



Independent Living Insurance

Application Form



insuring your independence

Independent Living Insurance

Why choose Fish?

Since 1975 Fish Insurance has provided specialist protection for the disabled, elderly and people who face mobility issues. By providing specially designed, effective and affordable cover we have grown to serve over 75,000 policyholders and become one of the UK's **biggest** disability and independent living insurance providers.

Our extensive portfolio ranges from cover for mobility scooters and in-home products such as stair lifts and hoists, to carefully crafted car and travel insurance policies featuring disability specific benefits such as protection for vital mobility aids, adaptations, medicines and carers.

Among the many innovations we have led, was the UK's first independent living insurance policy, specially created to protect people using direct payments and other personal funding mechanisms to employ their own personal assistants.

Product excellence is matched by our reputation of **delivering superior service and support**, not just to our policyholders but to social care professionals, over 150 local authorities, service support groups, mobility and healthcare equipment dealers and charities.

Our **specialist trained staff** provide informed advice on the right insurance solutions whilst decades of specialist experience ensure claims are handled sympathetically, swiftly and professionally.

We are proud to be one of the UK's leading disability and independent living insurance providers.

24 Hour Legal Advice Line

- ✓ Worried about the responsibilities of being an Employer?
- ✓ Problems with managing your staff? Recruiting? Contracts? Maternity/Paternity leave?
- ✓ Our enhanced full cover policy provides access to a legal helpline to assist you with any employment issues
- ✓ 24 hours a day 365 days a year.
- ✓ As long as you follow the advice provided you'll be covered with no more need to worry.
- ✓ Court or Tribunal Claims
- ✓ Did you know that the average cost of defending an employment tribunal is over £8500+?
- ✓ It can cost even more. So who will pay – and how?
- ✓ The Fish policy is the only one that will cover your legal and tribunal costs up to £100,000 whether you have taken our advice or not.

Fish offering greater cover when you don't follow advice.

Employers' Liability & Public Liability

Our Independent Living Insurance Policy covers you for Employers & Public Liability and is designed for those who wish to employ people to support them to live an independent life.

Who needs to be covered? Anyone employing personal assistants in their home whether they are self-employed or not.

Although you are required by law to be insured for £5 million for Employer's Liability, our policy provides cover up to £10 million.

As an employer you are personally responsible for the welfare of your employee(s) whilst they are working for you and are held legally liable for any injury to them or damage to their personal property. Our policy offers affordable options to ensure that whatever your budget, cover is available.

Independent Living Insurance - Application Form

It's one of the most important decisions you can make. Choose the wrong policy and you won't find out until you need to claim. So look out for the differences that can make all the difference.

How To Proceed



Call our Customer Services Team on 0500 432 141

(Please have your credit/debit card details to hand)



Simply complete this application form in full, detach and post to:

Fish Insurance, 2-4 Riversway Business Village, Navigation Way, Preston, PR2 2YP.



Buy online

www.fishinsurance.co.uk

As an employer, you are the person responsible for recruiting staff, paying wages, issuing instructions and maintaining a safe working environment.

You must also be able to understand your legal obligations as an employer.

Cover can be on a joint basis for up to four people receiving support provided they live in the same household and care in the same family or partners.

Your Details (as the Employer)

Title _____ Date of Birth / / _____

Forename(s) _____

Surname _____

Address of person receiving support: _____

Postcode _____

Correspondence address if different: _____

Postcode _____

Contact Telephone: _____

Email address: _____

Name(s) Of Person(s) Receiving Support (details of Employees are not required)

Title _____ Date of Birth / / _____

Forename(s) _____

Surname _____

Title _____ Date of Birth / / _____

Forename(s) _____

Surname _____

If there are more than two people receiving support please provide names on a separate piece of paper.

Cover Start Date

/ /

Cover will NOT start until we accept your application. For immediate cover, payment can be made by credit/debit card by calling 0500 432 141.

Independent Living Insurance - Policy Summary

Cover

Cheque
(Payable to Fish Insurance)

Invoice Me

Invoice Other
(Please give details)

Full Cover
£135.00

Basic Cover
£67.00*

Or enter card details below

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Valid From

Expiry Date

Issue No
(Switch Only)

Security Code
(Last 3 digits on the signature strip)

 /
 /

Cardholder's Name:

*Includes a £10 introductory discount on your first years' insurance only. All premiums include Insurance Premium Tax at the appropriate rate. See terms and conditions for further details.

If you are in receipt of direct payments from your local council:

Please tick this box if you are not happy for us to share your renewal date with your local authority/support service.

Declaration

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.

Do you confirm that the home where the support is provided is in a good state of repair and so maintained at all times?

Yes No

Can you confirm that you or any other person receiving support have not made a claim under a liability policy?

Yes No

Can you confirm that you or any other person receiving support, have not been convicted, or charged (but not yet tried) with a criminal offence other than a motoring offence? (Convictions 'spent' under the Rehabilitation of Offenders Act 1974 need not be disclosed)

Yes No

If you have answered NO to any of the questions, telephone Fish Insurance to discuss further. If the application has been completed by any other person, that person is my agent and not the agent of the insurers.

Are employees required to administer medication?

Please tick if you require information on our carer policy which covers employees in the event of errors or omissions in administering drugs.

Signature:

Date: / /

Agent Code:

If you (as an employer) are unable to sign, then the declaration must be signed by your legal representative.

Independent Living Insurance - Policy Summary

Policy Comparison and Features	Full Cover	Basic Cover
Employers Liability	£10 million	£10 million
Public Liability	£5 million	£5 million
Indemnity to Principal	✓	✓
Redundancy & Notice Payment Cover	✓	✗
Replacement Employee Cover	✓	✗
Identity Theft	✓	✗
Loss of Keys	✓	✗
Errors & Omissions by Employee	✓	✗
Theft by Employee	✓	✗
Personal Accident	✓	✗
Accidental Death	£12,500	✗
Hospitalisation Benefit	£75	✗
Emergency Medical Collection	✓	✗
Accidental Death Funeral Cover	✓	✗
Cost of Alterations to your home	✓	✗
24 Hour Employment Law and Tax Advice Line	✓	✗
Compensation Costs	✓	✗
Court and Tribunal Costs	✓	✗
Payroll Advice	✓	✗
Customer Care Helplines	✓	✗
Health & Safety Manual and Advice	✓	✗
Contract Disputes for Services or Goods Purchased	✓	✗
Excess (that you will pay)	None	None
£50 off car insurance voucher**	✓	✓
Annual Premium	£135	£67*

*includes a £10 introductory discount on your first years insurance only. New customers only. Offer ends 31/12/14. All premiums include Insurance Premium Tax at the appropriate rate.

**£50 Discount Voucher can only be redeemed against our car insurance and is only valid from inception of the policy for a 12 month period, no further discounts apply. Only one voucher per policyholder and applicable to new customers only. Vouchers cannot be redeemed for existing car insurance policyholders. This offer is not to be used in conjunction with any other promotion or discounts. †Source British Chamber of Commerce Jan11.

Calls are free from most landlines but some networks and mobile operators may charge. Lines are open Monday to Friday 9am – 5.30pm. Calls may be recorded and monitored for your protection.

Full terms, conditions and exclusions are shown in the policy wording which is available from the website. All applications are subject to certain underwriting criteria. Fish Insurance is a trading name of Fish Administration Ltd which is authorised and regulated by the Financial Conduct Authority.



Fish Insurance, 2-4 Riversway Business Village, Navigation Way, Preston, PR2 2YP

T: 0500 432 141 E: info@fishinsurance.co.uk www.fishinsurance.co.uk

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