

Private Teachers

Insurance Product Information Document



Company: NPA Insurance Ltd

Product: Private Teachers

Peach PI is a trading style of NPA Insurance Ltd. NPA Insurance Ltd (64269) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registered number 202069.

This document provides a summary of the key information relating to the insurance policy and is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This policy offers cover for professional indemnity, public and products liability and employers' liability. The cover you select will be confirmed on your schedule.



What is insured?

- ✓ A wide range of sudden and unforeseeable events such as 24 hour claims assistance helpline open 365 days a year

Professional Indemnity

- ✓ Claims arising against you for breach or alleged breach of professional duty in the course of your work

Public and Products Liability

- ✓ To cover the legal liabilities of the Business resulting from accidental injury to any person other than an employee or accidental damage to property belonging to other people with the limit of indemnity stated in the policy schedule in respect of any one event.
- ✓ Cover arising from your legal liability as an owner.

Employer's Liability (If Selected)

- ✓ Employer's liability covering amounts for which you are legally liable to pay for an employee as compensation and costs for accidental injury up to £10 million



What is not insured?

- ✗ The excess is the first amount of any claim settlement you must pay.
- ✗ Losses that occurred before the insurance policy start date.
- ✗ Losses resulting from war, terrorism, asbestos, pressure waves, any criminal or deliberate act, by, for, or on behalf of the policyholder.
- ✗ Liability under agreement
- ✗ Nuclear and pollution events



Are there any restrictions on cover?

- ! We will not pay for fines or damages for breach of contract for late or non-completion of order or any penalties of whatever nature.
- ! Erasure, loss, distortion or corruption of information on computer systems caused by deliberate acts by rioters or malicious persons.
- ! Accidental erasure, loss, distortion or corruption of information on computer.
- ! Employer's liability where you should have had motor insurance
- ! Any claim relating to an offshore oil or gas installation or any associated vessel or structure
- ! Claims arising directly or indirectly from abuse
- ! Any or all instances of cyber attack or loss
- ! With regard to Public and Products Liability:
 - o We will not pay for any claim arising out of: ownership, possession or use of a railway, water craft, aircraft or hovercraft.
 - o We will not pay any fines, penalties or damages of a similar nature.
 - o Claims arising from advice provided by you or design, plan, formula or specification of products for a fee.
 - o Any liability caused by or in connection with products which to your knowledge are directly or indirectly exported to the United States of America or Canada.



Where am I covered?

- United Kingdom, Channel Islands and the Isle of Man.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to and renew your policy.
- You must take reasonable care to make sure all information provided by you or on your behalf is honest and accurate. Check your policy documentation when you receive it to make sure the policy covers your needs.
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- You must pay the premium when required.



When and how do I pay?

- The premium is to be paid in full annually to Alan Boswell.



When does the cover start and end?

- The cover can start once you have accepted our terms and conditions and have agreed to pay the premium. Your policy will normally run for 12 months from your policy start or renewal date unless you or we choose to cancel before it ends. Please refer to the quotation provided for full details. We will send a renewal notice when your policy is approaching renewal.



How do I cancel the contract?

- You can cancel the policy at any time by contacting us.

If you cancel the policy within 14 days after you receive your policy documents, no service charge will be applied and a full refund will be returned unless a claim has been submitted under the policy.

After 14 days we will refund the premium paid less a charge for the days the policy has been on cover. We will also make a cancellation charge of £50.

Please refer to our Terms of Business Agreement for full terms and conditions.

Telephone: 01603 649724

Email: thead@alanboswell.com