

Trades and Professions

Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Trades and Professions policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.

Type of insurance and cover

This policy is designed for trades people, skilled workers and professionals. Public and products liability cover is insured as standard with a number of optional covers to tailor the product to suit the needs of the trade or profession.

The duration of this non-investment insurance contract is 12 months.

Significant features and benefits

Completion of a proposal form is not required, a statement of facts will be provided.

Automatic covers include

Public and products liability

- Standard £2,000,000 limit of indemnity
- Corporate manslaughter, legal costs and expenses up to £2,000,000
- Court attendance costs, £250 for directors/£150 for employees
- Environmental clean-up costs up to £1,000,000
- Includes cover for indemnity to principal and other persons
- Includes cover for joint liabilities
- Libel and slander compensation costs up to £250,000
- Includes cover for private work carried out by any employee for you, your directors or business partners

- Includes cover for work on temporary visits anywhere in the world
- Treatment risk, legal liability for accidental bodily injury arising from treatments provided

Legal expenses

- Costs and expenses limits up to £100,000 for any one claim (£500,000 maximum for any one period of insurance)
- Maximum limit for all compensation awards payable in any one period of insurance £1,000,000
- Option to include Contract disputes
- Option to include debt recovery for amounts exceeding £500

Optional covers available

Professional indemnity (if selected)

This optional cover is only available for selected trades

- Costs of criminal proceedings up to £1,000,000 or the indemnity limit whichever is less
- Court attendance costs, £500 for directors/£250 for employees
- Electrical wiring certification for appropriate trades
- Reasonable costs of representation at any official examination or inquiry to investigate your affairs up to £10,000

Contractors 'all risks' (if selected)

This optional cover is only available for selected trades

- Optional covers available for contract works, owned plant and hired in plant
- Up to 25% increase on limit of liability if the contract value increases after commencement
- Debris removal costs included for contract works
- Includes indemnity to principal
- Offsite storage for contract works up to £100,000
- Owned plant/hired in plant reasonable recovery costs included following accidental immobilisation
- Continuing hire charges up to £50,000

Employers' liability (if selected)

- Standard £10,000,000 limit of indemnity
- Corporate manslaughter, legal costs and expenses up to £5,000,000
- Court attendance costs, £250 for directors/£150 for employees
- Includes cover for indemnity to principal
- Includes cover for private work carried out by employees for you, your directors or business partners
- Includes cover for work on temporary visits anywhere in the world

Specified and unspecified items "all risks" (if selected)

This optional cover is only available for selected trades

- Limits available up to £50,000
- Optional extension for personal tools and personal effects
- Optional extension for theft from unattended road vehicle

Personal Accident (if selected)

This optional cover is only available for selected trades

- Maximum selectable benefit any one insured person is £120,000
- Maximum selectable benefit any one insured person is £600 per week
- Includes £5,000 for reasonable funeral expenses
- Cover applies 24 hours per day for any activity unless specifically excluded
- Weekly benefit for Temporary Total disablement paid up to 104 weeks

Business Travel (if selected)

- European cover as standard
- Includes overseas medical costs and emergency repatriation expenses as a result of illness or injury up to £10,000,000
- Supplementary hospital costs up to £25,000
- Political and natural disaster evacuation, travel expenses, UK repatriation costs each carry £10,000 limit
- Search and rescue costs of £50,000 per person/ maximum £100,000 per event
- £2,500 for loss or damage to personal property (single article limit £500)
- Passport/visa cover up to £750
- Up to £1,500 for loss/theft of money (£500 limit per person)
- Travel cancellation costs up to £5,000
- Up to £250,000 for consultants' costs incurred as a result of kidnap

Terrorism (if selected)

- Cover provided up to your sums insured for damage to property and business interruption

Significant Exclusions or Limitations

Applicable to Public and products liability

- Excludes manual work undertaken outside the European Union, European Economic Area or Switzerland
- Excludes liability or loss caused by asbestos, asbestos fibres or products containing asbestos or derivatives
- Excludes exports to the USA or Canada
- Excludes hazardous works
- Excludes liability arising from professional advice given
- Excludes damage to the part of any property upon which you or any servant or agent has been working where the damage is the direct result of that work
- Excludes cover for replacing, recalling or guaranteeing the performance of products
- Excludes liability arising out of programming or for loss of information
- Treatment risk excludes liability in respect of solaria, sunbeds or other ultraviolet emitting tanning devices
- Liability excluded for refunds in respect of treatments given or facilities provided
- Liability excluded for bodily injury arising from treatments provided by an untrained person
- Liability excluded for the dispensing of medicines or drugs

Applicable to Legal expenses

- Excess £500 for all contract dispute claims exceeding £5,000
- Excess £200 for costs and expenses on all aspect enquiries claims
- Excludes all Employment dispute and Contract Dispute claims arising within first 90 days of cover
- Excludes any claim where either at the start of or during the course of a claim you are declared bankrupt, are in liquidation or you are in the care or control of a receiver or administrator

Applicable to Professional indemnity

- Excludes liability or loss caused by asbestos, asbestos fibres or products containing asbestos or derivatives
- Excludes liability arising from competition, restraint of trade or breach of any taxation
- Excludes claims brought within the United States of America or Canada
- Excludes criminal, fraudulent or malicious acts and errors or omissions
- Excludes prior circumstances and claims
- Excludes supervision of construction work
- Excludes surveys and valuations
- Excess variable depending on profession

Applicable to Employers' liability

- This section does not cover liability for bodily injury caused by work offshore

- Excludes manual work undertaken outside the European Union, European Economic Area or Switzerland
- Limit of indemnity in respect of a single act of terrorism is £5,000,000

Applicable to Specified and unspecified items "all risks"

- Excess £50 for unspecified items
- Excess variable for specified items depending on value
- Excludes theft from unattended road vehicles as standard
- Optional extension available to include theft from unattended road vehicles
- Excludes damage to personal tools while in use

Applicable to Contractors 'all risks'

- £250 standard excess
- Excludes damage to machinery and owned plant caused by its own breakdown or explosion
- Excludes cover for completed speculative developments after sale or let or for more than 90 days after practical completion of the last property on the contract site whichever is the earlier
- Excludes damage to existing structures
- Excludes loss discovered by routine inventory or stocktaking
- Excludes theft of un-fixed non-ferrous metals unless authorised person on site or property is contained in securely locked building
- Excludes wear and tear
- Excludes cover when sole damage is to owned plant attachments
- Excludes hire charges in first 24 hours or for any period in excess of 3 months after occurrence of damage to hired in plant

Applicable to Personal accident

- 7 day deferment period applies to Temporary total disablement claims
- Excludes sickness or disease
- Excludes travel to dangerous or unsettled areas
- Cover applies to individuals aged up to 85
- Maximum limit available for persons under 16 – £15,000
- Maximum payable per event is £5,000,000

Applicable to Business travel

- No cover for individuals over 85 years of age at the time of travel
- Excludes travel to dangerous or unsettled areas
- Excludes war risks

General exclusions

- Electronic risks, excludes damage caused by virus or similar mechanism or hacking to computer equipment and systems
- Northern Ireland civil commotion, excludes damage or business interruption in Northern Ireland in consequence of civil commotion
- Nuclear and war risks

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Cancellation rights

If you do not want to accept the policy, notification is required within 14 days of receiving the policy or renewal notice. A pro rata charge for the time on cover will be applied subject to a minimum premium of £50 plus insurance premium tax (IPT)

Claims

To notify a claim please call 0800 302 9055, 24 hours a day, 365 days a year

Further information

For further information please visit www.zurich.co.uk/commercial

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service,
Exchange Tower, London, E14 9SR

Telephone: 08000 234567
(free on mobile phones and landlines)

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

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.