

# Insurance for Nanny Employers

## Insurance Product Information Document

Company: Fish Insurance      Product: Insurance for Nanny Employers

Fish Insurance is a trading name of Fish Administration Ltd which is authorised and regulated by the Financial Conduct Authority under Firm Reference 310172. Fish Insurance is registered in England and Wales. Company Registration Number 4214119. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of Insurance?

This insurance policy provides employers liability and public liability cover for people employing a Nanny.



#### What is insured?

- ✓ **Employers liability** – Covers your legal liability to your employees as an employer.
- ✓ **Public liability** – Covers your legal liability to others (apart from your employees).
- ✓ **Temporary visits overseas** – Cover elsewhere in the world when any employee is on a temporary visit to provide nanny duties to you.



#### What is not insured?

- ✗ No cover for liability from contractual liability.
- ✗ Fines and penalties.
- ✗ Deliberate and malicious acts.



#### Are there any restrictions in cover?

- ! Under no circumstances will the overall liability for damages, costs and expenses exceed the relevant limits shown in the policy schedule.



#### Where am I covered?

- ✓ Cover applies within the geographical limits in England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Isles. We will also provide cover elsewhere in the world when you are required on a temporary basis to receive support outside of the geographical limits up to a maximum of 30 days during the period of cover.



#### What are my obligations?

You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible.



#### When and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque, BACS transfer, postal order or alternatively, please contact us to ask about paying by monthly direct debit.



#### When does the cover start and end?

Your cover will start and end on the dates shown on the policy schedule, unless the policy is cancelled mid-term.



#### How do I cancel the contract?

If you decide for any reason this policy does not meet your insurance needs then please contact us within 14 days from the date 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, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact us.