

# Trades & Professions Insurance Policy Summary

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. These can be found in the Policy document, a copy of which is available on request. Excesses (the amount of any claim that you are responsible for) are shown on the Policy Schedule.

## Insurer

Liverpool Victoria Insurance Company Limited.

## Type of Cover

LV's Trades & Professions Insurance is designed to cover the legal liabilities of your business, your tools of trade and your business equipment. Public Liability cover is compulsory. Employers Liability Tools and Business Equipment covers are optional and will only apply if you have selected them and they are shown on the Policy Schedule.

## Significant features & Significant or unusual exclusions or limitations

Section 1: Public Liability		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
<p>This section protects you for your legal liabilities to pay compensation and legal costs for accidental death or personal injury to any person (excluding employees) and accidental damage to third party material property</p> <p>Limit of Indemnity £1,000,000 with an option to increase to £2,000,000 or £5,000,000 for most trades or occupations</p> <p>The Limit of Indemnity is shown on the Schedule</p> <p>Insureds Liability for the acts of Bona Fide Subcontractors included</p> <p>Indemnity to Principal Clause</p> <p>Includes cover automatically for temporary employees</p>	<p>Territorial Limits are England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man</p> <p>£250 third party property damage excess</p> <p>Payments to such subcontractors must not exceed 25% of annual turnover and evidence of their own insurance must be obtained</p> <p>Cover provided for up to 50 days</p> <p>Excludes work in or on or in connection with:</p> <ul style="list-style-type: none"> <li>docks, harbours, quays, wharves, watercraft, railways, aircraft, airports or airfields</li> <li>chemical or petrochemical works, oil or gas refineries or storage facilities</li> </ul>	<p>Section 1 - Public Liability</p> <p>Section 1 - Conditions</p> <p>Section 1 - Extensions</p> <p>Section 1 - Extensions</p> <p>Section 1 - Exclusions</p>

	<ul style="list-style-type: none"> <li>• collieries, mines or quarries, nuclear installations, power stations</li> <li>• Professional advice and treatment</li> <li>• Precaution Conditions apply to: the use of heat, bitumen based products, solvents and glue and digging or excavation below ground level</li> </ul>	<p>Section 1 - Exclusions</p> <p>Section 1 - Conditions</p>
<b>Section 2: Employers Liability</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy containing further details</b>
<p>This Section protects you for your legal liabilities to pay compensation and legal costs for accidental death or personal injury to employees</p> <p>Limit of Indemnity £10,000,000</p> <p>Indemnity to Principal Clause</p> <p>Includes cover automatically for temporary employees</p> <p>Clerical employees included without charge for Contracting trades</p>	<p>Excludes injury involving motor vehicles in circumstances where motor insurance is required by law</p> <p>Territorial Limits are England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man</p> <p>Cover provided for up to 50 days</p> <p>Excludes work in or on or in connection with:</p> <ul style="list-style-type: none"> <li>• docks, harbours, quays, wharves, watercraft, railways, aircraft, airports or airfields</li> <li>• chemical or petrochemical works, oil or gas refineries or storage facilities</li> <li>• collieries, mines or quarries, nuclear installations, power stations</li> </ul>	<p>Section 2 - Employers Liability</p> <p>Section 2 - Extensions</p> <p>Section 2 - Exclusions</p>
<b>Section 3: Tools and Business Equipment</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy containing further details</b>
<p>Loss or damage to</p> <ul style="list-style-type: none"> <li>• tools and business equipment including electronic equipment</li> <li>• goods and materials in transit by motor vehicles</li> </ul>	<p>Territorial Limits are England, Wales, Northern Ireland, the Channel Islands and the Isle of Man</p> <p>£1,500 Sum Insured per Person £500 any one item limit</p> <p>Excesses £50 Tools &amp; Business Equipment and Transit</p>	<p>Section 3 - Tools and Business Equipment</p> <p>Section 3 - Tools and Business Equipment</p>

	<p>£100 in respect of glass and non ferrous metals</p> <p>£200 for computer equipment</p> <p>Excludes:</p> <ul style="list-style-type: none"> <li>• Theft from unattended vehicles unless theft results from forcible and violent entry Theft from open-sided or open-backed vehicles</li> <li>• Damage not attributable to an identifiable occurrence or whilst any tools or equipment are let out on hire Damage due to wear and tear, rust, exposure to weather or any gradually operating cause Damage caused by mechanical or electrical breakdown or due to any process of cleaning repair or restoration Damage to constructional plant, equipment, machinery, site huts and caravans</li> </ul>	Section 3 - Exclusions
--	---	------------------------

**Section 4: Legal Expenses**

Cover provided

This section indemnifies you in respect of claims for Legal Expenses and Professional Expenses notified within the Period of Insurance

Covers provided are:  
Sub-Section A - Criminal Prosecution, Sub-Section B - Tax Protection, Sub-Section C - Data Protection, Sub-Section D - Personal Injury

The Limit of indemnity under each Sub-Section is £50,000 any one claim

<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy containing further details</b>
<p>Sub-Section A - Criminal Prosecution Defence of criminal prosecutions and appeals against Improvement Notices under the Health and Safety at Work Act or the Food Safety Act</p>	<p>Excluding claims arising from:</p> <ul style="list-style-type: none"> <li>• HMRC investigations</li> <li>• any prosecution for offences against the person or criminal damage</li> <li>• allegations of dishonesty</li> <li>• any prosecution for non-endorsable road traffic offences</li> <li>• allegations of speeding or driving whilst under the influence of alcohol or drugs</li> <li>• failing to insure a motor vehicle as required by law</li> </ul>	Section 4 - Sub-Section A
<p>Sub-Section B - Tax Protection Expert Representation for your business in the event of either an in-depth tax or an Aspect investigation, a VAT tribunal, or an Employer Compliance dispute</p>	<p>Excluding: technical or routine treatment matters defence of a criminal prosecution taxation proceedings arising out of negligent</p>	Section 4 - Sub-Section B

<p>Sub-Section C - Data Protection Defence claims arising out of an application or appeal under the Data Protection Act and payment of compensation awards made against the Insured under the Act</p> <p>Sub-Section D - Personal Injury Pursuit of claims for compensation following a personal injury</p>	<p>misstatements or omissions by Insured or a lack of reasonable care in keeping business books and records</p> <ul style="list-style-type: none"> <li>• investigations solely into earlier accounts or records or become due as a result of a deliberate act by the Insured</li> <li>• where returns are submitted outside the statutory time limits or contains provisional figures</li> <li>• preparation or correction of Self Assessment returns or other statutory returns</li> <li>• investigations by the Special Civil Investigations or Criminal Investigations Office of HMRC</li> <li>• where the Anti Avoidance Intelligence Unit of HMRC are involved</li> <li>• disputes concerning Working Families Tax Credit, National Minimum Wage, IR35 legislation</li> </ul>	<p>Section 4 - Sub-Section C</p> <p>Section 4 - Sub-Section D</p>
---	--	---

### Period of cover

The policy duration is 12 months and is annually renewable (unless shown differently on your policy schedule).

If your policy remains claim free at the first, second and third renewal, you will benefit from a discounted premium which will be shown on your renewal invitation.

### Cancellation

When you receive your Policy, you will have 14 days in which to consider the cover provided. If the cover does not meet your requirements, you have the right to cancel the Policy and receive a full refund. You will need to return all your documents and any certificates to the Broker, Intermediary or Agent who arranged the Policy within 14 days of receipt. Refunds will be made within 30 days of receipt of your request to cancel.

If you wish to terminate the contract at any other time, please contact the Broker, Intermediary or Agent who arranged the Policy.

### How to make a claim

Please contact the Broker, Intermediary or Agent who arranged the Policy. Alternatively, you can telephone the Claims Helpline on: 0845 640 5170. Please quote your policy number.

If you need to notify a possible claim under Section 4 - Legal Expenses - please immediately write to the Insurer's Representative (Claims Department, Abbey Legal Protection, Minorities House, 2-5 Minorities, London, EC3N 1BJ) or Fax: 0870 600 1481. If you have any queries please contact Abbey Legal Protection, telephone: 0870 600 1480.

### How to complain

If you have a complaint about your Policy, please contact the Broker, Intermediary or Agent who arranged the Policy for you. If you are not satisfied with the way in which a complaint has been dealt with please write to:

Managing Director, Liverpool Victoria Insurance Company Limited, County Gates, Bournemouth, BH1 2NF

A copy of LV='s complaints handling procedure is available upon request.

Please ensure that you quote the Policy number on all correspondence.

If we cannot resolve the differences between us you may, within 6 months of receiving our final response letter, refer your complaint to: Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0800 0 234 567. Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

Making a complaint will not affect your right to take legal action.

### **Compensation**

If we are unable to meet our liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme. The level of compensation differs depending on the type of cover:

### **Compulsory Insurance**

100% of the claim

### **Non-Compulsory Insurance**

90% of the claim

Further information can be obtained from: Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone: 0207 892 7300. Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk). Website: [www.fscs.org.uk](http://www.fscs.org.uk).