

Employers Liability Insurance
for Nanny & Domestic Employers

POLICY DOCUMENT



enable insurance

FOR NANNY & DOMESTIC EMPLOYERS

Employers' Liability Insurance for Nanny & Domestic Employers

WELCOME

In 1993 a former bookkeeper recognised a need in the domestic employment industry and introduced the concept of a dedicated, user-friendly payroll service for families who employ nannies. From his home, armed with nothing more than a calculator, a pen and a telephone, he began helping families with their nannies' PAYE and Nannytax was born.

Now, as part of Enable Ltd, Nannytax is delivering domestic payroll to well over 10,000 clients.

From the very beginning Nannytax has been much more than a simple payroll service, offering support and advice to our clients throughout the employment process. Product excellence is matched by our reputation for delivering a superior service, not only to our clients but their nannies and the nanny agencies that place them.

As the needs of nanny employers evolve and as the industry and the regulations that affect it change, we adapt to ensure our clients continue to have access to the services they need.

Working in partnership with Fish Insurance, Nannytax, as part of Enable Ltd, is proud to have created Enable Insurance Services, providing nanny employers with a specifically designed Employer's Liability Insurance policy. With over twenty years of payroll and nanny employment experience, and a team of friendly, experienced staff you can be assured your employment journey continues in safe hands.

We hope you find this policy document useful in ensuring you get the most out of your insurance policy. Please take the time to read your policy wording, the Terms of Business, Insurance Product Information Document, Schedule and Certificate (enclosed with your documents) as they contain vital information about your policy.

Thank you for choosing Enable Insurance Services.

A handwritten signature in black ink, appearing to read "J Bond".

Jenni Bond
Managing Director

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INTRODUCTION

Your policy provides evidence of the insurance cover **You** (the person named in the schedule) have bought from the **Administrator**.

We have prepared **Your** policy based on the information **You** gave the **Administrator**. **You** should:

- 1) read it carefully to ensure:
 - a) **You** understand all details of the cover; and
 - b) it meets **Your** needs
- 2) check all details in the schedule are correct
- 3) tell the **Administrator** as soon as possible if **You** think any of the above is not the case
- 4) keep **Your** policy safe
- 5) keep **Your** Employers Liability Certificate for the **Period of Cover**. It is important. **You** need to refer to it and **You** need it if a claim is made. The **Administrator** will also keep copies.

The Certificate shows a limit of £5million (as required by law). However, **You** are covered up to £10 million. See the schedule. **We** will endeavour to give any help or information **You** need with this insurance.

You can contact the **Administrator** using any of these methods.

Tel: 020 3137 4570

In writing addressed to:
 Enable Insurance Services
 Customer Care Team
 PO Box 988, Brighton BN1 3NT

The **Administrator** may monitor or record phone calls for training and to protect **You** and them.

THE PARTS OF YOUR POLICY AND UNDERSTANDING YOUR POLICY

Please take time to read **Your** policy documents in full to make sure **You** understand the cover provided.

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in **Your** policy schedule and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the **Period Of Cover**.

Your policy is valid for the **Period Of Cover** as shown on **Your** policy schedule.

Please refer to the policy documents provided to **You** when the policy was purchased or amended, for details of the type and level of cover **Your** policy provides.

Each Section may have:

- 1) Cover – what **We** will insure **You** against
- 2) **Limit of Liability** – the maximum amount **We** will pay
- 3) Conditions – details of requirements, limitations and provisions
- 4) Exclusions – details of what **We** will not insure **You** against
- 5) Extensions – details of extra cover **We** will provide

They only apply to the Section they appear in.

There are General Policy Conditions. Unless specifically stated, they apply to the whole policy.

The **Administrator** has arranged cover with one insurer. The schedule tells **You**:

- 1) the cover **You** have bought, and
- 2) the insurer for that cover

The **Administrator** will provide an endorsement to show any changes in the cover. **You** should keep it safely with **Your** policy.

An endorsement may:

- 1) extend
- 2) restrict, or
- 3) change the cover

INFORMATION YOU HAVE PROVIDED

You must take reasonable care to provide accurate and complete answers to all the questions **You** are asked when **You** take out, make changes to, or renew this policy.

You must notify **Your Administrator** as soon as possible if any of the information in **Your** policy documents is incorrect or if **You** wish to make a change to **Your** policy.

If **You** do not provide accurate and complete answers to the questions **You** are asked, or **You** fail to notify **Your Administrator** of any incorrect information or changes **You** wish to make, **Your** policy may not operate in the event of a claim, **We** may charge **You** an additional premium, **We** may not pay any claim in full or **Your** policy could be invalid.

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CHANGES THAT MAY AFFECT YOUR COVER

You must tell **Us** as soon as possible about any changes to the information **You** provided when **You** purchased or renewed this policy, for example:

Change of circumstances **Change of address**

This is not an exhaustive list and any changes **You** tell **Us** about may affect **Your** cover or result in a change to **Your** premium. If **You** are unsure whether a change may affect **Your** cover, please contact **Your Administrator**.

CANCELLATION BY YOU

You should make any request for the cancellation of a policy to the **Administrator**:

- 1) By telephone – 020 3137 4570
- 2) or in writing addressed to:
Enable Insurance Services, Customer Care Team
PO Box 988, Brighton BN1 3NT

You have the right to cancel this policy within 14 days of the date **You** purchased the policy or when **You** received the policy documents, if this is later. **You** do not need to provide a reason for cancellation, and **We** will provide a full refund of any premium paid, unless **You** have made a claim or there has been an incident likely to result in a claim.

If **You** wish to cancel the policy after 14 days, **We** will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided. If **You** pay for **Your** policy by monthly instalments **You** must pay the remainder of **Your** monthly instalments or pay the remainder of the annual premium in full.

JURISDICTION AND LAW

This insurance policy is governed by English Law.

CONTRACT (RIGHTS OF THIRD PARTIES) ACT 1999

This policy is a legal contract of insurance between **You** and **Us**. It is not **Our** intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else any rights under this policy or the right to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

CLAIMS

If **You** need to make a claim or there is an **Event**, incident or circumstance which may result in a claim, **You** must:

- 1) Contact **Our** Claims Team at Fish Insurance on 0333 331 3763 or alternatively in writing at Southgate House, Southgate Street, Gloucester GL1 1UB.
- 2) Comply with the General Policy Conditions

If **You** are not sure about the claims procedure **You** should follow, please contact **Us**.

t. 0333 331 3763
e. claims@fishinsurance.co.uk

COMPLAINTS PROCEDURE

It is **Our** intention to give **You** the best possible service however if **You** do have any cause for complaint about this insurance or the handling of any claim **You** should follow the complaints procedure below:

If **You** have a complaint regarding the sale or service of **Your** Policy or a claim which is not a liability claim, please contact Fish Insurance:

Fish Insurance
Southgate House
Southgate Street
Gloucester
GL1 1UB

Email: complaints@fishinsurance.co.uk
Telephone: 0333 331 3770

If **You** have a complaint about the handling of a liability claim, please contact:

Kennedys Claims Handling
6 Queen Street
Leeds
LS1 2TW

Tel: 0845 207 7453
or landline if preferred: 0113 531 4496
Email: bspoke@kennedyslaw.com

In all correspondence, please state that **Your** insurance is underwritten by Bspoke Underwriting Ltd and quote **Your** unique Policy number from **Your** Policy **Schedule**.

Following **Our** complaints procedure does not affect **Your** legal rights as a consumer. For further information **You** can contact the Citizens Advice Bureau or Trading Standards.

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Financial Ombudsman

If **We** have not completed **Our** investigations into **Your** complaint within 8 weeks of receiving **Your** complaint or if **You** are not happy with **Our** Final Response, **You** may ask the Financial Ombudsman Service (FOS) to look at **Your** complaint. If **You** decide to contact them, **You** should do so within 6 months of receiving **Our** Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financialombudsman.org.uk.

AUTHORISATION AND REGULATION

This insurance is arranged by Fish Administration Ltd trading as Fish Insurance and underwritten Bspoke Underwriting Ltd on behalf of Accelerant Insurance UK Ltd which is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. It's trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO5 4NE.

Fish Insurance 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.

Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check Our details on the Financial Services Register <https://register.fca.org.uk/>.

Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658).

Enable Insurance Services is the trading name of Enable Limited,

Enable Limited is an Appointed Representative of Fish Administration Limited and authorised by them to sell liability insurance for nannies and their employers.

Registered in England and Wales, No. 04552449,

Registered office 7th Floor, Telecom House, 125-135 Preston Road, Brighton, BN1 6AF.

Financial Services Compensation Scheme (FSCS)

If Accelerant Insurance UK Limited cannot meet their obligations, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

LANGUAGE AND INTERPRETATION

We have written **Your** Policy in English. **We** will communicate with **You** in English. **We** intend singular words to include the plural and plural words to include the singular, unless the context requires otherwise. Words in bold italics have specific meanings.

The definitions are in the Meaning of Words and Terms section on page 7.

THE BASIS OF YOUR POLICY

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in **Your** policy schedule and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the **Period of Cover**.

Your policy is valid for the **Period of Cover** as shown on **Your** policy schedule.

Please refer to the policy documents provided to **You** when the policy was purchased or amended, for details of the type and level of cover **Your** policy provides.

MEANING OF WORDS AND TERMS

Wherever these words appear in bold italics they have the following meanings;

Accident means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place.

Administrator means Enable Ltd trading as Enable Insurance Services

Bodily Injury means identifiable physical injury including death, clinically diagnosed illness, disease, or sickness.

Contractual Liability means liability that only exists because of a contract or agreement.

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Damage means accidental loss or damage caused by external means.

Dangerous Dog means a dog as defined in the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 and any later changes to or replacement of that legislation.

Employee means any of the following whilst working for **You** in connection with **Support Duties**:

- a) any person under a contract of service or apprenticeship with **You**,
- b) any person supplied to **You** under a contract or agreement, the terms of which deem that person to be in **Your** employment,
- c) any self-employed person,
- d) any person **You** hire or borrow,
- e) any member of **Your Family**,
- f) any voluntary worker, including relatives and civil partner, or temporary worker,
- g) any person engaged under a work experience, youth training or similar scheme.

Event means an occurrence that **You** become aware of that may give rise to a claim under this policy.

Family means those who normally live with **You** and are **Your** relatives or partner.

Limit of Liability the maximum amount **We** will pay as stated on **Your** schedule.

Period of Cover means the period between the Start Date shown in the schedule and the earlier of the End Date shown in the schedule or the date any cancellation takes effect (both dates inclusive).

Personal Effects – Items normally worn or carried about **Your** person.

Product Supplied means any product or item sold, supplied, erected, repaired, altered, treated, installed, manufactured, tested, serviced, hired out, stored, given, provided or delivered by **You**.

Property means material property (that is property that can be touched).

Proposal means any information provided by **You** or declaration made by **You** in connection with this insurance.

Support Duties means

- a) providing care for **Your** child
- b) carrying out clerical or manual domestic duties relating to the running of **Your** home, **Family**, or household affairs in connection with the role of nanny, personal assistant, cook, chef, gardener or housekeeper.

Temporarily/Temporary means a consecutive period not exceeding 30 days during the **Period of Cover**.

Territorial Limits means United Kingdom.

Us, We, Our means Bspoke Underwriting Ltd on behalf of Accelerant Insurance UK Limited.

You, Your, Yours, Yourself means the person(s) shown in the schedule as the Insured(s).

EMPLOYERS' LIABILITY

COVER

We will pay:

- 1) compensation, and
- 2) claimants' costs and expenses that **You** become liable to pay for **Bodily Injury to Your Employee** occurring during the **Period of Cover** while:
 - a) assisting **You** with **Support Duties** within the **Territorial Limits**
 - b) **Temporarily** assisting **You** with **Support Duties** outside the **Territorial Limits** but only if **Your Employee** normally lives within the **Territorial Limits**

LIMIT OF LIABILITY

The **Limit of Liability** applies to each **Event**.

We will not pay more compensation than the **Limit of Liability** for each **Event** even though there may be several claims or people claiming against **You**.

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The amount of compensation **We** pay will include claimants' costs and expenses.

Your schedule tells **You** the amount of the **Limit of Liability**.

EXCLUSIONS

1) Road Traffic Act Liabilities

We will not cover **You** against liability connected with any vehicle if the law states that it must be insured.

However, **We** will cover **Your** liability to **Your Employee** arising from an **Event** involving any vehicle that is not covered under a motor insurance policy.

PUBLIC LIABILITY

COVER

Where an **Event** in connection with **Support Duties** during the **Period of Cover** and within the **Territorial Limits** accidentally causes the following:

- 1) **Bodily Injury** to any person, or
- 2) **Damage to Property** not belonging to **You** or **Your Family**, or
- 3) obstruction, trespass, nuisance or interference with any right of way

We will cover **Your** liability for:

- 1) compensation; and
- 2) claimants' costs and expenses

LIMIT OF LIABILITY

The **Limit of Liability** applies to each **Event**.

We will not pay more compensation than the **Limit of Liability** for each **Event** even if there are several claims or people claiming against **You**.

Your schedule tells **You** the amount of the **Limit of Liability**.

Any costs that **We** have agreed to meet in connection with a claim under this Section will be payable in addition to the **Limit of Liability**.

EXCLUSIONS

You will not be covered for claims arising from:

- 1) **Bodily Injury** to any **Employee** arising from employment by **You** and while in employment by **You**
- 2) for **Bodily Injury** to **You**

- 3) **Damage to Property** while **You** or any **Employee** have possession or control of the **Property** other than **Your** or **Your Employees** legal liability for **Personal Effects** (including vehicles and their contents) belonging to:
 - a) **You**
 - b) **Your Employee** or
 - c) a visitor
- 4) **Your** ownership, possession or use by or on behalf of **You** of any
 - a) aircraft, aero, spatial device or hovercraft
 - b) watercraft, or
 - c) mechanically propelled vehicle if the law requires insurance or security for its use
- 5) any **Product Supplied** other than food or drink for consumption on **Your** premises.

EXTENSIONS

1) Work Overseas

We will provide cover elsewhere in the world (other than USA and Canada) when:

- a) any **Employee** is on a **Temporary** visit to provide **Support Duties** to **You** and
- b) if the **Employee** is normally resident within the **Territorial Limits**

2) Overseas Personal Liability

We will, within the terms of this Section, cover liability incurred by the following people whilst on a **Temporary** visit to a country outside the **Territorial Limits** (other than USA or Canada) to provide **Support Duties** to **You**:

- a. **You**
- b. any **Employee** of **Yours**, and
- c. any spouse or child of **Yours** or **Your Employee** who are accompanying **You** or **Your Employee**

Provided that:

- 1) **We** will not pay more than the **Limit of Liability** regardless of the number of people covered under this extension or the number of claims made.
- 2) **We** will not cover **You** (or anyone else mentioned under Overseas Personal Liability above) against:

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- a) **Contractual Liability.**
- b) **Liability** covered by any other insurance.
- c) **Liability** for **Damage** to **Property** belonging to, possessed or controlled by anyone covered under this Section Extension.
- d) Liability in respect of **Bodily Injury** to anyone entitled to cover under this Section Extension.
- e) Liability caused by or arising from:
 - i) ownership or occupation of land of buildings
 - ii) any business, profession, trade or employment except providing **Support Duties** to **You**, and
 - iii) owning, possessing or using animals other than horses or domestic cats or dogs.

EXCLUSIONS TO BOTH EMPLOYERS AND PUBLIC LIABILITY COVER

The below definitions relate to the exclusions identified in this Section. Please refer to the Meaning of Words and Terms for a more exhaustive list of definitions.

DEFINITIONS

Computer System

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, **Data** storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

Damage / Damaged

Accidental physical loss, damage, or destruction.

Data

Information, facts, concepts, code, or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted, or stored by a **Computer System**.

Pollution

- a) Pollution or contamination by naturally occurring or man- made substances, forces, and organisms, including, but not limited to:
 - i. any actual, threatened, feared, or perceived use of any biological, chemical, radioactive or nuclear agent, material, or device, whether or not related in any way to any act of **Terrorism**, and
 - ii. the deposit of or impairment by dust or soot, chemical precipitation, adulteration or impurification, or any combination of them whether permanent or transitory; and
- b) all loss, **Damage** or **Injury** directly or indirectly caused by pollution or contamination as stated in a) above.

EXCLUSIONS

Asbestos

This policy does not provide insurance for losses or indirect losses arising from the manufacture, mining, processing, distribution, testing, remediation, storage, sale, use or exposure to asbestos materials or materials containing asbestos.

Computer Hacking or Misuse

We will not indemnify **You** against **Your** legal liability directly or indirectly caused by, happening through or resulting from actual or suspected computer hacking and/or computer misuse whether or not resulting in:

- a) actual or anticipated publication of **Data** including but not limited to privileged information or sensitive personal **Data**; or
- b) actual or suspected theft of **Data** including but not limited to privileged information and sensitive personal **Data**.

Computer Systems

We will not indemnify **You** against **Your** legal liability arising out of failure of any **Computer System**, whether or not **Your** property, to be date or time compliant including failure of any correction, attempted correction, conversion, renovation, rewriting or replacement of any **Computer System** relating to date or time compliance.

Contractual Liability

We will not cover **You** for any liability that only exists because of a contract or agreement.

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Computer Virus

This policy does not provide insurance for claims contributed to, or caused by any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted

- i) For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
- ii) For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Dangerous Dogs

We will not pay for any loss, liability or expense caused by **You** having or owning a Dangerous Dog.

Defamation

We will not pay for any loss, liability or expense resulting from alleged or actual defamation by **You**.

Deliberate and Malicious Acts

We will not cover **You** against **Bodily Injury**, loss or liability resulting from:

- a) a deliberate or
- b) malicious act or
- c) failure to act (omission)

by any person entitled to cover under this policy if, taking into account the circumstances above, the resulting injury could reasonably have been expected.

Infectious Disease (not applicable to – Employers' Liability)

Notwithstanding any provision herein, this insurance does not cover any loss or damage, liability, claim, cost or expense of any nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:

- a) Coronaviruses; and
- b) Coronavirus disease (COVID-19); and

- c) Severe acute respiratory syndrome coronavirus 2 (SARS- CoV-2); and
- d) any mutation of or variation of a), b) or c) above; and
- e) any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and
- f) any fear or anticipation of a), b), c), d) or e) above, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

Due Care

We will not indemnify **You** against **Your** legal liability caused by or arising out of the deliberate, conscious or intentional disregard of **Your** obligation to take all reasonable steps to prevent **Bodily Injury** or loss of or **Damage to Property**.

Jurisdictions Outside the Territorial Limits

We will not cover **Your** liability for any payments connected to any:

- a. judgment
- b. award or
- c. settlement

made outside the United Kingdom.

Micro-organism (not applicable to – Employers' Liability)

We will not indemnify **You** against any loss, **Damage**, claim, cost, expenses or other sum directly or indirectly arising out of or relating to mould, mildew, fungus, spores or other micro- organism of any type, nature or description including but not limited to any substance whose presence poses an actual or potential threat to human health.

This Exclusion applies regardless whether there is;

- i) any physical loss or **Damage** to insured property.
- ii) any loss of use occupancy or functionality;
- iii) any action required including but not limited to repair, replacement, removal, clean-up, abatement, disposal, relocation or steps taken to address medical or legal concerns or to comply with the advice or orders of any competent public or governmental authority or body.

This Exclusion replaces and supersedes any provision in this policy that provides insurance, in whole or in part, for these matters.

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Pollution (not applicable to – Employers' Liability) This policy does not provide insurance for claims contributed to, or caused by pollution unless any loss or damage arises as a direct result of an accident.

Punitive Damages, Penalties and Fines

We will not cover **You** for any:

- a) fines and penalties
- b) punitive or exemplary awards.

Radiation

This policy does not provide insurance for claims contributed to, or caused by any direct or indirect consequence of:

Irradiation, or contamination by nuclear material; or

The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

Sanctions

We shall not be deemed to provide cover or be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover; payment or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Terrorism (not applicable to – Employers' Liability)

This policy does not provide insurance for claims contributed to, or caused by any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

Any act of terrorism directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with biological, chemical, radiological or nuclear pollution or contamination shall be excluded.

War

This policy does not provide insurance for claims contributed to, or caused by any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or **Damage** to Property by or under the order of any government, local or public authority.

ADDITIONAL POLICY EXCLUSIONS

This policy also does not provide cover for:

- 1) any loss or **Damage** which occurred prior to the commencement of this insurance.
- 2) claims contributed to or caused by:
 - a) **You** engaging in any illegal or criminal act
 - b) **You** being under the influence of drugs, solvents or alcohol, or the injection or ingestion of any substance except those prescribed by a registered medical doctor.
 - c) Suicide, attempted suicide or deliberate injury to **You** or putting **Yourself** in unnecessary danger (unless trying to save human life).
 - d) Riot, civil commotion or strikes

GENERAL POLICY CONDITIONS

(that apply to the whole Policy except where indicated)

1) **Your Duty of Care**

You must take all reasonable care to:

- a) prevent any **Damage, Event** or **Accident** which may cause a claim under this policy,
- b) properly maintain the premises, equipment and everything used for **Support Duties**,
- c) fix any defect or danger quickly and take all extra precautions as necessary
- d) carefully select and supervise **Employees**, and
- e) comply with all obligations and regulations imposed by any authority.

2) **Cancellation by Us**

We may at any time cancel any insurance policy by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) non-payment of premium
- b) threatening and abusive behaviour
- c) failure to provide documents
- d) non-compliance with policy terms and conditions.
- e) a change in **Your** circumstances means that **We** can no longer provide cover
- f) where **We** identify **Your** involvement in, or association with, insurance fraud or financial crime
- g) where **You** have misrepresented or provided false information to the questions asked **You** when purchased, renewed or amended **Your** policy

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If **We** cancel **Your** policy, **We** will provide a refund of **Your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 13.

3) **Your Duties for Us to Cover You**

For **Us** to provide cover:

- 1) **Your Proposal** information must be truthful and full, and
- 2) **You** must comply with all terms and conditions of:
 - a) this policy and
 - b) any endorsements

If **You** do not comply, and especially if **You** fail to do something required by the terms and conditions, **We** will not be liable to pay **You** under **Your** policy.

4) **Fraud**

If **You** or anyone acting for **You** makes a false or fraudulent claim, which includes but is not limited to;

- * making a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- * sending **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- * making a claim for any loss or **Damage You** caused deliberately or
- * Acting dishonestly or exaggerating a claim

We;

- a) are not liable to pay the claim; and
- b) may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- c) may by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under (c) above, **We** shall not be liable to **You** in respect of a relevant **Event** occurring after the time of the fraudulent act. A relevant **Event** is whatever gives rise to **Our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

5) **Subrogation**

If a third party is believed to be responsible for any claim, **We** may take over, defend or settle the claim, or take up any claim in **Your** name for **Our** own benefit. This is known as exercising **Our** right of subrogation. **You** must give **Us** all the help and information **We** reasonably require for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **Our** rights under this clause without **Our** prior written permission. **We** will pay any costs or expenses involved in exercising **Our** right of subrogation.

6) **Claims – What You Must Do**

For Claims Under Sections 1 and 2:

You must also immediately write to **Us** about any impending:

- 1) prosecution
 - 2) inquest, or
 - 3) fatal inquiry
- connected with the possible claim.

When **You** receive court papers and other documents:

If **You** receive any document **You** must not answer it. **You** must send it to **Us** immediately. Such documents might include:

- 1) a claim
- 2) a notice
- 3) a letter or
- 4) any other document served on **You**.

7) **Claims – What You Must Not Do**

You (or anyone acting on **Your** behalf) must not:

- 1) negotiate
- 2) admit liability
- 3) offer or
- 4) promise payment or
- 5) agree someone is not responsible unless **We** have given **You Our** written consent.

8) **Claims – Conduct and Control by Us**

We can choose to take control of **Your** claim, including starting or conducting a claim in **Your** name for **Our** benefit.

If **We** take control of **Your** claim **We** will choose how to conduct and how to settle any proceedings against **You**.

You must give **Us** all the information and assistance **We** require.

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9) **Claims – Other Insurance**

If there is an **Event** covered under the Employers Liability or the Public Liability where:

a) any other insurance covers **You, We** will only pay under this policy beyond the amount that would be payable under the other insurance if **You** had not taken policy. However, if that other insurance deals with other policies in the same way as this policy, then **We** will pay **Our** share only.

b) **You** have a joint agreement with others to employ any person to provide **Support Duties** to **You**, then **We** will treat any Employers' Liability or Public Liability arising from an **Event** as joint and several liability. In this case **We** will only pay **Our** share based on the cover provided under **Your** policy. Any such joint agreement should be in writing and **You** must give **Us** a copy if **We** request it.

10) **Claims (Discharge of Our Liability)**

The following applies separately to the Employers' Liability and the Public Liability: If **We** choose, instead of covering **Your** liability, at any time **We** may pay to **You**:

a) the **Limit of Liability**, less any amounts already paid and less other costs and expenses already paid or incurred prior to the payment, or

b) any lesser sum for which the claim or claims against **You** can be settled.

We will then not have any further liability for the claim(s) except for other costs and expenses incurred prior to the payment for which **We** may be responsible.

If a claim or series of claims under Public Liability results in **You** being liable to pay a sum in excess of the **Limit of Liability**, **Our** liability for costs and expenses will not exceed **Our** share. **Our** share will be **Our** payment to **You** divided by the total payment made by or on behalf of **You** in settlement of the claim or claims.

11) **Joint Insureds**

If there is more than one Insured on **Your** Policy, **We** can choose to take instructions from the first person named. **We** may treat them as acting for all other persons named.

12) **Your Representatives**

We recognise that **You** may wish a representative to handle matters on **Your** behalf. However, **We** may choose to treat any representatives and their actions and omissions as though they were **You**.

13) **Others Covered Under Your Policy**

All cover **We** provide to others under **Your** policy is subject to the same terms, exclusions and conditions that apply to **You**, as much as possible.

14) **People not involved in Your Policy**

Subject to the terms and Conditions of **Your** policy, only **You** and **We** have any rights under it. No one else can enforce any rights or remedies except those they have in law.

INSURER PRIVACY NOTICE

Bspoke Underwriting Ltd

We are Bspoke Underwriting Limited, our data controller registration number, issued by the Information Commissioner's Officer, is Z7739575.

This information is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what we do with the information that we collect about you and we process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy and fulfil our contract of insurance.

For specific types of insurance policies, for example when offering you a Personal Accident policy, we may process some special categories of your personal data, such as information about your health. We collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary

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for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing our full Privacy Notice online here or request a copy by emailing us at dataprotection@bspokeunderwriting.co.uk. Alternatively, you can write to us at: Data Protection, Bspoke Underwriting Ltd, Brookfield Court, Selby Rd, Leeds LS25 1NB.

Accelerant Insurance UK Limited

Certain personal data related to this policy is also processed by Accelerant Insurance UK Limited, which underwrites the risks under this insurance policy. Accelerant Insurance UK Limited acts as an independent data controller for limited purposes such as portfolio and risk management, regulatory oversight, and compliance with applicable laws. Accelerant does not collect personal data directly from individuals but receives it from Bspoke Underwriting Ltd as part of policy administration. Further information on how Accelerant Insurance UK Limited handles personal data is available at: <https://accelerant.ai/privacy-policy/>.