

Jelf Individual Carers Insurance

Insurance Product Information Document



ZURICH[®]

Company: Zurich Insurance plc

Product: Individual Carers

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 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.Arising in connection with providing:
 - 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.
- ✓ Public Liability provides cover world-wide.
- ✓ Public Liability includes contractual liability.
- ✓ Public Liability indemnity limit options of £5 million or £10 million.
- ✓ Public Liability cover includes legal costs and expenses in defending a prosecution brought under
 - Health & Safety at Work Act 1974
 - Food Safety Act 1990
 - Corporate Manslaughter and Corporate Homicide Act 2007
- ✓ Public Liability includes indemnity to principals
- ✓ Public Liability includes additional carer cover
- ✓ Public Liability includes personal belongings
- ✓ Public Liability includes theft of customers keys
- ✓ Public Liability includes unspecified items of care equipment
- ✓ 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.

- ✗ Public Liability excludes fines or penalties.
- ✗ Public Liability excludes punitive damages awarded by a Court of Law outside of the UK.
- ✗ Public Liability excludes 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.
- ✗ Personal Accident does not cover 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.
- ✗ Personal Accident does not cover 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.
- ✗ Personal Accident does not cover bodily injury occurring while the Insured is in Afghanistan, Chad, Democratic Republic of Congo, Iraq, Israel, West Bank, Gaza Strip, Ivory Coast, Nigeria, Pakistan, Somalia, Sudan or Yemen.
- ✗ Personal Accident does not cover bodily injury whilst the Insured is in a state of insanity temporary or otherwise.
- ✗ Personal Accident does not cover bodily injury caused by air travel other than as a passenger in a licensed passenger carrying aircraft.
- ✗ Personal Accident does not cover 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.



What is not insured?

- ✗ Public Liability excludes damage to that part of any property where it's the direct result of work carried out by the Insured.
- ✗ Public Liability excludes damage to property held in trust except for
 - Buildings temporarily occupied by the Insured
 - Premises hired, leased, rented or lent to the Insured under agreement, which the Insured 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 loss of money.
- ✗ Public Liability excludes liability for liquidated damages, fines or penalties which applies solely because of a contract.
- ✗ Public Liability excludes liability arising from the engagement of employees.



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

- ! 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?

- ✓ World-wide. Personal accident excludes Afghanistan, Chad, Democratic Republic of Congo, Iraq, Israel, West Bank, Gaza Strip, Ivory Coast, Nigeria, Pakistan, Somalia, Sudan or Yemen.



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 have not provided the correct information.



When and how do I pay?

Pay your insurance broker when required.



When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last 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. 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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