



Tradesperson Insurance Policy from Direct Line – Key Facts

Please read this document carefully. It's a summary of the key benefits, exclusions and conditions of this policy. It doesn't contain the full terms and conditions – you can find these in your policy booklet.

Tradesperson Insurance Policy from Direct Line

This policy is underwritten by U K Insurance Limited, an Insurance Undertaking, and runs for 12 months. Your policy schedule and policy booklet show the sums insured, limits, conditions and excesses. Please read your policy documents carefully and regularly review your cover, to make sure the levels of cover you've chosen meet your needs.

This policy meets the demands and needs of Tradespeople requiring cover for liability or property damage claims made by customers, visitors, people they visit, and members of the public; and/or requiring cover for business equipment and contract works.

The optional Legal Expenses cover meets the Demands & Needs of those who need cover for legal costs up to £250,000 for things like contract disputes with suppliers or customers, employment disputes, statutory licence appeal, legal defence of criminal prosecutions relating to your business.

Just to let you know, our consultants may receive a bonus if you purchase any cover with us.

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person for whom cover is provided by this insurance.

Update us if there are changes to the information provided.

Public and Products Liability (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>Covers your legal liability for compensation awarded to any claimant in connection with your business:</p> <ul style="list-style-type: none"> for accidental injury to your customers, visitors, people you visit or members of the public for accidental damage to property that doesn't belong to you <p>Within the Territorial Limits being anywhere in the United Kingdom, the Channel Islands and the Isle of Man or temporarily within the EU.</p> <p>This includes:</p> <ul style="list-style-type: none"> your legal costs if we're defending the claim 	<p>Motor contingent liability - covers your legal liability when your employees are driving a vehicle not owned by your business in the course of their work</p> <p>Health and Safety at Work Act legal costs and expenses</p> <p>Compensation for court attendance connected to a claim (up to £750 per day for principals/partners/directors and £500 for each employee)</p> <p>Corporate manslaughter up to £1,000,000</p> <p>Cover for your legal liability for damage to leased, rented or hired premises</p> <p>Data Protection legislation cover, up to a limit of £500,000</p> <p>Indemnity to plant owners.</p> <p>Advertisement Signs</p>	<p>The excess shown in your schedule</p> <p>The cost of replacing faulty goods or putting faulty workmanship right</p> <p>Bodily Injury to your employees arising out of and in the course of their employment</p> <p>Damage to the Contract Works and other materials, plant tools or equipment brought on to the site</p> <p>Liquidated Damages, Fines or Penalties</p> <p>Visits or work on any offshore installation</p> <p>Design, formula, specification, inspection, certification and or advice given for a fee or where a fee would normally be charged</p> <p>Libel, slander or infringement of plans, copyright, patent, trade name, trade mark or registered design</p> <p>Products supplied which to your knowledge are used as a critical part in connection with flying or navigation of any aircraft spacecraft rocket missile or satellite</p>	<p>You need to make sure that you comply with the correct precautions when using equipment that produces heat, sparks and flames.</p> <p>You need to make sure that you comply with the correct precautions and reasonable measures when carrying out work underground.</p>

<ul style="list-style-type: none"> the claimant's legal costs if you're found liable <p>Up to the limit shown in your schedule</p> <p>(See also Overseas Personal Liability Extension)</p>		<p>Products Supplied which to your knowledge are to be incorporated in boats or ships and are directly connected with the steering, guidance, propulsion or communication of the ship or boat</p> <p>Property belonging to you or under your control</p> <p>Damage caused where You are required to effect cover under clause 6.5.1 of the JCT Standard Form of Building Contract (1980 Edition) or equivalent</p>	
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Employers' Liability (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>Covers injury to your employees in the course of their employment.</p> <p>This includes:</p> <ul style="list-style-type: none"> your legal costs if we're defending the claim the claimant's legal costs if you're found liable <p>Up to £10 million of cover</p> <p>Within the Territorial Limits being anywhere in the United Kingdom, the Channel Islands and the</p>	<p>Compensation for court attendance connected to a claim (up to £750 per day for Principals/partners/directors and £500 for each employee)</p> <p>Corporate manslaughter up to £1,000,000</p> <p>Can be extended to include injury to working partners</p>	<p>Claims by employees who normally live somewhere other than Great Britain, Northern Ireland the Channel Islands or the Isle of Man.</p> <p>Injury to employees, other than the driver, which happens while they're in a motor vehicle being used by your business.</p> <p>Any visits or work offshore.</p> <p>Fines or Penalties as a result of a Health and Safety prosecution.</p>	<p>You'll need to get our agreement in writing before you incur any legal costs in relation to a claim</p>

Isle of Man or temporarily within the EU.			
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Tools and Business Equipment (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
To pay for repair or to replace your tools and business equipment accidentally damaged or lost within the Territorial Limits being anywhere in the United Kingdom, the Channel Islands and the Isle of Man unless otherwise stated in the Schedule.	Automatic reinstatement following a claim Can be extended to include cover for Tools and business equipment kept in a vehicle overnight	The excess shown in your schedule Any damage caused by wear and tear or gradual deterioration Damage caused by corrosion, dampness, dryness, or wet or dry rot Damage to moveable property in the open or in open sided buildings caused by weather conditions Theft or attempted theft between 9pm and 6am unless the property is in the custody of you, your partners, directors or employees or in a securely locked building Property hired out	If you leave a loaded vehicle unattended at any time, you must: <ul style="list-style-type: none"> • make sure it's locked • remove all keys • close all windows • switch on any immobilisers or alarms Between 9pm and 6am, the vehicle must also be in a locked building or an open vehicle enclosure which is securely locked and/or constantly guarded

Stock and Materials (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
To pay for repair or to replace your stock and materials accidentally damaged or lost within the Territorial Limits being anywhere in the	Debris removal	The excess shown in your schedule Damage caused by wear and tear or gradual deterioration Damage due to exposure to weather conditions	Automatic reinstatement following a claim

<p>United Kingdom, the Channel Islands and the Isle of Man unless otherwise stated in the Schedule</p>		<p>Damage caused by mechanical or electrical breakdown or derangement</p> <p>Damage to electrical stock caused by breakdown, leakage of electricity or excessive pressure or by its own short circuiting or over-running</p> <p>Damage as a result of normal upkeep or making good</p> <p>Indirect loss of any kind</p> <p>Damage due to theft or attempted theft from any unattended vehicle unless securely locked at all access points and between 9pm and 6am the vehicle is in a securely locked building or guarded security park</p> <p>Damage resulting from theft or attempted theft whilst left overnight, not in a vehicle, unless in a securely locked building</p> <p>Damage to goods in an open backed vehicle caused by theft or attempted theft</p> <p>Damage to glass and other fragile or brittle articles unless caused by fire, theft or accident to the vehicle in which the goods are being transported</p> <p>Unexplained losses or shortages due to errors or omissions only discovered when stocktaking or making an inventory</p> <p>Damage caused by pollution or contamination unless as a result of certain causes.</p>	
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Own Plant (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>To pay for repair or to replace Own plant accidentally damaged or lost within the Territorial Limits being anywhere in the United Kingdom, the Channel Islands and the Isle of Man unless otherwise stated in the Schedule</p>	<p>Replacement locks up to £500 per claim</p> <p>Damage to security devices caused by theft or attempted theft</p> <p>Costs incurred by you to recover or withdrawal Own plant which is accidentally immobilised</p>	<p>The excess shown in your schedule</p> <p>Damage caused by wear and tear or gradual deterioration</p> <p>Damage to any Own plant hired out</p> <p>Damage to any Hired in plant</p> <p>Damage caused mechanical breakdown or derangement</p> <p>Damage due to theft or attempted theft from any unattended vehicle unless securely locked at all access points and between 9pm and 6am the vehicle is in a securely locked building or guarded security park</p> <p>Damage caused by pollution or contamination unless as a result of certain causes</p> <p>Unexplained losses or shortages due to errors or omissions only discovered when stocktaking or making an inventory</p> <p>Indirect loss of any kind</p> <p>Damage caused whilst away from your contract site unless it is at your own premises, stored in a locked premise, locked compound or your locked garage or in transit</p> <p>Damage resulting from theft or attempted theft away from any contract site unless kept in a</p>	<p>Automatic reinstatement following a claim</p>

		securely locked building or purpose built immobile security container	
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Hired in Plant (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>To pay for repair or to replace Hired in plant accidentally damaged or lost within the Territorial Limits being anywhere in the United Kingdom, the Channel Islands and the Isle of Man unless otherwise stated in the Schedule</p>	<p>Replacement locks up to £500 per claim</p> <p>Damage to security devices caused by theft or attempted theft</p> <p>Your legal liability to pay continuing hire charges following damage to Hired in plant up to £25,000</p> <p>Negligent breakdown up to £5,000 for any one item or £25,000 for any one occurrence</p> <p>Costs incurred by you to recover or withdrawal Hired in plant which is accidentally immobilised</p>	<p>The excess shown in your schedule</p> <p>Damage caused by wear and tear or gradual deterioration</p> <p>Damage to any Hired in plant that you hire out</p> <p>Damage to any Own plant</p> <p>Damage caused mechanical breakdown or derangement</p> <p>Damage due to theft or attempted theft from any unattended vehicle unless securely locked at all access points and between 9pm and 6am the vehicle is in a securely locked building or guarded security park</p> <p>Damage caused by pollution or contamination unless as a result of certain causes</p> <p>Unexplained losses or shortages due to errors or omissions only discovered when stocktaking or making an inventory</p> <p>Indirect loss of any kind</p> <p>Damage caused whilst away from your contract site unless it is at your own premises, stored in a</p>	<p>Automatic reinstatement following a claim</p>

		<p>locked premise, locked compound or your locked garage or in transit</p> <p>Damage resulting from theft or attempted theft away from any contract site unless kept in a securely locked building or purpose built immobile security container</p>	
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Contract Works (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>To pay for repairs or to replace Contract works damaged within the Territorial Limits being anywhere in the United Kingdom, the Channel Islands and the Isle of Man unless otherwise stated in the Schedule</p>	<p>Costs incurred by you to minimise the damage to contract works</p> <p>Cessation of work for a continuous period more than 90 day</p> <p>Debris removal</p> <p>Additional costs incurred by you solely because of European Union legislation and Public Authorities</p> <p>Damage to free Issue Materials</p> <p>Increase in cover if the contract price is increased during the period if insurance</p> <p>Damage to deeds, plans, drawings, specification, files or other contract documents.</p> <p>Professional fees incurred following damage to contract works</p>	<p>The excess shown in your schedule</p> <p>Damage due to fault, defect, error or omission in design, plan, specification, workmanship or materials</p> <p>Damage due to wear and tear, gradual deterioration, mildew, vermin, insects, damp, rust, corrosion, erosion or other gradually operating cause</p> <p>Damage to any item of Contract Works caused by its own mechanical breakdown or derangement</p> <p>Damage to any Contract Works as a result of normal upkeep or normal making good</p> <p>Damage to any Tools or Business Equipment</p> <p>Damage to any Own Plant or Hired in Plant</p> <p>Damage for which You are relieved of responsibility under the terms and conditions of any contract</p>	<p>Automatic reinstatement following a claim</p>

	Show house contents cover whilst on the contract site up to £10,000	Damage arising out of the use or occupation of any portion of the permanent Contract Works by any owner, tenant or occupier	
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Commercial Legal Expenses (claims are administered by DAS Legal Expenses Insurance Company Limited) **(optional cover)**

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>Pays legal expenses in connection with your business</p> <p>Territorial Limits - For Legal Defence Insured Incidents (excluding 5 Statutory Notice Appeals), and H Personal injury:</p> <p>The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.</p> <p>- For all other Insured Incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle</p>	<p>Pays up to £250,000 per claim</p> <p>Pays for legal costs incurred in connection with:</p> <ul style="list-style-type: none"> • Employment disputes and compensation awards • Legal defence • Statutory licence appeal • Contract disputes • Tenancy disputes • Debt recovery • Property protection • Personal injury • Tax protection 	<p>Civil claims which DAS decide have a less than 51% chance of succeeding</p> <p>Expenses incurred before DAS have accepted your claim in writing</p> <p>Fines and compensation you're ordered to pay, other than compensation for sections Employment disputes and Legal defence</p> <p>The first £500 of any contract dispute claims for more than £5,000</p> <p>Total payments for compensation awards of more than £1 million during the term of the policy</p> <p>Employment disputes which started within 90 days of the policy start date</p> <p>Personal injury claims due to:</p> <ul style="list-style-type: none"> • an illness or injury which develops gradually • psychological injury or mental illness unless it follows a specific or sudden accident that's caused physical bodily injury • clinical negligence 	<p>You need to inform DAS of any claims within 180 days of the date you should've known about the incident you wish to claim for</p> <p>DAS need to have agreed to the legal action you want to take</p> <p>You must tell DAS if anyone offers to settle a claim and mustn't negotiate or agree to any settlement without DAS's agreement in writing.</p>

of Man, the Channel Islands			
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Conditions and exclusions applying to the whole policy

What's not covered	Conditions you'll need to comply with
<p>Damage or loss due to computer viruses or hacking. This exclusion doesn't apply to the Public and Products Liability section or the Employers' Liability section.</p> <p>Damage or loss caused by pollution and contamination. This exclusion doesn't apply to the Public and Products Liability section or the Employers' Liability section.</p> <p>Fraudulent or exaggerated claims</p>	<p>You must give us a fair presentation of the risk, which means telling us all material information about you and your business, which you're aware of, or ought to be aware of. Material information is information which could affect whether we accept your application for insurance, or the premium, terms or conditions we offer.</p> <p>You must let us know about any changes to your business as soon as possible</p> <p>You need to take reasonable precautions to reduce the likelihood of claims</p> <p>If you need to make a claim, you should tell us about it as soon as possible, and give us any help or information we ask for</p> <p>If your claim is for vandalism, theft, attempted theft or loss of money, you must tell the police immediately</p>

How to Pay

You will have an option to pay either annually by Direct Debit, Credit or Debit card, or if eligible, by instalments on a date selected by you.

Your right to cancel

If this cover doesn't meet your needs, you can cancel it by calling us on **0345 305 0504**.

If you cancel your policy within 14 days of your cover start date or the date you receive your policy documents (whichever is later), we'll return the premium you paid us in full, as long as you haven't made any claims. If you cancel your policy after that time, as long as you haven't made any claims since the policy started, we'll refund any premium paid for the remaining term of the policy, less an administration fee of £25 plus Insurance Premium Tax.

How to make a claim

To make a Legal Expenses claim, please call **0345 878 5024**.

For any other claim, please call us on **0345 303 1753**.

How to complain

If you need to complain, please call us on **0800 051 0538** or **01239 636 082**. If your complaint is about a claim, please call your claims handler, whose details will be shown on your claims documents. If you'd prefer to write, please address your letter to:

Claims complaints - The Technical Operations Manager at the address shown on your claims documents

For all other complaints - The Customer Relations Team at Direct Line For Business, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.

If we can't settle the matter with you, you can refer your complaint to The Financial Ombudsman Service (FOS) at Exchange Tower, London E14 9SR. Phone **0800 023 4567** or **0300 123 9123**.

Details about our regulator

Direct Line for Business policies are underwritten by U K Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, is www.fca.org.uk, or you can call them on **0800 111 6768**.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, if a company becomes unable to meet all of its liabilities to policyholders, compensation may be available. Insurance is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance is covered for 100% of the claim, without any upper limit. You can get more Information by asking us or visiting the Financial Services Compensation Scheme website www.fscs.org.uk.

If you ask us to, we'll be happy to send you any of our brochures, letters or statements in Braille, large print or audio.

Correspondence Address: Direct Line Insurance, The Wharf, Neville Street, Leeds, LS1 4AZ. Direct Line insurance policies are underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 202810. Calls may be recorded.

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