



SUMMARY OF COVER PUBLIC AND PRODUCTS LIABILITY INSURANCE FOR SELF-EMPLOYED LECTURERS AND TUTORS

This commercial insurance product is designed to meet the demands and needs of professionals in your field who wish to ensure that they are protected against their liabilities for injury to people, or for loss of or damage to property, arising in the course of their self-employed professional activities described on the certificate of insurance.

The insurer for this product is Royal & Sun Alliance Insurance plc. The policy provides an indemnity for any amount you may have to pay as compensation up to the limit or limits shown in your certificate, and cover applies to you and any employees whilst acting on your behalf. It also includes cover for your liability for the acts or omissions of any sub-contractors, but will not (unless you have specifically requested and we have agreed in writing) provide an indemnity to such sub-contractors themselves. The policy combines cover that would be provided by Public Liability and Products Liability insurances.

LIMITS OF INDEMNITY

For Public Liability cover, your chosen limit applies to each and every event but applies in the aggregate in any one period of insurance in respect of claims for pollution or contamination. For Products Liability cover the chosen limit is the maximum payable in any one period of insurance.

For the purposes of this insurance cover, all liability as a result of any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause will be regarded as one event.

Legal costs are payable by the insurers in addition to the specified limits.

There is no excess or deductible under this insurance.

WHAT TRIGGERS THE POLICY?

The policy is issued on a "claims occurring" basis, which means that cover applies when the incident which gave rise to the claim is alleged to have happened, provided the policy was in force at that time.

If you become aware of any circumstances which may give rise to a claim under this insurance, you should immediately contact LFC Graybrook on 01245 321185.

ADDITIONAL COVER

In addition to providing cover for Public and Products Liabilities, the policy also provides cover for legal defence in certain specific criminal proceedings:

- As a result of prosecution under the Health and Safety at Work etc Act
- In respect of a breach of Part II of the Consumer Protection Act 1987

The insurance will pay court attendance costs as detailed in the policy if you or your employees are required to attend court as in witness in connection with any claim under the policy.

EXCLUSIONS

The policy does not provide any cover for claims made against you in respect of any actual or alleged breach of professional duty arising from advice design or specification (this should be covered under a Professional Indemnity policy). Nor does it cover injury to any employee arising out of and in the course of their employment with you. (If you have employees you should contact us to talk about Employers Liability insurance). It does not provide cover for any liabilities which should be insured under other types of policies, such as Motor Insurance, Directors and Officers Liability or Employment Practices Liability.

The insurance does not provide cover for any claim arising out of work undertaken for any other business in which the insured has a controlling interest or holds an executive role or a position able to make a major policy decision on behalf of such business. Also it does not cover business risks such as contracts for supply of services to your business, your insolvency, pension & benefit schemes and trading losses.

WHERE AM I COVERED?

The policy provides cover for you to work anywhere in the world providing that you are working from a UK base, but excludes claims brought in USA or Canadian courts (please refer to the policy for details).

LAW APPLICABLE

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise, English Law shall apply.

This wording is a summary only of the cover provided and the main exclusions and is provided so that you have sufficient information to enable you to make an informed choice. Please refer to the policy wording for full details or contact us if there is anything specific you would like to discuss.

COMPLAINTS PROCEDURE

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially, contact us to raise your concern with LFC Graybrook Ltd

Tel: 01245 321185

Fax: 01245 322240

Email: graybrook@lfcinsurance.co.uk

If your complaint is against Royal & Sun Alliance Insurance plc alone, we will pass your complaint to their nominated contact within 24 hours. This will also happen if we believe that we cannot resolve your complaint without the involvement of Royal & Sun Alliance Insurance plc or there is any query relating to the complaint. The complaints procedure of Royal & Sun Alliance Insurance plc will then apply.

If your complaint is not resolved or you are not happy with the response and course of action proposed by Royal & Sun Alliance Insurance plc, you can progress your complaint to Royal & Sun Alliance Insurance plc Customer Relations Office who will carry out a separate investigation to attempt to resolve your complaint and will issue a final decision.

R&SA Customer Relations contact details:

Customer Relations Office
Royal & Sun Alliance Insurance plc
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Telephone: 0800 1076160

Fax: 01422 325146

Email: halifax.customerrelationsoffices@uk.royalsun.com

Timescales

We will acknowledge your complaint within 5 business days of it having been received by us and we will issue you with our final decision letter within 8 weeks.

What to do if you are still not satisfied

If you are still not satisfied LFC Graybrook Ltd and Royal & Sun Alliance Insurance plc are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them. However, the Financial Ombudsman Service will not adjudicate on any cases where legal action has commenced or where a final decision has not been issued.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone: 0845 0801800
Email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above.
For your protection, telephone calls may be recorded or monitored.

This insurance is administered by:

LFC Graybrook Ltd, MKM House, Baron Road, South Woodham Ferrers,
Essex CM3 5XQ
Tel: 01245 321185 Fax: 01245 322240
LFC Graybrook Ltd is an Appointed Representative of LFC Insurance Brokers
Ltd who are authorised and regulated by the Financial Services Authority.
Registered no.301666

and underwritten by:

Royal & Sun Alliance Insurance plc (No 93792)
Registered in England and Wales at St Mark's Court, Chart Way, Horsham
RH12 1XL
Authorised and regulated by the Financial Services Authority