



Direct Sales Insurance – Policy Summary

Introduction

Our Direct Sales Insurance policy is designed to provide you with a range of insurance covers that offer comprehensive protection whilst you are undertaking your business activities. Public and products liability, personal accident and legal expenses cover is automatically provided. In addition, you have the option to include cover for your stock and employers' liability insurance should you take on any employees.

The policy runs for a period of 12 months. Prior to expiry you will be contacted regarding continuation of the insurance for a further 12 month period.

The following is a summary of the cover provided by our Direct Sales Insurance policy. For full details the policy wording should be referred to and this document is available upon request.

Summary of cover

Standard cover

Public and products liability

Your legal liability for compensation, together with costs and expenses, for accidental

- 1) death or bodily injury to third parties;
- 2) damage to property; and
- 3) obstruction, trespass, nuisance or interference with any right of way whilst undertaking your sales agent activities, including liability for products sold, supplied and demonstrated.

You will have the choice to insure for limits of up to £2M or £5M.

Significant and unusual exclusions or limitations

- 1) Injury to any employee.
- 2) Products sold, supplied or demonstrated outside of the United Kingdom.
- 3) Excluding the first £50 of each and every claim.

Personal accident

In the event of your death whilst involved in any business activity a benefit of £10,000 will be payable.

Significant and unusual exclusions or limitations

Death by any self-inflicted cause or whilst under the influence of alcohol or drugs.

Legal expenses

In the event that a third party causes bodily injury or damage to you and your property the policy will pay for the cost of legal expenses to seek compensation, up to £25,000.

Significant and unusual exclusions or limitations

- 1) Any incident occurring before the policy incepts.
- 2) Legal expenses not agreed by the insurer.

Optional cover

When you apply for this insurance you will be given the option to include the following covers.

Stock

Loss of or damage to stock you hold in connection with the business anywhere within the United Kingdom. You may choose sums insured of £1,000, £2,500 or £5,000.

Significant and unusual exclusions or limitations

- 1) Theft other than following forcible entry to a building or motor vehicle.
- 2) The first £50 of each and every claim.

Employers' liability

If you have any employees, your statutory obligation to insure following injury to them, up to £10M.

If you take out this optional cover, the standard cover of public liability, personal accident and legal expenses will extend to include your employee(s).

General

Direct Selling Protection is a trading name of Mark Bates Ltd.

Claims

If you need to notify a claim or potential claim you should contact us;
Mark Bates Ltd Premier House Londonthorpe Road Grantham Lincolnshire NG31 9SN.
Tel: 01476 514471 Email: claims@markbatesltd.com
The policy document provides full details of the action you should take in the event of a claim.

Law

There is a choice of law applicable to this insurance, but unless agreed otherwise English Law will apply.

Insurer

The insurer for all the insurance described herein is China Taiping Insurance (UK) Co Ltd.

Cancellation

If, on perusal, you decide that you do not wish to accept the policy, you may return it within 14 days of receipt and we will refund the premium, provided that you have not made a claim during this period. Otherwise, you may cancel the policy at any time and the insurer will allow a refund of premium for every full quarter of the insurance period that remains in force from the date of cancellation. We may cancel this insurance by sending 30 days' notice to your last known address. We will work out the premium for the period we have been insuring you and refund any difference.

Complaints procedure

It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way and wish to make a complaint, in the first instance please contact us. Should the matter not be resolved to your satisfaction, a more formalised complaints procedure will be found in the policy document, or on request.

Financial supervision

Mark Bates Ltd is authorised and regulated by the Financial Conduct Authority.
The insurer is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.