

## What is a policy summary?

---

This document provides key information about the Hiscox insurance policy designed for tradesmen. This policy summary does not contain the full terms and conditions of the policy. These can be found in your policy wording, schedule and/or quotation.

**Policy name:** Hiscox Tradesmen Insurance

**Underwritten by:** Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

## Significant features and benefits

---

All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered.

### **Public and products liability cover extends to include the following as standard:**

- claims brought against you for bodily injury of any person or damage to any property which does not belong to you as a result of your business, including damage to customers' property while in your care to enable you to work upon it;
- the reasonable costs to replace locks or keys to a customer's premises following your loss of their keys;
- claims brought against you following your failure to secure any premises where you have been carrying out your business;
- claims brought against you following the unauthorised use of a customer's telephone system by any of your employees;
- claims brought against you by any party for their financial loss as a direct result of your business.

### **Employers' liability cover extends to include the following as standard:**

- claims brought against you by your employees and volunteers for bodily or mental injury arising out of their work for you.

### **Tools and equipment cover extends to include the following as standard:**

- accidental physical loss or damage to your tools, laptops, stock, plant and machinery used in connection with the business anywhere in the UK or Ireland;
- the reasonable cost of reconstituting your electronic business data which has been lost or distorted as a direct result of insured damage;
- continuing hire charges for which you are legally liable following insured damage to hired-in tools and equipment.

### **Contents cover extends to include the following as standard:**

- accidental physical loss or damage to property which belongs to you, or for which you are legally responsible, at the business premises or the home of any partner, director or employee;
- the necessary and reasonable costs of temporary boarding-up following breakage or scratching of glass which belongs to you or for which you are legally responsible;
- accidental physical loss or damage to your money at the business premises, in a locked safe, at your employees' homes and while in transit;
- accidental physical loss or damage to the personal effects of your employees and visitors while at the business premises;
- the reasonable cost of replacing or reconstituting your business documents if they have been lost or destroyed as a direct result of insured damage;
- the cost of replacing locks and keys to the business premises following theft of your keys involving force or violence;
- the cost you incur for any metered water and fuel as a direct result of insured damage to any storage tank or piping.

### **Buildings cover extends to include the following as standard:**

- accidental physical loss or damage to insured buildings, including walls, gates, fences, car parks, yards, private roads, pavements and paths at the premises;
- the cost of locating and repairing any accidental physical loss or damage to your cables, underground pipes and drains;
- the reasonable cost you incur to protect insured buildings from imminent insured damage;
- damage to any trees, shrubs and plants at the business premises as a result of fire or explosion.

### **Business interruption cover extends to include the following as standard:**

- your financial losses resulting from an interruption to your business caused by:
  - insured damage to property which belongs to you or for which you are legally responsible;
  - insured damage at the premises of any of your suppliers operating and based in the EU;
  - failure in the supply of water, gas, electricity or telecommunications for more than 24 hours as a result of insured damage;
  - your inability to access the business premises due to insured damage in the vicinity or restrictions imposed by a public authority following a murder or suicide, defects in the sanitary arrangements or vermin or pests at the premises.

## Significant exclusions and limitations

---

You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must keep any property insured under this policy in good condition and repair and you must also take reasonable steps to maintain back-up copies of data files or programmes.

You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your individual quotation and policy schedule will show the specific excesses applicable to you. Any special conditions, limitations or terms that may apply to an individual risk will also be clearly shown in your quotation and policy schedule.

### Public and products liability cover will not pay for:

- any claim due to the ownership or use of any aerial device, hovercraft, watercraft or mechanically propelled vehicle;
- any claim due to work undertaken for your business by bona fide sub-contractors unless you take all reasonable steps to ensure that they have public liability insurance in force with a limit of indemnity of not less than that held by you;
- any claim due to designs, plans, specifications, formulae, directions or advice prepared or given by you;
- claims brought against you by any party for financial loss arising from:
  - any strike, lockout or labour disturbance involving you or your employees;
  - the infringement of any patent, copyright, trademark or trade name;
  - any unauthorised access to a computer system used in the conduct of your business;
  - the diminution in value of any property;
  - the failure of any product or service provided by you to serve its intended purpose where you were first asked to carry out rectification work prior to the completion of the contract.

### Employers' liability cover will not pay for:

- any claim or loss due to bodily or mental injury of any of your employees or volunteers while they are offshore.

### Tools and equipment cover will not pay for:

- loss or damage caused by wear and tear, inherent defect, rot, fungus, mould, infestation or any gradually operating cause;
- theft from an unattended vehicle unless the item is out of sight in a locked boot or locked storage compartment;
- theft of unattended portable equipment at your business premises or a contract site unless involving violent or forcible entry into or exit from a securely locked building or steel storage container;
- loss or damage caused by storm or flood unless the item is in a building of standard construction or steel storage container;
- loss or damage to property being cleaned, worked on or maintained;
- loss or damage to property while in transit by sea or air;
- loss or damage to property directly resulting from its own electrical or mechanical breakdown.

### Contents cover will not pay for:

- loss or damage caused by wear and tear, inherent defect, rot, fungus, mould, infestation or any gradually operating cause;
- theft from an unattended vehicle unless the item is out of sight in a locked boot or locked storage compartment;
- loss or damage to property being cleaned, worked on or maintained;
- loss or damage to property directly resulting from its own electrical or mechanical breakdown.

### Buildings cover will not pay for:

- loss or damage caused by settlement, bedding down or movement of new structures or made-up ground;
- loss or damage caused by coastal or river erosion or a rise in the water table;
- loss or damage caused by demolition, building work or ground work on the premises;
- loss or damage caused by storm or flood to gates or fences.

### Business interruption cover will not pay for:

- your financial losses if your business is permanently discontinued or if a liquidator or receiver is appointed.

## Your obligations

---

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances. Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

**You need to bear in mind:**

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

---

**Policy length**

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance.

---

**Cancellation rights**

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. However, we will not refund any premium under £10.

---

**Claims service**

If you suffer a loss and need to make a claim you should contact our claims team immediately. Our claims team can be contacted during business hours on 01206 773 899 (please select option one or two as appropriate). You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

If you require emergency assistance in relation to substantial damage to your property then you can call us directly using our 24-hour emergency assistance number (outside of normal business hours) on 01204 449 543. Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate; the team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of significant loss or damage. Your policy schedule will reflect if property cover is included in your policy.

Hiscox prides itself on its fast, efficient, fair and sensible claims service. It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

---

**Questions and complaints**

If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations, The Hiscox Building, Peasholme Green, York YO1 7PR

or by telephone on 01904 681 198 or 0800 116 4627

or by email at [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com).

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service. If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit [www.fscs.org](http://www.fscs.org).