

Personal Care Assistant

Insurance Product Information Document

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

Product: Personal Care Assistant Insurance Policy.

This pre-contractual document provides a summary of cover relating to Personal Care Assistant 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 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, we have added a number of additional benefits that are highly desirable to protect your position arising from the performance of your occupation.

The following is a summary of what is 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. We have two different ranges of cover called "Standard" and "Plus". The differences are summarised below.



What is insured?

The following relate to loss, damage or injury whilst you are carrying out your personal care assistant duties.

- ✓ **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.
- ✓ **Personal Accident** A single benefit if you suffer death, loss of limbs or permanent total disablement or a weekly benefit if you suffer temporary total disablement.
- ✓ **Loss of Property** Various covers as a consequence of loss of or damage to your or your service user's property.
- ✓ **Income Protection** A weekly benefit payable if you are unable to work due to accident or sickness occurring away from your personal care assistant duties, resulting in a loss of income.
- ✓ **Legal Expenses** Legal expenses incurred in representing you in negotiating your legal rights following death or injury to you or loss of or damage to your property.
- ✓ **Helplines** A 24 hour legal and tax advice helpline.



What is not insured?

- ✗ **Public Liability** Injury caused by you whilst carrying out a medical procedure upon the service user.
- ✗ **Personal Accident** Injury resulting from a pre-existing infirmity.
- ✗ **Legal Expenses** Where the legal action does not have a reasonable prospect of success.
- ✗ **Income Protection**
 - Incapacity arising from injury or illness sustained whilst carrying out your personal care assistant duties.
 - Any claim relating to a pre-existing medical condition.
 - Stress, anxiety or depression unless supported by a consultant psychiatrist.
 - Pregnancy or childbirth unless complications arise.
 - Any claim where you are able to carry out alternative paid work.



Are there any restrictions on cover?

- ! **Public Liability** Up to a maximum of £2M for Standard and £5M for Plus.
- ! **Personal Accident** Single benefit of £10,000 and weekly benefit of £200.
- ! **Property** Set limits stated within the policy.
- ! **Legal Expenses** Up to £25,000.
- ! **Income Protection**
 - Standard: weekly benefit up to £130, payable after 10 days of incapacity for up to 12 weeks (maximum £1,560).
 - Plus: weekly benefit up to £200, payable after 5 days of incapacity for up to 12 weeks (maximum £2,400).
 - Benefit must be supported by a valid fit note or medical certificate.



Where am I covered?

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



What are my obligations?

- Please ensure that all 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 7 days after the incident.



When and how do I pay?

You can pay for your insurance policy in full by credit/ debit card, cheque, postal order, BACS transfer or alternatively you can speak to one of our advisors about paying in monthly instalments.



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.



How do I cancel the contract?

You may cancel this policy at any time by informing us by email 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 or by calling them on 0800 111 6768.