

Insurance Product Information Document

Company: Fish Insurance Product: Public Liability for Professional Nannies

Fish Insurance is a trading name of Fish Administration Ltd which is authorised and regulated by the Financial Conduct Authority under Firm Reference 310172. Fish Insurance is registered in England and Wales. Company Registration Number 4214119. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Fish Administration Ltd is part of the PIB Group.

This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited which is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Firm reference number 310101.

This Insurance Product Information Document is a summary and full details of the terms and conditions are in the policy wording. The schedule will show the information given to us by you, on which your quotation is based and the cover you have chosen.

What is this type of Insurance?

This insurance policy provides public liability and personal accident cover for a nanny carrying out support duties.



What is insured?

✓ **Public liability** covers compensation, costs and expenses that you become legally liable to pay following bodily injury to any person, or damage to property not belonging to you, up to a limit of £5m.

- **Public liability extension** - Legal costs and expenses incurred when defending prosecution under food, health and safety acts, up to the policy limit of £5m. Any costs in connection with a claim are in addition to the policy limit of £5m.
- **Public liability extension** - We will cover compensation and claimants' costs and expenses you become legally liable to pay in the event that you make an error or omission in the provision of specific medical treatment whilst carrying out support duties up to the policy limit of £5m.

✓ **Personal accident cover** if you suffer accidental bodily injury during the course of the provision of support duties the following benefits will be covered:

- Item 1 - Death: £10,000
- Item 2 - Permanent loss of or loss of use of limb, for each: £2,500
- Item 3 - Permanent loss of or loss of use of hand, for each: £2,500
- Item 4 - Broken arm or leg, for each: £500
- Item 5 - Broken hand, foot or ankle, for each: £500
- Item 6 - Broken bone not forming part of a limb, £200 (irrespective of the number of broken bones)
- Item 7 - Permanent total loss of sight, for each eye: £1,000 or £3000 for both eyes
- Item 8 - Permanent total loss of hearing, for each ear: £1,000
- Item 9 - Permanent total loss of or loss of use of shoulder, hip, knee, ankle, wrist, for each: £1,500
- Item 10 - Permanent total loss of or loss of use of thumb or forefinger, for each: £250



What is not insured?

- ✗ No cover for liability for punitive and exemplary damages.
- ✗ No cover for liability for contractual liability.
- ✗ No cover for liability for deliberate and malicious acts.
- ✗ No personal accident cover for certain dangerous activities.
- ✗ No personal accident cover for disease, natural causes and pre-existing medical conditions.
- ✗ No personal accident cover in the use of drugs (unless as medically prescribed), alcoholism or drunkenness.
- ✗ No cover for disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals).



Are there any restrictions in cover?

- ! Under no circumstances will our overall liability for damages, costs and expenses exceed the relevant limits shown in the policy schedule.
- ! No public liability cover unless related to support duties.
- ! No public liability cover where you have not received the appropriate training, or are formally qualified to undertake the duties performed.
- ! Personal accident - Bodily injury must incur within 12 months of the date of the accident.
- ! Personal accident - We will not pay:
 - under more than one of items 1 to 11 of the schedule of benefits for the consequences of any one Accident,
 - more than £10,000 in all for any one insured person, nor
 - more than £50,000 overall in respect of all accidents during the Period of Insurance.

Please refer to your policy wording for the full details of exclusions and limitations.



Where am I covered?

- ✓ The United Kingdom (England, Scotland, Wales, Northern Ireland) and worldwide for no more than 30 days in any annual period of insurance (excluding public liability cover in USA and Canada).



What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify Enable as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify Enable of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim, Fish may charge you an additional premium and may not pay any claim in full or your policy could be invalid.

You must follow Fish Insurance claims process which can be found in your policy documentation.



When and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque or BACS transfer.



When does the cover start and end?

Your cover will start and end on the dates shown on the policy schedule unless the policy is cancelled mid-term.



How do I cancel the contract?

You should make any request for the cancellation of a policy to the administrator:

- 1) By telephone – 020 3137 4570
- 2) or in writing addressed to:

Enable Insurance Services, Customer Care Team, PO Box 988, Brighton BN1 3NT.

You have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents, if this is later. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

If you wish to cancel the policy after 14 days, we will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided. If you pay for your policy by monthly instalments you must pay the remainder of your monthly instalments or pay the remainder of the annual premium in full.