

# Carers and PA Insurance

## Insurance Product Information Document

Company: Blue Badge Mobility Insurance      Product: Carers and PA Insurance

Blue Badge Mobility Insurance is authorised and regulated by the Financial Conduct Authority. Registration Number 680888 registered in the UK

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

- This insurance is designed to insure Personal Assistants or Care worker against unexpected events which may occur in the provision of service to their clients



#### What is insured?

- ✓ Liability insurance if you injure someone or damage someone's property whilst carrying out your care activities
- ✓ Provision of care whilst abroad on holiday for up to 90 days
- ✓ Breaches of Food Safety or Health and Safety at Work whilst providing care
- ✓ Various benefits if you suffer any one of the specified injuries whilst carrying out your care activities
- ✓ Daily allowance if you are a hospital in-patient receiving treatment for a condition qualifying for benefit.



#### What is not insured?

- ✗ Liability for any medical advice or the administration of prescription drugs or treatment given by a professional practitioner
- ✗ Liability arising when not engaged in care activities
- ✗ Deliberate or malicious act or failure to act or from alleged or actual defamation by you
- ✗ Any fines, penalties or punitive awards against you
- ✗ If you are not qualified or have not received relevant training for your care duties
- ✗ Injuries relating to pre-existing medical conditions
- ✗ No cover for certain dangerous activities, disease, natural causes and pre-existing medical conditions
- ✗ Use of drugs, unless as medically prescribed, alcoholism or drunkenness
- ✗ The administration of Controlled Drugs

#### Are there any restrictions in cover?

- ! The limit for liability cover is shown in your schedule
- ! The limit for personal accident cover is £10,000 per accident with an overall limit of £50,000 during the period of insurance
- ! £50 per day hospital allowance limited to a total of £1,000.
- ! Excess of £250 will apply to any property damage



#### Where am I covered?

- ✓ Cover is offered within the United Kingdom and, for sections 1 and 2, outside the United Kingdom (excluding North America) for up to 90 days over the period of insurance.



### **What are my obligations?**

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



### **When and how do I pay?**

You can pay your premium as an annual one-off payment just before the start of the insurance period. Payment may be made online (for new policies only), by calling us on 01730 233 101 or by sending payment details with an application form in the post.



### **When does the cover start and end?**

Your cover will start and end on the dates stated in your policy schedule.



### **How do I cancel the contract?**

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. You may cancel the insurance cover after 14 days by informing Blue Badge Mobility Insurance however no refund of premium will be payable.