

What is a summary of cover?

This document provides key information about the professional indemnity insurance and public and products liability insurance for teachers working in a private capacity, underwritten by Hiscox. If you have any additional questions, then please contact Alan Boswell Insurance Brokers Ltd.

Policy name: Teachers insurance portfolio

Type of insurance: Professional indemnity , Public and products liability and Employers' liability

Underwritten by: Hiscox Insurance Company Limited

Cover in a nutshell: significant features and benefits

We offer some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered. The policy is specifically designed for your profession, meaning that the policy provides the following tailored covers to fulfil your needs:

Professional indemnity

Cover extends to include the following as standard:

- the limit of indemnity selected provides cover for the total of all claims made during the policy period;
- cover is provided for claims of negligence and breach of duty or care;
- we will work on your behalf, to minimise the cost of a covered liability and any potentially damaging consequences through our proactive rectification and mitigation measures;
- the limit of indemnity will cover legal defence costs or the subsequent damages awarded.

The policy also includes cover for:

- client documents (including data) in your care that are lost, stolen or damaged;
- dishonesty by a director, employee or self employed freelancer contracted to you and under your supervision;
- infringement of intellectual property rights;
- defamation.

Public and products liability

Cover extends to include the following as standard:

- cover is provided for your legal liability for bodily injury to third parties and damage to their property up to the selected limit of indemnity;
- cover is also automatically provided for products liability which covers goods supplied to others which were sold, manufactured, repaired, installed, erected, altered, cleaned or treated by you and that through your negligence cause injury or damage.

The policy also includes cover for:

- legal costs and expenses in defending prosecutions under any health and safety legislation of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- obstruction, trespass, nuisance, interference, wrongful arrest and eviction of a third-party.

Employers' liability

Cover includes the following as standard:

- legal liability for bodily injury to an employee
- a limit of indemnity of £10,000,000 as standard
- cover for your court attendance as a witness in connection with a claim against you

The small print: significant or unusual exclusions and limitations

- You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary by your choice and/or our underwriters' criteria. Your quotation and policy schedule will show the specific excesses applicable to you.
- Any special conditions, limitations or terms that may apply to an individual risk will be clearly shown in your individual quotation and schedule.
- Any claims, circumstances or shortcomings in your work which you know about or ought reasonably to have known about prior to inception of the policy are excluded unless notified previously.
- Any type of work you undertake which has not been declared to and accepted by us will not be covered.
- Any onerous contractual terms which go beyond the duty of care you owe at common law are excluded.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. You must tell us of any changes to your business as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so.

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In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy.

Claims service

If you suffer a loss and need to make a claim you should contact your insurance agent immediately. If this is not possible, then you can call us directly using our 24-hour emergency claims number on 0870 241 6257. You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams.

Any questions? Any complaints?

If you have a question or complaint, please speak to your insurance broker, Alan Boswell Insurance Brokers Ltd in the first instance.

Telephone +44 (0) 1603 218000

Email info@alanboswell.com

If you remain dissatisfied with the response, you can contact our Customer Relations team at:

Hiscox Customer Relations, Hiscox House, Sheepen Place, Middleborough, Colchester, Essex, CO3 3XL

Or by telephone on +44 (0) 1206 773 705

Or by email at customer.relations@hiscox.com

Our Customer Relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.uk.