

Public Liability Insurance *for* Professional Nannies  
policy summary



Public Liability Insurance for Professional Nannies

**keyfacts**<sup>®</sup>

This summary does not contain the full terms and conditions of your policy. Please refer to your policy document for the full terms and conditions. Please take time to read the Policy Document as well so you understand the cover we provide.

**THE COVER WE PROVIDE**

This Nannyinsure policy provides Public Liability insurance for Nannies who wish to protect themselves in the event that they are held legally responsible for an injury (including death) to a child or third party, or for damage to a third party's property, where they will be required to pay damages. This Public Liability Insurance policy covers these damages up to the limit of indemnity.

**THE INSURERS**

The insurer is UK General Insurance Limited on behalf of Great Lakes Insurance SE.

**ARRANGED BY**

Nannyinsure is a trading style of Enable Limited. Enable Limited are Appointed Representatives of Fish Administration Limited (trading as Fish Insurance) which is authorised and regulated by the Financial Conduct Authority for insurance mediation activities only. Fish Administration Limited is a company registered in England and Wales with company no. 4214119.

Nannyinsure is arranged by: Fish Insurance with UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

**PERIOD OF COVER**

You should refer to the Start Date and End Date shown in your Policy Schedule.

**CANCELLATION**

If your Policy Period of Cover is less than one month, you do not have the right to cancel your Policy.

If your Policy is for a longer period and you decide that for any reason, this Policy does not meet your insurance needs then please return it to us within 14 days from

the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

If you wish to cancel after 14 days of purchase, please refer to Cancellation under the General Policy Conditions in your Policy.

**CLAIMS**

If you need to make a claim or there is an event, incident or circumstance which may result in a claim you must act in accordance with the General Policy Conditions detailed in your policy document, including advising us. If you are in doubt about the claims procedure you should follow please contact us.

Fish Insurance  
12 Sceptre Court  
Sceptre Way  
Preston PR5 6AW

Tel: 0333 331 3840  
E-mail: [claims@fishinsurance.co.uk](mailto:claims@fishinsurance.co.uk)

**COMPLAINTS PROCEDURE**

If you are unhappy in any way with the service you have received from Nannyinsure or Fish Insurance, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately you feel our customer service levels have failed to meet your expectations, please contact us:

By telephone  
**Claims related – 0800 012 6327**  
**Other complaints – 020 3137 4410**

In writing  
**Nannyinsure**  
**Customer Care**  
**PO Box 988**  
**Brighton BNI 3WB**

Email: [info@nannyinsure.co.uk](mailto:info@nannyinsure.co.uk)

If your complaint about the sale of your policy or a claim cannot be resolved by the end of the third working day, we will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds LS10 1RJ

Tel: **0345 218 2685**  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 05698.

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If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9R

Tel: 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

**FINANCIAL SERVICES COMPENSATION SCHEME**

The obligations of the insurers shown on the Schedule are covered by the Financial Services Compensation Scheme, which can pay compensation for financial loss if an Insurer is unable or likely to be unable to pay claims against it. You can find more information in the introduction to your policy.

COVER	SIGNIFICANT FEATURES AND BENEFITS	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS
<b>PUBLIC LIABILITY</b>	<p>Covers your legal liability to others (apart from your employees)</p> <p>Also covers:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principal,</li> <li>• Temporary visits overseas for up to 90 days per trip and 180 days total in any Period of Cover</li> <li>• Leased or rented premises.</li> </ul>	<p>Limit £5 million, plus costs.</p> <p>No cover for liability from:</p> <ul style="list-style-type: none"> <li>• Punitive or exemplary damages,</li> <li>• Contractual Liability.</li> </ul>
<b>PERSONAL ACCIDENT</b>	<p>Provides various benefits if you suffer accidental injury.</p> <p>Additional £50 per day spent as a hospital in-patient receiving treatment for a condition qualifying for benefit but limited to a maximum of £1,000 in all.</p>	<p>Limit £10,000 in all for any one insured person and £50,000 overall during the period of cover.</p> <p>Benefits range from £200 for a broken bone to £2,500 for permanent loss of use of a hand to £10,000 for death.</p> <p>No cover for:</p> <ul style="list-style-type: none"> <li>• Certain dangerous activities.</li> <li>• Disease, natural causes and pre-existing medical conditions.</li> <li>• Use of drugs, unless as medically prescribed, alcoholism or drunkenness.</li> </ul>