

Home Help 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: Home Help Insurance Policy.

This pre-contractual document provides a summary of cover relating to Home Help 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 Help Insurance policy has been specifically designed for individuals who, out of necessity or choice, employ people in their home in order to allow them to follow a particular lifestyle. The policy provides a unique range of covers that are highly desirable to protect your position as an employer of individuals whilst in the course of their employment by you. In addition, there are benefits for your employee should they suffer injury or damage to their property whilst working for you.

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?

- ✓ **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.
- ✓ **Personal Accident** Benefits payable in the event of an accident resulting in bodily injury caused to any of your employees whilst they are working for you.
- ✓ **Financial Loss** Various covers protecting you against financial loss following the actions of your employee, including theft of your property and fraudulent use of your debit or credit cards.
- ✓ **Employer's 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 or your employee's legal liability as a consequence of your employee's actions following accidental injury to any person and loss of or damage to property.
- ✓ **Helplines** A 24 hour employment law or health and safety helpline.



What is not insured?

- ✗ **Legal Expenses and Compensation Awards**
Where the legal action does not have a reasonable prospect of success.
- ✗ **Personal Accident** Injury resulting from a pre-existing infirmity.
- ✗ **Financial Loss** Fraudulent use of your debit or credit cards by your employee where you have voluntarily provided personal identification numbers, codes or passwords.
- ✗ **Employers' and Public Liability** This insurance will not apply if there is already another policy in place providing this cover.



Are there any restrictions on cover?

- ! **Legal Expenses and Compensation Awards**
Limit of £100,000.
- ! **Personal Accident** Set benefits stated within the policy up to £10,000.
- ! **Financial Loss** Set limits stated within the policy.
- ! **Employers' Liability** Limit of £10M.
- ! **Public Liability** Limit of £5M.



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 inception 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, 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 or by calling them on 0800 111 6768.