



This document is a summary of the insurance cover provided by the Policy and, as such, it does not contain the full terms and conditions of your insurance coverage. You can find the full terms and conditions in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Employers' Liability Section

Complies with U.K. current legislation relating to compulsory insurance for legal liability for damages arising from injury to employees in connection with their employment.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
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.	Cover for acts of terrorism is limited to £5,000,000	Pages 8-10
Worldwide territorial limits		Pages 8-10
Compensation for court attendance	£250 per person per day	Pages 8-10
Corporate manslaughter		Pages 8-10
Cross liabilities		Pages 8-10
Health and Safety at Work etc. Act 1974		Pages 8-10
Indemnity to other persons		Pages 8-10
Unsatisfied court judgements		Pages 8-10

Covea Insurance plc

Covea Insurance plc is a public limited company, registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and the Prudential Regulation Authority are independent watchdogs that regulate financial services.

Our Financial Services Register number is 202277. You can check this on the Financial Services register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Registered Office:

Norman Place,
Reading,
Berkshire
RG1 8DA

Accessibility

We are able to provide upon request, audio tapes, large print documentation and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

Cancellation

You may cancel the policy within 21 days from the date your policy begins or from the date you receive your policy document, whichever is the later, and receive a full refund of premium.

But if there has been an incident which has resulted or could have resulted in a claim, you must reimburse us for any amounts we have paid or may be required to pay, in respect of the incident.

Confidentiality

We promise complete confidentiality and security in all matters relating to your insurance arrangements.



Duration of contract

The first period of insurance under your policy will be 12 months unless otherwise requested by you and agreed by us in writing.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

Enquiries

Your policy has been arranged by Morton Michel and if you have an enquiry regarding your policy or concerning a claim you have made please contact them on 020 8603 0942.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry to be dealt with speedily.

Morton Michel Limited is a private company limited by shares incorporated in England and Wales under registered number 5120835. Its Registered Office is PIB Group, Rossington's Business Park, West Carr Road, Retford, Nottinghamshire DN22 7SW; its head office is Alhambra House, 9 St Michaels Road, Croydon, CR9 3DD.

It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It appears on the Financial Services Register under number 527300. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Notification of a claim

Full details of how to make a claim are given in your policy on page 11. In all cases you should telephone Morton Michel as soon as possible, or Covea Insurance plc on **0330 134 8187** with details of what has happened.

Complaints

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy;

you should telephone Morton Michel on 020 8603 0942.

If you have a complaint concerning a claim you have made you should contact Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX; telephone number **0330 134 8187**.

A copy of Covéa Insurance's complaints handling procedure is available on request by writing to the Customer Services Manager, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or by telephoning 0330 134 8203; email info@covéainsurance.co.uk.

If you are not satisfied with the way in which your complaint has been handled, you may have the right to refer it to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London E14 9SR; telephone numbers 0800 023 4567 (calls to this number are normally free for people calling from a fixed line phone – but charges may apply if you call from a mobile phone) and 0300 123 9 123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs).

Please note that the Financial Ombudsman Service will normally only consider a complaint once we have issued a final response letter.

Following this procedure will not affect your legal rights.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standards Department or Citizen's Advice Bureau.