

Personal Care Assistant

Insurance

Policy Document



Mark Bates Ltd

THE HOME OF PREMIER CARE

ABOUT THIS PERSONAL CARE ASSISTANT INSURANCE POLICY

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Thank you for entrusting this insurance to Mark Bates Ltd. Mark Bates Ltd underwrite and manage this insurance on behalf of **the insurer** and act as its agent in performing duties under that agreement.

Our Personal Care Assistant insurance policy is specifically designed for personal care assistants who provide help and support to individuals at their homes to assist them to enjoy an independent lifestyle.

As well as providing comprehensive public liability insurance for claims made against you by your service user or any other third party, this policy also includes income protection cover to support you financially in the event you are unable to work due to accident or sickness. In addition, we have included a number of other benefits that are highly desirable to protect your position arising from the performance of your occupation.

Please read this policy and your schedule carefully and refer any queries to us. A summary of the contents of this policy is shown in the index on page 2.

A handwritten signature in black ink, appearing to read 'Mark Bates', with a large, stylized flourish above the name.

Mark Bates
CEO
Premier Care

Premier Care is a trading name of Mark Bates Ltd who are authorised and regulated by the Financial Conduct Authority F.R.N:308390.

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Agreement between you and the insurer

The insurer will pay for any loss, damage, legal liability, costs, expenses or **bodily injury** described in this policy arising from events happening during the **period of insurance** for which **the insurer** has accepted a premium.

We have relied on the information supplied by **you** in connection with this insurance to enable **the insurer** to form the contract of insurance between **you** and **the insurer**.

This policy should be read together with **your schedule** and any **endorsements**.

If **you** need to notify **us** of a claim or any other matter relating to this policy **you** should contact

Claims Helpline: 01476 514471 Email: claims@markbatesltd.com
Claims Department Mark Bates Ltd Premier House Londonthorpe Road
Grantham Lincolnshire NG31 9SN

COMPLAINTS PROCEDURE

It is always **our** intention to provide **you** with a first class standard of service. Misunderstandings can, however, occur and **we** would prefer to know about the occasional problem than for **you** to remain dissatisfied.

Any communication with **us** can be made orally or in writing and on **your** behalf by a third party with **your** permission.

If a problem has arisen in connection with this policy that has not been resolved to **your** satisfaction and **you** wish to make a complaint, **you** should firstly discuss this with

The Compliance Officer Mark Bates Ltd
Premier House Loundthorpe Road Grantham Lincolnshire NG31 9SN
Tel No: 01476 593887 Fax: 01476 591543 Email: complaints@markbatesltd.com

The Compliance Officer will acknowledge the complaint within five business days and advise **you** of the person who will be dealing with the complaint and when **you** can expect to receive a detailed response. The person dealing with the complaint will be a senior member of staff who was not directly involved in the matter which is the subject of the complaint. They will have the authority and experience to adequately address the complaint and explain the results of the investigation.

If **your** complaint should be more appropriately dealt with by another firm, **we** will ensure it is referred to them as soon as practicable and certainly no later than five business days of becoming satisfied that another firm is or may be responsible for the matters complained of. **We** will make this referral to the other firm in writing and advise **you** by way of a final response that the referral has been made and include the other firm's contact details.

Your complaint will be thoroughly investigated and **we** will respond to it as soon as possible. Within twenty business days **we** will provide a detailed response to **your** complaint in writing or, if it is not possible to respond within that time, **we** will inform **you** in writing within twenty business days why **we** have been unable to resolve the complaint within that time, why **we** need more time to do so and when **you** can expect to receive **our** final response.

If **we** have not completed **our** investigation, within eight weeks after the complaint was made, **we** will write to **you** and explain why there is a further delay. **We** will also confirm when **we** expect to issue **our** final response and advise **you** that **you** may be eligible to refer the complaint to the Financial Ombudsman Service if **you** are dissatisfied with the delay. Its contact details are

Financial Ombudsman Service
Exchange Tower Harbour Exchange Square London E14 9SR
Tel: 0800 023 4567 from landlines or 0300 123 9123 from mobile phones
Fax: 020 7964 1001 E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Where **you** are eligible to refer **your** complaint to the Financial Ombudsman Service **you** have this right to do so free of charge, but **you** must do so within six months of the date of **our** final response. If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

DEFINITIONS APPLYING TO THE WHOLE POLICY

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Definitions are set out below and any word or phrase that has a definition is printed throughout this policy in bold type.

- Act of terrorism** An act, including, but not limited to, the use of force or violence and/or threat thereof of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government and/or put the public or any section of the public in fear.
- Aggregate Limit** The maximum total amount payable during any one **period of insurance**, as stated in the **schedule**.
- Benefit** The amount payable per week during a valid claim, being the lesser of:
a) the maximum weekly **benefit** stated in the **schedule**; or
b) **your** average gross weekly income derived from personal care assistant duties over the 6 months immediately prior to the **Incapacity**.
- Computer system** Any computer hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet or wearable device), server, cloud or micro-controller, including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility owned, operated by or held in trust by **you**.
- Costs and expenses** 1) All costs and expenses recoverable by any claimant from **you**;
2) the costs and expenses incurred with the written consent of **the insurer** for
a) representation at any coroner's inquest or inquiry in respect of any death; and
b) the defence of proceedings in any court brought against **you** in respect of breach or alleged breach of statutory duty resulting in **injury**; and
3) all other costs and expenses of litigation incurred with the written consent of **the insurer** relating to an occurrence which may give rise to a claim.
- Data** Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.
- Deferred period** The number of consecutive days of **incapacity** which must elapse before **benefit** becomes payable, as stated in the **schedule**.

DEFINITIONS APPLYING TO THE WHOLE POLICY

Endorsement	A change in the terms of this policy.
Incapacity	A condition arising from accident or sickness occurring during the period of insurance and occurring away from the workplace, which wholly prevents you from carrying out your usual duties as a personal care assistant, as certified by a medical practitioner.
Injury	Death, bodily injury, illness or disease.
Occupation	Personal care assistant duties performing the activities of <ol style="list-style-type: none">1) personal care, including preparing, serving and feeding food or drink, bathing, dressing, moving, handling, the administration of medicines and first aid;2) general domestic duties, including shopping and basic maintenance and gardening tasks;3) looking after the service user's domestic pets or children, (or other children for whom the service user is responsible) provided that these tasks form only a minor part of the overall work carried out for that service user; and4) accompanying any service user on social, domestic or pleasure trips.
Period of insurance	Period shown in the schedule and any further period for which you have paid, or have agreed to pay and the insurer has accepted or has agreed to accept, the premium.
Principal	Public authority, government body, company, firm, organisation or person for whom you are undertaking a contract.
Schedule	Schedule containing your particulars as required by this insurance and is supplied with this policy.
Service user	On renewal and whenever an endorsement is agreed a new schedule will be issued. Person for whom you are providing a service in connection with your occupation .
Territorial limits	United Kingdom, the Channel Islands and the Isle of Man.
The insurer	Insurer named in the schedule .
We, Our or Us	Mark Bates Ltd, Premier House, Londonthorpe Road, Grantham, Lincolnshire NG31 9SN. Mark Bates Ltd manage this insurance on behalf of the insurer and act as its agent in performing duties under that agreement.
You/your/yourself	Person(s) named in the schedule .

INFORMATION YOU HAVE GIVEN US

In deciding to accept this policy and in setting the terms and premium, **the insurer** has relied upon the information **you** have given it. **You** must take care when answering any questions **the insurer** asks by ensuring that all information provided is accurate and complete.

If **the insurer** establishes that **you** deliberately or recklessly provided it with false or misleading information **the insurer** will treat this policy as if it never existed and decline all claims.

If **the insurer** establishes that **you** provided it with false or misleading information it could adversely affect **your** policy and any claim. For example, **the insurer** may

- 1) treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **The insurer** will only do this if it provided **you** with insurance cover which it would not otherwise have offered;
- 2) amend the terms of **your** insurance. **The insurer** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- 3) reduce the amount it pays on a claim in the proportion the premium **you** have paid bears to the premium it would have charged **you**; or
- 4) cancel **your** policy in accordance with the Cancellation condition of this policy.

You will be written to if **the insurer**

- 1) intends to treat **your** policy as if it never existed; or
- 2) needs to amend the terms of **your** policy.

If **you** become aware that information **you** have provided is inaccurate, **you** must inform Mark Bates Ltd as soon as practicable.

MarkBatesLtd, PremierHouse, LondonthorpeRoad, Grantham, Lincolnshire, NG319SN

Tel No: 01476 514478

Fax: 01476 591543

Email: HE@markbatesltd.com

GENERAL EXCLUSIONS APPLYING TO THE WHOLE POLICY

This policy does not cover any loss, damage, legal liability, costs, expenses or **bodily injury** directly or indirectly caused by or contributed to or arising from

1) **General**

Any loss, damage, legal liability, costs, expenses or benefits directly or indirectly caused by or contributed to or arising from

a) **Radioactive contamination**

- i) ionising radiations from, or contamination by radioactivity from, any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; or
- iii) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

b) **War risks**

war, invasion, act of foreign enemy hostilities, (whether war be declared or not), civil commotion, rebellion, revolution, insurrection or military or usurped power.

c) **Sonic bangs**

pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

d) **Pollution**

pollution or contamination by naturally occurring or man-made substances forces or organisms, or any combination of them, whether permanent or transitory and however occurring, but this exclusion shall not apply to

- i) a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **period of insurance**; or
- ii) any incident involving the leakage of oil from a domestic oil installation at the **home**, provided that **the insurer** is advised as soon as you were aware, or ought to have become aware, of such leakage.

e) **Date recognition failure**

the failure of any **computer system**, whether belonging to **you** or not, correctly to

- i) recognise any date as its true calendar date;
- ii) capture, save, retain or to correctly manipulate, interpret or process any **data**, information, command or instruction as a result of treating any date otherwise than as its true calendar date; or
- iii) capture, save, retain or process any **data** as a result of the operation of any command which causes the loss of **data** or the inability to correctly capture, save, retain or process such **data**.

f) **Risk assessment**

your performing a function that to **your** knowledge would be contrary to guidelines laid down following a risk assessment by an employer, support organisation or public authority.

GENERAL EXCLUSIONS

2) Communicable disease

This policy excludes any actual or alleged damage, legal liability, **injury**, costs and expenses - including, but not limited to, any cost to clean up, detoxify, remove, monitor or test - and any other sum of any nature whatsoever directly or indirectly caused by, contributed to, resulting from, originated by, attributable to or occurring concurrently with a **communicable disease** or the fear or threat (whether actual or perceived) thereof.

The presence of a person or persons at any premises where **you** have carried out **your occupation** that is/are possibly or actually infected with a **communicable disease** shall not constitute loss or damage, whether physical or otherwise, or give rise to **your** legal liability or any costs or expenses in any way.

For the purpose of this exclusion, a **communicable disease** means any disease which can be transmitted by means of any substance or agent from any organism to another organism where

- a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- b) the method of transmission includes, but is not limited to, airborne transmission and bodily fluid transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- c) the disease, substance or agent can cause or threaten damage, injury or illness to human health or human welfare or can cause or threaten damage to or deterioration, loss of value, marketability or loss of use of property.

Provided that where **the insurer** alleges that this exclusion applies, then the burden in proving to the contrary lies with **you**.

3) Cyber exclusion

This policy excludes any loss, damage, consequential loss, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to, resulting from, arising out of or in connection with

- a) a **cyber loss**; and
- b) any loss of use, reduction in functionality, erasure, corruption, alteration, repair, replacement, restoration, research, engineering or reproduction of any **data**, including any amount pertaining to the value of such **data**

regardless of any other cause or event contributing concurrently to or in any sequence to.

Notwithstanding a) and b) above, this policy covers the cost to repair or replace a **computer system**, including any consequential loss, following loss or damage insured under this policy directly occasioned by or resulting from fire, explosion, lightning, theft or attempted theft, escape of water, accidental damage, vehicle or aircraft impact, earthquake, falling objects, windstorm, flood and hail.

For the purpose of this exclusion:

Cyber act means

- i) one or a series of unauthorised malicious or criminal acts or instructions, regardless of time and place, or the threat or hoax thereof, involving access to or processing, transmission, use or operation of any **data** and/or **computer system**; and
- ii) the transmission or impact of any virus, meaning a corrupting instruction that propagates itself via a **computer system** or network.

Cyber incident means any misuse, error or omission or series of related errors or omissions involving

- i) access to, or the processing, use, operation or availability of, any **data** and/or **computer system** or any reductions in the functionality of, or partial or total unavailability or failure, or series of related partial or total unavailability or failures, to access, process, use or operate, any **computer system**; and
- ii) any use of electronic networks, including, but not limited to, the internet and private networks, intranets, extranets, electronic mail, worldwide web, social media and similar medium carried out by **you** or by any person, partnership, firm or company acting for **you** or on **your** behalf.

Cyber loss means any **cyber act** or **cyber incident**, including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**.

GENERAL CONDITIONS

GENERAL CONDITIONS APPLYING TO THE WHOLE POLICY

1) Reasonable care

If **you** have not taken all reasonable steps to prevent accidents, loss or damage **the insurer** shall not be liable to make any payment under this policy.

2) Cancellation

- a) **The insurer** may cancel this policy by sending 30 days notice by recorded delivery to **you at your** last known address or by email to your last known email address and **the insurer** will allow a pro rata refund of premium for the unexpired period to expiry date, subject to paragraph d) below.
- b) **You** may cancel this policy at any time and **the insurer** will allow a refund of premium for every full quarter of the **period of insurance** that remains in force from the date of cancellation, subject to paragraph d) below.
- c) If **you** pay **your** premium by monthly direct debit and there is a default in payment, **the insurer** reserves the right to cancel **your** insurance in accordance with the terms of **your** credit agreement. No refund of premium or credit charge will be due when cancellation takes place in these circumstances.
- d) Where a claim has been made during the current **period of insurance**, the full annual premium will still be payable despite cancellation of cover and **the insurer** reserves the right to deduct this from any claim payment. In any event a due proportion of the premium and credit charge, if applicable, shall be payable for the period of cover provided.

3) Other insurance

If any loss, damage, liability, costs or expenses covered by this policy is insured elsewhere **the insurer** will only pay its share of any claim.

4) Fraud

All benefit under this policy will be forfeited, with no refund of premium, if any claim is in any respect fraudulent or if any fraudulent means are used by **you** or anyone acting on **your** behalf to obtain benefit under this policy.

5) Governing law

There is a choice of law for this insurance, but unless **the insurer** agrees otherwise English law applies.

6) General Data Protection Regulation

It is agreed by **you** that any information provided to **the insurer** regarding **you** for the purpose of accepting insurance and handling any claims may, if necessary, be divulged to third parties, provided that it will be processed by **the insurer** in compliance with the provisions of the General Data Protection Regulation.

7) Contracts (Rights of Third Parties) Act 1999

A person or company who was not party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this general condition does not affect any right or remedy of a third party which exists, or is available, other than by virtue of this act.

8) **Tax**

In addition to the premium, the cost of this insurance includes tax due on the premium which the insurer is required to collect in accordance with current legislation.

9) **Sanctions**

The insurer shall not provide any benefit under this policy to the extent that such cover or claim payment would expose **the insurer** to any sanction, prohibition or restriction under the trade or economic sanctions, laws and regulations of the United Kingdom, European Union or United States of America or under the United Nations resolutions.

CLAIMS CONDITIONS

CONDITIONS APPLYING IN THE EVENT OF A CLAIM

- 1) **Notification of claims (other than in respect of Section 4 of this policy)**
Your failure to act in accordance with the requirements stated in points a) and b) below may, at **the insurer's** option, result in **your** claim being invalid.
- a) **Claim incident (other than legal liability)**
In the event of any incident likely to result in a claim **you** must
- i) immediately report to the police any theft, malicious damage, vandalism or loss of property;
 - ii) advise **the insurer** as soon as possible and at **your** expense provide full written details and proofs that **the insurer** requires; and
 - iii) in respect of claims involving property, take all reasonable steps to minimise loss or damage and take all practical steps to recover lost property and discover any guilty person.
- b) **Legal liability**
In the event of any accident likely to result in a legal liability claim **you** must
- i) advise **the insurer** immediately and as soon as possible provide full written details and any assistance that is required;
 - ii) immediately send to **the insurer** any letter, writ, summons or other legal document issued against **you** without answering it; and
 - iii) not negotiate, pay, settle, admit or deny any claim without **the insurer's** written consent.

If **you** need to notify **the insurer** of a claim, or of any circumstances or incident which may cause a claim, (other than under Section 4 Legal expenses) **you** should contact

**Claims Department Mark Bates Ltd Premier House Londonthorpe Road
Grantham Lincolnshire NG31 9SN**

Tel No: 01476 514471 Fax: 01476 591543 Email: claims@markbatesltd.com

For notification of claims under Section 4 Legal expenses, refer to page 26 of this policy.

2) **Conduct of claims**

a) Rights of **the insurer**

In the event of a claim **the insurer** may

- i) enter into and inspect any building where loss or damage has occurred and take charge of any damaged property - no property may be abandoned to them; and
- ii) take over and control any proceedings in **your** name, for the benefit of **the insurer**, to recover compensation from any source or defend proceedings against **you**.

b) Recovery of lost or stolen property

If any lost property is recovered **you** must let **the insurer** know as soon as reasonably possible by recorded delivery or by email.

If the property is recovered before payment of the claim **you** must take it back and **the insurer** will then pay for any damage.

If the property is recovered after payment of the claim it will belong to **the insurer**, but **you** will have the option to retain it and refund any claim payment to **the insurer**.

Insuring clause

The insurer will pay for **your** legal liability to provide compensation, together with **costs and expenses**, following accidental

- 1) **injury** to any person;
- 2) loss of or damage to property; or
- 3) obstruction, trespass, nuisance or interference with any right of way arising solely in connection with **your occupation** and occurring within the **territorial limits**.

Additional covers

This section extends to include the following additional covers incurred in connection with **your occupation**.

1) Indemnity to principals

As far as is necessary to meet the requirements of any contract or agreement entered into by **you** for the performance of work for any **principal**, the insurer will, at **your** request, treat the **principal** as though the **principal** were also **you** in respect of liability arising out of accidental **injury** to any person or accidental loss of or damage to property in connection with the performance of such work by **you**, provided that the **principal** shall observe, fulfil and be subject to the terms, provisions and conditions of this section and of this policy insofar as they may apply.

2) Health and Safety at Work etc Act defence costs

Legal costs and expenses incurred

- a) in defending any prosecution for breach of duty; or
- b) with **the insurer's** consent in an appeal against a conviction resulting from a prosecution

under the Health and Safety at Work etc Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 committed or alleged to have been committed during the **period of insurance** where the circumstances may otherwise give rise to a claim under this section.

The insurer will not pay for legal costs and expenses in connection with any breach of duty arising from a deliberate or premeditated act, event or omission which any person claiming indemnity under this section knows or should have known would be likely to constitute an offence under the above Act or Order.

3) Food Safety Act 1990

The insurer will pay for

- a) costs of prosecution awarded against **you**; and
- b) legal fees and expenses incurred with its consent

in the defence of and arising from criminal proceedings brought or in an appeal against conviction in respect of breach of Part II of the Food Safety Act 1990 (or any subsequent amendment), provided that the proceedings relate to an offence committed or alleged to have been committed during the **period of insurance** and in the course of **your occupation**.

The insurer will not pay for legal liability

- i) resulting in fines or penalties of any kind;
- ii) where indemnity is provided by any other insurance; or
- iii) in respect of proceedings consequent upon any deliberate act or omission.

4) **Compensation for court attendance**

In the event of **you** attending court at **the insurer's** request in connection with a claim under this section, **the insurer** will compensate **you** for loss of wages or salary for each day on which attendance is required up to a maximum of £300 per day.

5) **Temporary trips abroad**

The **territorial limits** shall extend to include elsewhere in the world in respect of temporary visits carried out in connection with **your occupation**, provided that **you** normally reside in and are traveling from within the **territorial limits**.

6) **Personal liability for trips abroad**

If **you** are temporarily visiting a country outside the **territorial limits** in connection with **your occupation** this section shall extend to include **your** liability incurred in a personal capacity for accidental **injury** or accidental loss of or damage to property occurring during such visit.

Limit of indemnity

The insurer's liability for any one claim or series of claims arising out of any one incident shall not exceed the limit shown in the schedule.

The insurer will not pay for legal liability in respect of which **you** are entitled to indemnity under any other insurance.

PUBLIC LIABILITY

The insurer will not pay for liability arising from the following.

- 1) **Injury** to any employee of **yours** arising out of and in the course of their employment by **you**.
- 2) Loss of or damage to property which belongs to **you** or for which **you** are legally responsible.
- 3) Loss of or damage to property of a brittle or fragile nature, other than in respect of the first £1000 of any one claim or series of claims arising out of any one incident.
- 4) The ownership or use of any mechanically propelled vehicle for which compulsory insurance is required.
- 5) The ownership of any buildings or land.
- 6) The ownership or use of aircraft or watercraft, unless they are models or hand propelled.
- 7) The ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies.
- 8) Liability for fines, liquidated damages or penalties of any kind or for punitive, exemplary, restitutionary or multiplied damages.
- 9) Liability which attaches itself solely by virtue of a contract or agreement, but any liability which would have attached in the absence of such contract or agreement is covered under this section.
- 10) Any act which is deemed to be criminal by any competent authority.
- 11) Any physical, verbal or written action that constitutes sexual abuse, molestation, bullying or harassment or results in mental anguish.

Special condition

This policy will not indemnify **you** if **you** perform a task or procedure on the person of any **service user** (including but not restricted to moving and handling and the administration of medicines) without having received the appropriate training or obtained the relevant qualification to undertake such duties. **You** may be required to produce evidence of such training or qualification.

Additional definitions to this section

The definitions applying to the whole policy as stated in pages 5 and 6 of this policy shall include the following in respect of this section only.

Bodily injury Death or injury caused by accidental, violent, external and visible means.

SECTION 2 - PERSONAL ACCIDENT

Cover

If **you**, independently of any other cause, suffer **bodily injury** whilst engaged in **your occupation** during the **period of insurance**, **the insurer** will pay the benefits stated below, provided that such **bodily injury** occurs within 12 months of the incident.

Benefits**Bodily injury** causing

- | | |
|--|---|
| 1) Death. | £10,000 |
| 2) total and irrecoverable loss of all sight in one or both eyes rendering you absolutely blind in the eye or eyes beyond remedy by surgical or other treatment | £10,000 |
| 3) total loss by physical severance or complete and irrecoverable loss of use of either one or both hands and/or one or both feet | £10,000 |
| 4) permanent total disablement (other than as provided by benefits 2) and 3)) entirely preventing you from engaging in or giving attention to any occupation | £10,000 |
| 5) temporary total disablement entirely preventing you from engaging in or giving attention to your usual occupation | Up to £200 a week in accordance with special condition 4) |

All benefits payable shall be made to **you**, or in the event of **your** death, **your** legal representatives.

If, in the event of **bodily injury** causing any of 2) to 5) above, **you** receive hospital in-patient treatment, **the insurer** will pay £50 for each 24 hours of such treatment up to a maximum of £1000.

Exclusions

The insurer will not pay for the following.

- 1) Any claim caused by suicide, attempted suicide or any self inflicted **bodily injury**.
- 2) **Bodily injury** arising from any pre-existing defect, infirmity, medical condition or chronic or recurring ailment of which **you** were aware or could reasonably be expected to have been aware.
- 3) **Bodily injury** sustained while under the influence of or due wholly or partly or directly or indirectly to the taking of alcohol or drugs, other than drugs taken as directed and prescribed by a qualified registered medical practitioner.
- 4) **Bodily injury** whilst riding a motorcycle as driver or passenger.
- 5) **Bodily injury** arising from **your** wilful exposure to danger, except in an attempt to save human life.

Special Conditions

- 1) Claims shall not be payable under more than one of benefits 1) to 5) in respect of the same **bodily injury** or the same period of disablement, except that payment may be made under benefit 5) for any period prior to payment being made under benefits 1), 2), 3) or 4) provided that the amount already paid under benefit 5) shall be deducted from the payment due under benefits 1), 2), 3) or 4). After a claim has been paid under one of benefits 1), 2), 3) or 4) no further liability shall attach under this section.
- 2) Benefit 4) shall be payable only on certification by a medical referee of permanent total disablement and not before the expiry of 52 consecutive weeks disablement, other than at **the insurer's** discretion.
- 3) Benefit 5) shall not be payable for the first 7 days of disablement and then be payable up to, but not exceeding in all, 52 weeks in respect of any period(s) of disablement resulting from any one **bodily injury** and shall be paid at the end of any period of disablement or at **your** request at periodic intervals of not less than 2 weeks.
- 4) The amount payable under benefit 5) of this section shall be the equivalent of **your** average weekly wage over the last 12 weeks prior to **bodily injury** or £200 whichever is the lesser.
- 5) **You** shall take all practical steps to minimise any **bodily injury**.
- 6) **You** shall as often as required and at **the insurer's** expense submit to examination by a medical practitioner of its choice.
- 7) **The insurer** shall be entitled to a post mortem examination at its own expense in the event of **your** death.

SECTION 3 - LOSS OF PROPERTY

The insurer will pay for the following.

- 1) Accidental loss of or damage to **your** property and the property of any **service user** whilst in **your** custody and control as a result of **you** being mugged whilst in the course of **your occupation**, provided that
 - a) the incident is reported to the police as soon as possible; and
 - b) **the insurer** will not be liable to pay more than £250 any one claim.
- 2) The cost of replacing the keys and locks to external doors of any **service user's** home following loss or theft of the keys whilst in **your** custody and control, provided that
 - a) the incident is reported to the police as soon as possible;
 - b) there is not a similar insurance in force in the name of the **service user**; and
 - c) **the insurer** will not be liable to pay more than £100 any one claim.
- 3) Accidental loss of or damage to **your** personal effects whilst **you** are in the course of **your** employment, provided that
 - a) any incident of theft or malicious damage is reported to the police as soon as possible; and
 - b) **the insurer** will not be liable to pay more than £250 in any **one period of insurance**.

- 4) Accidental damage to any **service user's** property by **you** as a result of forced access to their home solely to deal with a medical emergency, provided that
- there is not a similar insurance in force on the **service user's** property; and
 - the insurer** will not be liable to pay more than £100 any one claim.

SECTION 4 - LEGAL EXPENSES

Additional definitions to this section

The definitions applying to the whole policy as stated in pages 5 and 6 of this policy shall include the following in respect of this section only.

Arbitration	A method of settling a disagreement between you and the insurer by asking an independent lawyer to consider it. He or she will be chosen by you and the insurer jointly or (if agreement cannot be reached) by the President of The Law Society. Whoever loses the argument must usually pay the lawyer's costs. If you lose, these costs are not covered by this insurance.
Collective conditional fee agreement	The separate agreement between the insurer and the nominated representative for paying his or her professional fees which is an enforceable conditional fee agreement within the meaning of section 58, 58A, Courts and Legal Services Act, the format and contents of which have been agreed to by the insurer before it is entered into.
Conditional fee agreement	The separate agreement between you and the nominated representative for paying his or her professional fees which is an enforceable conditional fee agreement within the meaning of section 58, 58A, Courts and Legal Services Act 1990, such agreement only to be in the form provided by the insurer .
Dispute	Any situation involving a disagreement with or action by someone in which your legal rights need to be protected, whether by legal proceedings or otherwise.
Legal expenses	Legal costs reasonably and necessarily chargeable by the nominated representative on a standard basis. Also the costs incurred by opponents in civil cases if you have been ordered to pay them or pay them with the insurer's agreement.
Nominated representative	The lawyer or other suitably qualified person who has been appointed by the insurer to act for you in accordance with the terms of this section.

LEGAL EXPENSES

Insuring clause

The insurer will indemnify **you** against **legal expenses** in respect of any insured incident stated below arising in connection with **your occupation**, provided that

- 1) the insured incident is notified to **the insurer** during the **period of insurance** and arises within the **territorial limits**;
- 2) any legal proceedings are dealt with by a court or other body which **the insurer** has agreed to within the **territorial limits**; and
- 3) in civil claims it is always more likely than not that **you** will recover damages (or obtain other legal remedy which **the insurer** has agreed to) or make a successful defence.

Insured incidents

1) Property protection

The insurer will negotiate for **your** legal rights in any civil action relating to material property, other than a motor vehicle, which is owned by **you** or for which **you** are responsible following any event which causes or could cause physical damage to such material property.

2) Injury

At **your** or **your** legal representatives request **the insurer** will negotiate for **your** legal rights following an event which causes **injury to you**.

The insurer will not indemnify **you** in respect of any claim relating to the following.

- a) Any **injury** which develops gradually or is not caused by a specific or sudden event.
- b) Defending **your** legal rights, other than defending a counter claim.
- c) A motor vehicle owned by, or hired or leased to or used by, **you**.
- d) Clinical or medical negligence.

Limit of liability

The insurer's liability for all claims arising under this section shall not exceed £25,000 in any one **period of insurance**.

Exclusions

This Section does not cover

- 1) any **legal expenses** incurred before the written acceptance of a claim by **the insurer**;
- 2) any claim (or any circumstance which might lead to a claim) of which **you** were or should have been first aware outside the **period of insurance**;
- 3) fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority order;
- 4) any insured incident deliberately or intentionally solicited by **you**;
- 5) a **dispute** with **the insurer** not otherwise dealt with under special condition 10) of this section;

Exclusions

- 6) an application for judicial review;
- 7) any legal action **you** take which **the insurer** has not agreed to or where **you** do anything that hinders it or the **nominated representative**; or
- 8) any claim if, either at the commencement of or during the course of a claim notified under this section, **you** are bankrupt or have filed a bankruptcy petition or have made an arrangement with creditors or have entered into a deed arrangement.

Special conditions

- 1) It is a condition precedent to **the insurer's** liability to meet any claim that **you** shall
 - a) give **the insurer** notice in writing during the **period of insurance** immediately upon becoming aware of any insured incident or event which may give rise to a claim under this section;
 - b) give **the insurer** as soon as possible all the information, documents and assistance **the insurer** needs to deal with any claim under this section; and
 - c) give **the insurer your** reason if **you** wish to appeal against any decision given in legal proceedings, which must be done immediately and in any event before the deadline for lodging the appeal.
- 2) **You** shall
 - a) take reasonable steps to keep any amount **the insurer** has to pay to a minimum; and
 - b) send everything **the insurer** asks for in writing.
- 3)
 - a) **The insurer** must have accepted the claim in writing before it can deal with it.
 - b) **The insurer** will accept the claim when it is satisfied that
 - i) it has all the information that it needs;
 - ii) **you** can identify any person with whom **you** are in **dispute**; and
 - iii) it is reasonable for **you** to pursue or defend **your** legal rights (taking into account a reasonable estimate of **your** total **legal expenses**) and **you** will probably achieve a worthwhile result.
- 4)
 - a) In the event of the commencement of legal proceedings or there is a conflict of interest **you** have the right to choose **your** own **nominated representative**. **You** must send **the insurer** the name and address of such person before the commencement of any legal proceedings.
 - b) Otherwise, **the insurer** can represent **your** interests and negotiate **your** claim directly or through a **nominated representative** at **the insurer's** entire discretion. If **the insurer** chooses to refer **your** claim to a **nominated representative**, it shall confirm this in writing to **you** and explain in more detail the work it will undertake.
 - c) When a **nominated representative** is appointed in accordance with a) or b) above **the insurer** will send them a copy of its standard terms of appointment, which must be accepted by the **nominated representative** before commencing any work for **the insurer**. In regards to claims in respect of **injury**, the **nominated representative** must have signed either a **collective conditional fee agreement** or a **conditional fee agreement with the insurer**.

LEGAL EXPENSES

Special conditions

- d) **The insurer** will have direct contact with the **nominated representative**.
 - e) **You** must co-operate fully with **the insurer** and the **nominated representative** and must keep **the insurer** up to date with the progress of the claim.
 - f) **You** must give the **nominated representative** any instructions that **the insurer** requires.
- 5) If, following legal proceedings to which **the insurer** has consented, **you** wish to appeal or defend an appeal, the grounds for such appeal should be submitted to **the insurer** immediately or as soon as practicable. Before any **legal expenses** towards the appeal are paid **the insurer** must agree that it is always more likely than not that the appeal will be successful.
 - 6)
 - a) **You** must tell **the insurer** if anyone offers to settle a claim.
 - b) If **you** do not accept a reasonable offer to settle a claim **the insurer** may refuse to pay any further **legal expenses**.
 - c) **The insurer** may decide to pay **you** the amount of damages that **you** are claiming or are being claimed against **you** instead of starting or continuing legal proceedings.
 - 7)
 - a) If **the insurer** asks, **you** must tell the **nominated representative** to have **legal expenses** taxed, assessed or audited.
 - b) **You** must take every step to recover **legal expenses** that **the insurer** has to pay and must pay **the insurer** any **legal expenses** that are recovered.
 - 8) If a **nominated representative** refuses to continue acting for **you** or if **you** dismiss a **nominated representative**, the cover **the insurer** provides will end at once, unless **the insurer** agrees to appoint another **nominated representative**.
 - 9) If **you** settle a claim without **the insurer's** agreement or do not give suitable instructions to a **nominated representative** the cover **the insurer** provides will end at once and **the insurer** will be entitled to re-claim any **legal expenses** paid.
 - 10) If **you** and **the insurer** both agree, **arbitration** can be used to settle any unresolved disagreement between **you** and **the insurer** about anything said in this section or anything to do with the claim. If **arbitration** is used, **you** may still take that disagreement to court or try to settle it in another way.
 - 11) **The insurer** may, at its discretion, require **you** to obtain an opinion from counsel, at **your** expense, as to the merits of a claim or proceedings. If counsel's opinion indicates that there are reasonable grounds for the pursuit or defence of a claim or proceedings, the cost of obtaining the opinion will be paid for by **the insurer**.
 - 12) **The insurer** will not pay any claim covered under any other policy or any claim that would have been covered by any other policy if this section did not exist.
 - 13) All Acts of Parliament within the wording of this section shall include equivalent legislation in Scotland, Northern Ireland, the Channel Islands or the Isle of Man as the case may be.

How to make a claim

Potential claims should be notified to **the insurer** in accordance with special condition 1) as soon as possible by utilising the contact details noted below. After the claim is accepted the matter may be referred to a suitably qualified and experienced professional person for advice and suggested appropriate further action.

For the purposes of this section, claims are handled on **the insurer's** behalf by Independent Living Group Ltd. Reference to **the insurer** in this section in relation to the control and handling of any claim **you** may make under this section may refer to either **the insurer** or Independent Living Group Ltd acting on **the insurer's** behalf.

Contact details of Independent Living Group Ltd are as follows:

Telephone No: **01476 512191**

Email: **ilgclaims@ilgsupport.com**

in either case quoting "Personal Care Assistant" and **your** Personal Care Assistant Insurance policy number.

Please note that an email response is only provided between 09.00 and 17.00 Monday to Friday (not Bank Holidays). An email received during this period will be responded to the same day.

To help ILG check and improve service standards **your** call may be recorded.

SECTION 5 - HELPLINES

The services under this section are provided exclusively by Independent Living Group Ltd (ILG) through its advice telephone helplines, which are available to **you** at any time of the day or night, every day of the year during the **period of insurance**.

Legal and tax advice

ILG will give **you** confidential legal and tax advice over the phone on any matter affecting **your** occupation. Legal advice includes the laws of the United Kingdom, the Isle of Man, the Channel Islands, the European Union, Norway and Switzerland.

Contact details of Independent Living Group Ltd are as follows:

Telephone No: **01476 512192**

Email: **advice@ilgsupport.com**

in either case quoting "Personal Care Assistant" and **your** Personal Care Assistant Insurance policy number.

Please note that an email response is only provided between 09.00 and 17.00 Monday to Friday (not Bank Holidays). An email received during this period will be responded to the same day.

The service is restricted to advice, information or assistance given and there is no limit to the number of times it may be used.

To help ILG check and improve service standards **your** call may be recorded.

INCOME PROTECTION

SECTION 6 - INCOME PROTECTION

Insuring clause

The **insurer** will pay the weekly **benefit** shown in the **schedule** if, during the **period of insurance**, you suffer **incapacity** caused by accident or sickness occurring away from the workplace which results in a loss of income.

Benefits payable

- 1) **Benefit** is payable weekly in arrears following completion of the **deferred period**.
- 2) **Benefit** will continue weekly until the earliest of;
 - a) **your** return to work;
 - b) the expiry of the maximum **benefit** period shown in the **schedule**; or
 - c) the expiry of **period of insurance**.
- 3) No **benefit** shall be payable for the **deferred period**.
- 4) The total amount payable in any one **period of insurance** shall not exceed the **aggregate limit** stated in the **schedule**.

Number of claims

- 1) **You** may make up to three (3) claims under this section during any one **period of insurance**.
- 2) The total amount payable for all claims combined during any one **period of insurance** shall not exceed the **aggregate limit** stated in the **schedule**.
- 3) Each claim must:
 - d) arise from a separate and unrelated period of **incapacity**; and
 - e) be separated by a period of at least four (4) consecutive weeks during which **you** have returned to work and are no longer incapacitated.
- 4) Where **incapacity** arises from the same or a related condition, it shall be treated as one continuous claim, unless **you** have returned to work for at least four (4) consecutive weeks.

Evidence requirements

Benefit will only be payable on receipt of:

- 1) A valid fit note or medical certificate issued by a medical practitioner confirming **incapacity**; and
- 2) such additional medical or financial evidence as the **insurer** may reasonably require, including proof of earnings.

Exclusions

This Section does not cover

1) Work-related incapacity

Incapacity arising directly or indirectly from any injury or illness sustained whilst carrying out Personal Care Assistant duties.

2) Pre-existing conditions

Any conditions for which **you**:

- a) were aware of;
- b) received medical advice, treatment or medication; or
- c) experienced symptoms of during the 12 months prior to the start of the **period of insurance**.

3) Mental health conditions

Stress, anxiety, depression or any other mental health condition unless:

- a) diagnosed by a consultant psychiatrist; and
- b) not excluded under (2) above.

4) Pregnancy and childbirth

Pregnancy, childbirth or related conditions, except where **incapacity** arises solely as a direct result of unexpected medical complications, in which case **benefit** shall only be payable for the period of such complications only.

5) Alternative occupation / ability to work

Any claim where **you** are able to:

- a) carry out **your** usual occupation on a full-time or part-time basis; or
- b) undertake any alternative gainful occupation for which **you** are reasonably suited by education, training or experience.

6) No loss of income

Any period of **incapacity** where **you** have not suffered a demonstrable loss of income.

7) Working whilst claiming

Any period during which **you** engage in any form of paid or unpaid work.

8) Lack of medical evidence

Any period of **incapacity** not supported by continuous certification from a medical practitioner or such additional evidence as the **insurer** may reasonably require.

9) Failure to follow medical advice

Any claim where **you** fail to follow reasonable medical advice or prescribed treatment which would be expected to aid recovery.

10) Not under medical care

Any period where **you** are not under the regular care and supervision of a medical practitioner.

11) Self-inflicted injury

Any claim caused by attempted suicide or intentional self-inflicted injury.

12) Alcohol and drugs

Incapacity arising directly or indirectly from the influence of alcohol or drugs, other than drugs taken as prescribed by a medical practitioner.

13) Criminal acts and civil unrest

Incapacity arising from participation in any criminal act, riot, or civil commotion.

14) Wilful exposure to danger

Wilful or reckless exposure to unnecessary danger, except in an attempt to save human life.

15) War and nuclear risks

Incapacity arising directly or indirectly from:

- a) war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or insurrection; or
- b) ionising radiation, nuclear contamination or radioactive substances.

16) Fraud or misrepresentation

Any claim which is false, exaggerated, or supported by misleading or fraudulent information.



Mark Bates Ltd

THE HOME OF PREMIER CARE

www.markbatesltd.com

Mark Bates Ltd Premier House Londonthorpe Road Grantham NG31 9SN

Tel:01476 514478 Fax:01476 591543

Email: HE@markbatesltd.com

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