

Tradesman – Public and Products Liability Insurance

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Tradesman Public and Products 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 covers your legal liability to pay compensation to third parties for personal injury or damage to property caused in the course of your business, or from your products. Our cover also provides protection against court attendance expenses, defence costs for criminal proceedings brought under Consumer Protection, Food Safety and Health and Safety at Work Acts.

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

What is insured

You can select limits of liability of either £1m, £2m or £5m for your legal liability to pay compensation to third parties, including:

- court attendance expenses
- liability under the Data Protection Acts and Defective Premises Acts
- indemnity to principals
- legal defence costs for criminal proceedings brought under the Consumer Protection, Food Safety and Health and Safety at Work Acts
- libel and slander
- personal liability during visits abroad
- cover under JCT Clause 21.2.1, which can be extended if required.

What is not insured

- loss of or damage to that part of any property being worked upon where the loss or damage is the direct result of such work
- professional advice
- liquidated damages, fines or penalties

- replacing, recalling or guaranteeing the performance of any products
- pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected incident
- 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
- liability arising from asbestos.

Special Conditions applying to Public and Products Liability

Underground Services

If you are carrying out digging, boring or excavation work, you must:

- take reasonable measures to locate underground pipes, cables and other services before you start work which might damage them
- keep a written record of the measures you take to locate them
- use a method of work which minimises the risk of damage.

Use of heat

Blow lamps and blow torches must be filled in the open and must not be lit until immediately before use and must be extinguished immediately after use.

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.

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.

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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