

# Home Employment 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 Insurance Policy

This pre-contractual document provides a summary of cover relating to Home Employment 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 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.

We give you the option to choose between three different ranges of cover called "Standard", "Plus" and "Deluxe". The differences are summarised below.



### 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.
- ✓ **Loss of Property** Various covers as a consequence of loss of or damage to your or your employee's property.
- ✓ **Helplines** A 24 hour employment, health, safety, legal and tax helpline.

### Additional Plus and Deluxe benefits

- ✓ **Personal Accident** Benefits payable if the service user or your employee independently of any cause suffer bodily injury.
- ✓ **Financial Loss** Various covers protecting you against financial loss following the actions of your employee or as a consequence of their dismissal, including: theft of your property, fraudulent use of debit or credit cards, identity fraud and redundancy.
- ✓ **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.

### Additional Deluxe benefits

- ✓ **Personal Accident** Additional costs if your employee is unable to work following a valid claim for personal accident.
- ✓ **Legal Expenses** Covers you and your employee for bodily injury or damage to property.



### 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 "Deluxe" option can be extended to include this cover.
- ✗ **Personal Accident** Injury resulting from a pre-existing infirmity.
- ✗ **Property** Damage that is insured by another insurance policy.
- ✗ **Travel** Any claim arising from a pre-existing medical condition.
- ✗ **Legal Expenses and Compensation Awards** Where the legal action does not have a reasonable prospect of success.
- ✗ **Basic or Compensatory Awards** A claim involving a dispute with any employee unless you have first sought and followed advice provided by the legal advice service before taking any action against the employee.



### Are there any restrictions on cover?

- ! **Employers' Liability** Up to a maximum of £10M.
- ! **Public Liability** Up to a maximum of £5M.
- ! **Personal Accident** Set benefits stated within the policy.
- ! **Financial Loss** Set limits stated within the policy, including
  - Redundancy under "Plus" - £2,500 per employee and £4,000 in all.
  - Redundancy under "Deluxe" - up to a maximum of £10,000.
  - Redundancy Notice Period - up to a maximum of £500.



## What is insured?

### Additional Deluxe benefits

- ✓ **Financial Loss** The following improvements to cover apply:
  - Payment of wages for the statutory redundancy notice period following a valid redundancy claim.
  - Pension payments you are legally liable to pay following your failure to meet statutory deadlines.
  - Increase in redundancy payment limits.
- ✓ **Medical Expenses and Cancellation of a Planned Trip** In the event that the service user is accompanied on a journey involving an overnight stay in the UK by an employee who does not reside with the service user, medical expenses and irrecoverable cancellation costs.
- ✓ **Public Liability** For Deluxe customers only there is a Healthcare option, for an additional premium, which extends cover to include the liability of employees following their undertaking of medical procedures that result in the death or injury to the service user.



## Are there any restrictions on cover?

- ! **Property** Set limits stated within the policy.
- ! **UK Travel** Up to £1,000 for medical expenses and up to £500 for irrecoverable cancellation costs.
- ! **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. You have the option to insure for 12 months, or 24 or 36 months on the deluxe policy. 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.