

# Tradesman – Employers’ Liability Insurance

## Policy summary

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This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Tradesman Employers’ Liability policy issued exclusively to Trade Direct Insurance Services Ltd. If you want to see the full terms, conditions or exclusions of the cover please refer to the policy document.

### Type of insurance and cover

This cover is a legal requirement where you employ other people to work for you. Our employers’ liability insurance can protect you against your legal liability to pay compensation for injury or disease to employees up to a limit of £10 million. Our cover also provides protection for defence costs and expenses, court attendance expenses and legal defence costs for prosecutions arising from the Health and Safety at Work Act.

The duration of this contract is 12 months. Completion of a proposal form is not required.

### What is insured

Your legal liability to pay compensation to employees up to a limit of £10 million including:

- defence costs and expenses
- court attendance expenses
- indemnity to principals
- legal defence costs for Health and Safety at Work Act prosecutions.

### What is not insured

- work on offshore installations
- any liability for which compulsory motor insurance is required
- any liability arising in connection with:
  - piling, quarrying or the use of explosives
  - tunnelling, water diversion, dam construction or work within or behind coffer dams
  - any work of demolition – exceptions and restrictions apply
  - the construction, alteration or repair of towers, steeples, chimney shafts, viaducts, bridges or docks
  - the making of main sewers
  - any work outside the European Union.

### 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 decide you do not want to accept the policy, or any subsequent renewal of it, please tell us within 14 days of receiving the policy or renewal notice. We may, at our discretion, charge you for the time you have been on cover, including insurance premium tax.

## Claims

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

## 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](http://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](mailto: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](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## 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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