

# Individual Carer Public Liability

## keyfacts<sup>®</sup>

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Individual Carer Public Liability policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

## Type of insurance and cover

Cover is provided 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.
- error or omission in the provision of the following medical treatment:
  - first aid
  - nursing care
  - administration of prescribed drugs or medicines
  - administration of drugs or medicines available without prescription

The duration of this non-investment insurance contract is 12 months.

## Significant features and benefits

- Cover applies world-wide.
- Contractual liability is included.
- Indemnity limit of up to £10 million is available.
- Cover includes liabilities incurred in connection with:
  - Health & Safety at Work Act 1974
  - Food Safety Act 1990.
- Personal liability overseas applies.
- Indemnity to Principals is included.
- Completion of a proposal form is not required.

- Liability for products supplied other than food or beverages.
- Loss of money.
- Liability for liquidated damages, fines or penalties which applies solely because of a contract.
- Liability arising from the engagement of employees.
- Fines or penalties.
- Punitive damages awarded by a Court of Law outside of the UK.
- 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.
- Liability for lifting or handling duties, administering prescribed or non-prescribed drugs or medicines or any task or procedure for which you have not received the appropriate training.

## Significant and unusual exclusions or limitations

- Damage to that part of any property where it's the direct result of work carried out by the Insured.
- 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.
- The first £100 of any claim for third party property damage.

### Cancellation rights

This policy does not entitle you to a cooling-off period.

### Claims

To notify a claim please call 01482 882 223.

Policy ref: ICPLP.V2

Target company size

Small

SME

Corporate

Type of Policy

Retail

Commercial

### Complaints Procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on **0845 080 1800** or emailed at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS will only consider your complaint if, at the time of notification, you are a private individual, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on **020 7892 7300** or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

### Law applicable to the contract

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as will be shown in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

### How we will use your data

We hold your personal data in accordance with the Data Protection Act 1998. The information supplied to us by you may be held on computer and passed to other insurers for underwriting or claims purposes. You should show this to anyone whose personal data may be processed to administer this policy.

### 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.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

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

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