

Mr Simon Clifford Sargent  
154 South Crescent  
SOUTHEND ON SEA  
Essex

SS2 6TA

Ref: C421578/P319115/D/2282633

12/05/2015


Dear Mr Sargent

**Carer & Personal Assistant Insurance Confirmation - CPA536172**

Thank you for choosing Fish Insurance. We have pleasure in enclosing your new Policy documents and Schedule. These documents contain important information and should be kept in a safe place. We strongly recommend that you read these documents carefully to ensure that the cover provided meets with your requirements.

**Other Great Products Available from Fish**

As one of the UK's longest established and leading disability and independent living insurance specialists, we offer other products which may be of interest to you. We have used over 30 years of experience to design products which serve the specific needs of those with disabilities and those who work with people with disabilities.

 **Motor Insurance** If you use your car whilst carrying out duties for work, you must have suitable insurance. This means your car insurance policy must cover you for business use. Our Car Insurance for Carers and Personal Assistants provides Class 1 Business Use free of charge.

**£50 OFF Our Award Winning Car Insurance†**

As a valued Fish policyholder we know that every little saving helps, that's why we are offering you a £50 discount\* off our Award Winning Car Insurance. So if you want to take advantage of Car Insurance specifically designed for Carers and Personal Assistants, now is your chance! Call our Sales Team on 0500 432 141 for further details.

\*Terms & conditions apply, ask for details, †Able Magazine's 5 star rated Insurance Award Jul-Aug 2010

If, for any reason, you need to speak to one of our experienced team members, please call us on 0500 432 141 and we will be happy to help.

Once again, thank you for choosing to insure with Fish – it is our privilege to insure you over the next 12 months.

Yours sincerely

Janet Graham  
**Administration Team**



## Carer & Personal Assistant Insurance Policy Schedule

Insured(s)	Mr Simon Clifford Sargent		
Address	154 South Crescent		
	SOUTHEND ON SEA		
	Essex		
	SS2 6TA		
Client Reference	421578	Policy Number	CPA536172

Premium	£ 89.00 (including Insurance Premium Tax at the current rate)		
Policy Start Date	29/04/2015	Policy End Date	28/04/2016 @ 24.00 hrs
Reason for Issue	New Business	Issue Date	12/05/2015
I confirm that I have not:			✓
<ul style="list-style-type: none"> <li>made any claims under a liability policy in the last 5 years</li> </ul>			✓
<ul style="list-style-type: none"> <li>been convicted or charged ( but not yet tried) with a criminal offence other than a motoring offence or any conviction which is spent</li> </ul>			✓
<ul style="list-style-type: none"> <li>been a director of a company which has gone into liquidation, administration or receivership and /or ever been bankrupt</li> </ul>			✓
<ul style="list-style-type: none"> <li>knowingly breached Health and Safety at Work legislation, or been involved in a disciplinary process relating to my employment</li> </ul>			✓
I further confirm that no Insurer has ever:			✓
<ul style="list-style-type: none"> <li>declined a proposal, refused renewal, terminated cover for any reason or imposed special terms.</li> </ul>			✓

This Policy Schedule is a record of the information which you gave to Fish Insurance on which your insurance policy is based. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.

You have purchased a **Carer & Personal Assistant Insurance Policy** and you are covered for the sections shown as '**Covered**'.

Cover / Service	Limit of Liability	Insurer / Provider	Covered
Sections 1 & 2	Section 1 £5 Million Section 2 £50,000	Ageas Insurance Limited	<b>Covered</b>

This is to certify that *The Insurer*, in consideration of the premium paid, agrees to indemnify the Insured on this Policy in respect of the risks chosen for the selected period(s). This Carer & Personal Assistant Insurance policy is arranged by Fish Insurance, a trading style of Fish Administration Ltd with UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA. With effect from 1<sup>st</sup> October 2013 the registered address of Ageas Insurance Limited is Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services register by visiting the FCA's website at [www.fca.gov.uk](http://www.fca.gov.uk) or by contacting them on 0800 111 6768

All limits of liability are as more fully defined in the relevant Section and Cover wording

On behalf of Ageas Insurance Limited '*The Insurer*'

**John Garrard**  
Managing Director, Fish Insurance

# Policy Summary



This is a summary of your Policy and provides brief details only. This does not contain the full terms and conditions, which can be found in the Policy document. Please take time to read the Policy document to make sure you understand the cover provided.

## The Type of Insurance and Cover

This is a Personal Assistant Insurance Policy designed for those providing assistance to individuals to allow them to live an independent life. It has 2 main types of cover or service available:

- Public Liability
- Personal Accident

There are also various covers designed to cater for some of the other risks associated with independent living.

## The Insurers

The insurer for your policy is: UK General Insurance Limited on behalf of: **Ageas Insurance Limited**

## About Your Cover

Cover	Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Covered
<b>Section 1</b>			
<b>Public Liability</b>	<p>Covers your legal liability to others including:</p> <p>Errors or Omission in the provision of the following medical treatment:</p> <ol style="list-style-type: none"> <li>Nursing care</li> <li>Administration of medicines or</li> <li>First aid</li> </ol> <p>Also covers:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principle</li> <li>• Temporary Visits Overseas</li> <li>• Legal Costs and Expenses defending criminal proceedings arising from an (alleged) breach of the Food Safety Act or Health and Safety at Work Act</li> </ul>	<p>Limit £5 million, plus costs.</p> <p>No cover;</p> <ul style="list-style-type: none"> <li>• unless related to Support Duties</li> <li>• to Employees</li> <li>• where you have not received the appropriate training or are not formally qualified to undertake the duties performed</li> </ul> <p>No cover for liability from;</p> <ul style="list-style-type: none"> <li>• Punitive and exemplary damages</li> <li>• Contractual liability</li> <li>• Deliberate and Malicious acts</li> </ul> <p>You must pay the first £100 for damage to property of others</p>	<b>Covered</b>
<b>Section 2</b>			
<b>Personal Accident</b>	<p>Provides various benefits if you suffer accidental injury</p> <p>Additional £50 per day spent as a hospital in-patient receiving treatment for a condition qualifying for benefit above but limited to a maximum of £1,000 in all</p>	<p>Limit £10,000 in all for any one insured person and £50,000 overall during the period of cover.</p> <p>Benefits range from £200 for a broken bone to £2,500 for permanent loss of use of a hand to £10,000 for death</p> <p>No cover for:</p> <ul style="list-style-type: none"> <li>• Certain dangerous activities</li> <li>• Disease, natural causes and pre-existing medical conditions</li> <li>• Use of drugs, unless as medically prescribed, alcoholism or drunkenness.</li> </ul>	<b>Covered</b>

Your cover is valid for one year as defined by the Start Date and End Date shown in your Policy Schedule.

<p><b>CANCELLATION RIGHT</b></p> <p>We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. Please refer to the Cancellation Section of the policy under 'General Conditions'</p> <p><b>MAKING A CLAIM</b></p> <p>If you have a claim, please telephone us on <b>0800 012 6327</b> as soon as possible to tell us about it.</p> <p><b>COMPENSATION SCHEME</b></p> <p>Ageas Insurance Limited are covered by the Financial Services Compensation Scheme, which can pay compensation for financial loss if a firm is unable or likely to be unable to pay claims against it.</p> <p>You can find more information in the introduction to your policy.</p>	<p><b>COMPLAINTS PROCEDURE</b></p> <p>If you are unhappy in any way with the service you have received from Fish, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately you feel our customer service levels have failed to meet your expectations, please contact us by telephone:</p> <p>Claims related – 0800 012 6327 Other complaints – 0500 432 141</p> <p>In writing <b>The Complaints Officer,</b> <b>Fish Insurance, 2-4 Riversway Business Village, Navigation Way, PRESTON, PR2 2YP</b></p> <p>If you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service.</p>
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