

# Nanny Insurance

## Insurance Product Information Document

Company: The insurer of this policy is China Taiping Insurance (UK) Co Ltd. Underwritten and managed by Mark Bates Ltd.

Product: Nanny Insurance Policy.

This pre-contractual document provides a summary of cover relating to Nanny 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 Nanny Insurance policy has been specifically designed for professional nannies which also extends to include maternity nurses.

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.



#### What is insured?

- ✓ **Public Liability** Your legal liability to provide compensation, costs and expenses following accidental injury to any person, loss of or damage to property or obstruction, trespass, nuisance or interference with any right of way arising solely in connection with your profession.
- ✓ **Personal Accident** Benefits payable in the event of an accident to you caused whilst you are working as a nanny.
- ✓ **Personal Possessions** Loss of or damage to your personal possessions whilst contained within the private dwelling where you are carrying out your profession and are living either temporarily or permanently.
- ✓ **Legal Expenses** Payment of legal expenses to protect your legal rights following an event which results in you suffering death, bodily injury or illness, loss of or damage to your property by a negligent third party and prosecution in a criminal court arising whilst you are engaged in your profession. We also provide cover for expenses incurred following an extensive examination of you by HM Revenue & Customs into your personal tax affairs.
- ✓ **Helplines** A 24/7 helpline which offers advice on legal matters, personal tax affairs, employment law and health and safety.



#### What is not insured?

- ✗ **Public Liability** Leaving children in the care of another person, other than a responsible adult in the event of an emergency.
- ✗ **Personal Accident** Injury resulting from a pre-existing infirmity.
- ✗ **Personal Possessions** Cover will not apply if there is any other insurance in force in your or any other person's name.
- ✗ **Legal Expenses** Claims arising from or involving a matter you were aware of before taking out this policy, legal expenses not agreed by us and fines and penalties.



#### Are there any restrictions on cover?

- ! **Public Liability** Limit of £5M.
- ! **Personal Accident** Set benefits stated within the policy up to £10,000.
- ! **Personal Possessions** Limit of £2,500.
- ! **Legal Expenses** Limit of £100,000.

Our policy is restricted to nannies looking after a maximum of six children at any one time.



#### 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 these terms and conditions, premium, or withdraw from our quote.
- Please inform us if you have any change in personal data or contact information.
- Should you wish to make a claim, please inform us as soon as possible and no later than 14 days thereafter.



## When and how do I pay?

You should pay prior to the cover commencement date by credit/debit card or annual direct debit.



## When does the cover start and end?

Cover starts from the date you ask 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 [enquiries@markbatesltd.com](mailto:enquiries@markbatesltd.com), post or phone 01476 513797.

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 underwritten and managed 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.