

enable
INSURANCE SERVICES

EMPLOYERS LIABILITY INSURANCE
for NANNY EMPLOYERS

Policy
Summary

EMPLOYERS' LIABILITY INSURANCE *for nanny employers* | **POLICY SUMMARY**

This summary does not contain the full terms and conditions of your policy. Please refer to your policy document for the full terms and conditions. Please take time to read the Policy Document as well so you understand the cover we provide.

THE COVER WE PROVIDE

This is a Nanny Employment Insurance Policy designed for those who wish to employ a Nanny or Nannies to support them with their childcare responsibilities. It has 2 main types of cover or service available:

- 1) Employers' Liability
- 2) Public Liability

LEVELS OF COVER

There is only one level of cover available under your policy.

THE INSURERS

The insurer is UK General Insurance Limited on behalf of Great Lakes Insurance SE.

ARRANGED BY

Enable Insurance Services is a trading style of Enable Limited. Enable Limited are Appointed Representatives of Fish Administration Limited (trading as Fish Insurance) which is authorised and regulated by the Financial Conduct Authority for insurance mediation activities only. Fish Administration Limited is a company registered in England and Wales with company no. 4214119.

Nanny Employment Insurance is arranged by: Fish Insurance with UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting them on 0800 111 6768.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

PERIOD OF COVER

Your cover is normally valid for one year but may be much shorter for temporary or respite cover. You should refer to the Start Date and End Date shown in your Policy Schedule.

CANCELLATION

If your policy Period of Cover is less than one month, You do not have the right to cancel your policy.

If your policy is for a longer period and you decide that for any reason, this policy does not meet your insurance needs then please return it to us within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

If you wish to cancel after 14 days of purchase, please refer to Cancellation under the General Policy Conditions in your policy.

CLAIMS

If:

- 1) you need to make a claim or
- 2) there is an event, incident or circumstance which may result in a claim

you must comply with the General Policy Conditions detailed in your Policy document.

If you are in doubt about the claims procedure you should follow, please contact us.

Fish Insurance
12 Sceptre Court
Sceptre Way
Preston PR5 6AW

Tel: 0333 331 3840

E-mail: claims@fishinsurance.co.uk

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COMPLAINTS PROCEDURE

If you are unhappy in any way with the service you have received from Enable Insurance Services or Fish Insurance, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately you feel our customer service levels have failed to meet your expectations, please contact us:

By telephone

Claims related – 0333 331 3840

Other complaints – 020 3137 4570

In writing

Enable Insurance Services/Customer Care

PO Box 988

Brighton BN1 3WB

e: care@enableinsurance.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,

Exchange Tower

London E14 9SR

t: 0300 123 9 123

e: complaint.info@financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

The obligations of the insurers shown on the schedule are covered by the Financial Services Compensation Scheme, which can pay compensation for financial loss if an Insurer is unable or likely to be unable to pay claims against it. You can find more information in the introduction to your policy.

COVER	SIGNIFICANT FEATURES AND BENEFITS	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS
EMPLOYER'S LIABILITY	<p>Covers your legal liability as an employer.</p> <p>Also covers:</p> <ul style="list-style-type: none"> • Employees temporarily assisting you overseas, • Indemnity to Principal, • Others not specifically named as the insured. 	<p>Limit £10 million, including costs.</p> <p>No cover, except to the extent required by compulsory Employer's Liability Insurance, for:</p> <ul style="list-style-type: none"> • Awards made outside the UK, • You, if you are an employee and also control the working environment, • Contractual Liability.
PUBLIC LIABILITY	<p>Covers your legal liability to others (apart from your employees)</p> <p>Also covers:</p> <ul style="list-style-type: none"> • Indemnity to Principal, • Temporary visits overseas, • Leased or rented premises. 	<p>Limit £5 million, plus costs.</p> <p>No cover for liability from:</p> <ul style="list-style-type: none"> • Punitive or exemplary damages, • Contractual Liability.

All limits of Liability and the coverages are fully defined in the policy.