Employers Liability Insurance Policy Summary

Product	Insurer	Arranged by
Employers Liability Insurance	Admiral Insurance (Gibraltar) Limited	Tide Insurance Services Limited

What is this type of insurance?

Employers' Liability Insurance covers your legal liability to compensate employees for bodily injury or illness arising out of and in the course of their employment.

This insurance is designed primarily for tradespeople and small businesses that employ staff, apprentices, labour-only subcontractors or temporary workers.

This cover complies with compulsory insurance requirements in the UK (where applicable).

What is insured?

- Your legal liability to pay damages and associated legal costs in respect of bodily injury to an employed person.
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- Cover is provided up to the limit shown below for any one claim. There is no limit on the number of claims that can be made in any one period of insurance.
- Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority in respect of a bodily injury claim.
- Legal costs and expenses in connection with the defence of a prosecution of the offences of manslaughter, corporate manslaughter, corporate homicide.
- Compensation for unsatisfied court judgements.
- Cover for bodily injury to working partners.
- Compensation paid to you where court attendance is required of any director, partner, or employed person in relation to a claim that is covered by this insurance.

Cover Limits?

- Employers' liability other than resulting from terrorism £10,000,000.
- Employers' liability resulting from terrorism £5,000,000.
- Manslaughter costs in any one period of insurance £1,000,000.
- Safety legislation costs in any one period of insurance £1,000,000.

What is not insured?

- Bodily Injury suffered by an Employee whilst entering or getting onto, or alighting from, a vehicle for which insurance or security is required under any law relating to the compulsory insurance of motor vehicles, or where You are entitled to cover under any other insurance.
- Bodily Injury suffered Offshore.
- Fines and penalties.

Full exclusions are detailed in the policy wording.

Are there any restrictions on cover?

- The limit of cover shown in the schedule applies.
- Monthly premium payments must be up to date for cover to operate.
- You must:
  - Take reasonable steps to prevent injury or damage.
  - Comply with relevant health and safety legislation.
  - Notify claims and incidents promptly.
  - Not admit liability or settle claims without insurer consent.

Where am I covered?

Within the Territorial Limits (UK, Channel Islands and Isle of Man), as defined in the policy.

What are my obligations?

- Make a fair presentation of the risk.
- Notify Tide of any material changes during the policy period.
- Notify claims or circumstances promptly (within policy time limits).
- Pay premiums by the due date.
- Take reasonable steps to minimise loss.
- Not admit liability without insurer consent.
- Provide information and assistance in connection with claims.

Failure to comply may affect your claim.

When and how do I pay?

Premiums are payable monthly by instalment. Instalments are collected 7 days before the next cover month begins. Failure to pay may result in cancellation.

When does the cover start and end?

Cover starts on the date shown in the Schedule and continues on a monthly renewable basis until cancelled or non-renewed.

Cover for individual contracts ceases at practical completion, handover, cancellation or expiry of the policy (whichever occurs first).

How do I cancel the contract?

You may cancel at any time via the Tide online portal or by contacting Tide. Cover continues until the end of the prepaid monthly period. Premiums paid are not refundable.

The insurer may cancel by giving notice (30 days, or 7 days for non-payment). Closure or cancellation of your Tide Business Account or Tide Membership will cancel the **Policy**.

About this document

This document provides details of the key features and any significant exclusions and conditions of Tide Employers Liability insurance only. You can find the full terms and conditions of the cover in Your Policy Wording document.

This information is provided to You for information purposes only and does not form part of Your insurance contract.

Tide does not make personal recommendations as to the suitability of the policy to individual circumstances. This means you are responsible for deciding whether the policy is suitable for your needs.

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