗ Public Liability excludes liability for products supplied other than food or beverages.
- ✗ Public Liability excludes liability for liquidated damages, fines or penalties which apply solely because of a contract.
- ✗ Public Liability excludes punitive damages awarded by a Court of Law outside the UK.



### 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?

- ✓ Cover applies world-wide.



## 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.

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

### Underwritten by Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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