

# Home Employment Essentials Insurance

## Insurance Product Information Document

Company: The Insurer of this policy is China Taiping Insurance (UK) Co Ltd. Mark Bates Ltd is the broker.

Product: Home Employment Essentials Insurance Policy

This pre-contractual document provides a summary of cover relating to Home Employment Essentials Insurance. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further details are provided within the policy wording.

### What is this type of insurance?

Our Home Employment Essentials Insurance policy is specifically designed for people who employ personal care assistants to help them to enjoy an independent lifestyle. As well as providing the compulsory cover you are legally required to take out when acting as an employer, we have added a number of additional covers that are highly desirable to protect your position with regards to your relationship with an employee.

The following is a summary of what are considered to be the main characteristics of the insurance provided. For precise details of cover and a full description of the exclusions and restrictions that apply, the policy wording should be referred to. A copy will be provided upon request.



### What is insured?

#### Standard

- ✓ **Employers' Liability** Your legal liability in respect of claims made against you for the death, bodily injury, illness or disease of your employees for which you are held responsible.
- ✓ **Public Liability** Your legal liability in respect of claims made against you for accidental death, bodily injury, illness or disease to any person or accidental damage to property for which you are held responsible.
- ✓ **Financial Loss** Covers that protect you against financial loss following the actions of your employee or as a consequence of their dismissal, consisting of redundancy, failure to attend and replacement employee.
- ✓ **Legal Expenses and Compensation Awards** Legal expenses incurred in representing you in defending your legal rights and compensation awards made against you arising out of a claim brought by an employee.
- ✓ **Helplines** A 24 hour health, safety, legal and tax helpline.



### What is not insured?

- ✗ **Public Liability** Injury caused to the service user by an employee whilst carrying out a medical procedure upon the service user. However, subject to certain acceptance criteria, the policy can be extended to include this cover.
- ✗ **Financial Loss** The policy will not pay for redundancy where you have entered into a voluntary agreement with an employee.
- ✗ **Legal Expenses and Compensation Awards** Where the legal action does not have a reasonable prospect of success.



### Are there any restrictions on cover?

- ! **Employers' Liability** Up to a maximum of £10M.
- ! **Public Liability** Up to a maximum of £5M.
- ! **Financial Loss** Redundancy - £2,500 per employee and £4,000 in all.  
Failure to attend - £500  
Replacement employee - £350
- ! **Legal Expenses and Compensation Awards.** Up to £200,000.



### Where am I covered?

- ✓ United Kingdom, the Channel Islands and the Isle of Man.



### What are my obligations?

- Please check that all the information provided in connection with your application for this insurance is correct. If any of the information is incorrect we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us if you have any change in personal data or contact information.
- Should you wish to make a claim please ensure to inform us as soon as possible and no later than 14 days thereafter.



## When and how do I pay?

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



## When does the cover start and end?

Cover starts from the date you ask us and we agree to accept cover for a period of 12 months. Shorter periods of cover are available on request, for respite, non-term time & term time cover.



## How do I cancel the contract?

You may cancel this policy at any time by informing us by email [cancellations@markbatesltd.com](mailto:cancellations@markbatesltd.com), post or phone 01476 514478. We will allow a full refund of premium if cancelled within the first 14 days or for every full quarter of the period of insurance that remains in force thereafter, from the date of cancellation. We will not refund any part of your premium if there has been any claims during the period of insurance.

### About Us

Your insurance policy is arranged and administered by Mark Bates Ltd on behalf of China Taiping Insurance (UK) Company Limited and will run for the period stated on your Policy Schedule.

Mark Bates Ltd are authorised and regulated by the Financial Conduct Authority FRN 308390.

China Taiping Insurance (UK) Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN 202690.

This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.