

Householder's Employers' Liability Policy

Insurance Product Information Document



This policy is underwritten by Covea Insurance plc which is registered in England and Wales under number 613259. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services Register number is 202277.

This document provides a summary of the key information relating to this Householder's Employers' Liability policy, provided by Morton Michel Ltd, underwritten by Covea Insurance plc. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is an Employers' Liability policy for householders employing domestic staff.



What is insured?

- ✓ All amounts which you become legally liable to pay as damages in respect of accidental bodily injury to any employee, up to a maximum amount payable of £10,000,000 in respect of any one claim or series of claims arising out of one cause.



What is not insured?

- ✗ Liability for bodily injury to any employee arising from the ownership possession or use by or on your behalf of any vehicle where liability needs to be insured by a compulsory insurance.



Are there any restrictions on cover?

- !! The maximum we will pay in respect of an injury to an employee following an act of terrorism is £5,000,000.



Where am I covered?

- ✓ United Kingdom, the Isle of Man and the Channel Islands.



What are my obligations?

- We recommend that you review and update your cover at all times to make sure it remains adequate.
- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
 - You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us.
 - You must tell us as soon as possible about any changes in circumstances such as any changes in wages, or in their duties.
 - You must tell us as soon as possible if you have had an incident that could arise in a claim.



When and how do I pay?

- You can pay the price of your insurance as an annual amount or speak to your broker about credit facilities.



When does the cover start and end?

- Your policy is an annual policy, details of the start and end date can be found on your policy schedule.
- The policy is renewable each year.



How do I cancel the contract?

If this cover does not meet your needs, please tell us or your broker.

If you want to cancel your policy

- **within 14 days**, we will refund your premium or
- **outside of 14 days**, we will refund your premium for the exact number of days left on your policy, less any cancellation fee charged by Morton Michel Limited

We will also do this if you want to cancel the policy after the renewal date. No refund will be given if you have made a claim in the current period of insurance.

Additional Information

Making a claim

Who to call when you need to make a claim.



Covea Insurance plc by Phone:
Phone: **0330 024 2255**

Is something wrong?

If you are not satisfied with the service we have provided, please tell us so that we can do our best to resolve the problem. You can contact us in the following ways:



By phone: 0330 134 8187



By email: information@coveainsurance.co.uk



Or you can write to us: Customer Services Manager,
Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill,
West Malling, Kent, ME19 4JX.

If we cannot resolve your complaint you may be eligible to refer your complaint to the Financial Ombudsman Service.



Their address is: The Financial Ombudsman Service,
Exchange Tower, London, E14 9SR



Phone: 0300 123 9123 from a mobile or 0800 023
4567 from a landline



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



Website: www.financial-ombudsman.org.uk

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action. A copy of our complaints handling procedure is available on request.

What happens if we can't meet our liabilities?

Covea Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations.

Further information is available from The Financial Services Compensation Scheme, 10th Floor, Beaufort House,
15 St Botolph Street, London EC3A 7QU or at www.fscs.org.uk.