

Tradesman

ARO

Summary of Cover



About this document

This summary of cover has been prepared to help you to:

- decide whether this product will meet your needs
- compare this product with other products you may be considering.

It sets out a summary of the policy, including significant features & benefits as well as significant & unusual exclusions or limitations.

Please note that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy wording, any attaching endorsements and your schedule.

About Us

This Tradesman insurance is underwritten by Allied World Assurance Company (Europe) dac through its coverholder Aro Underwriting Group Limited.

Aro Underwriting Group Ltd, are authorised to underwrite and administer this policy on behalf of Allied World Assurance Company (Europe) dac .

ARO, ARO Plus and Willow are trading names of ARO Underwriting Group Limited which is an Appointed Representative of HISL Brokers Limited a company authorised and regulated by the Financial Conduct Authority under firm reference number 505452 to carry on insurance distribution activities. ARO Underwriting Group Limited is registered in England and Wales company number 07491066. Registered office at Sackville House, 55 Buckhurst Avenue, Sevenoaks, Kent, TN13 1LZ.

Allied World Assurance Company (Europe) dac, a private company (company number 361888, EEA/FCA no.: 219772) registered in Ireland with its registered office at 3rd Floor Georges Quay Plaza, Georges Quay, Dublin 2, Ireland and its UK branch office at Floor 19, 20 Fenchurch Street, London EC3M 3BY. Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority.

Information about your business

You will need to provide us with information about your business, which must be a fair presentation of facts. We will rely on this information when deciding whether we can insure your business and what terms, conditions and premium are appropriate. Once the policy has started you will still need to tell us if you find that any of the information is incorrect or if it changes at any time during the period of insurance.

Type of insurance and cover

This Tradesman insurance policy has been created for commercial customers and can provide the following cover:

- **Public and Products Liability** – we will pay your costs, expenses and compensation to any person suffering accidental injury or loss of or damage to material property.
- **Employers' Liability** – we will pay your costs, expenses and compensation for injury to employees.
- **Prosecution Defence Costs** – we will pay your costs and expenses for the defence of any criminal proceedings brought against you for any applicable legislation plus any prosecution costs awarded against you and costs and expenses incurred for your legal representation at an inquiry ordered under any applicable legislation.
- **Tools** – we will pay for damage to your portable tools and equipment.



The actual cover provided is shown in your Quotation, Policy Schedule & Wording.

Section 1 – Public and Products liability – automatically included

Additional covers and policy limits	Automatically included?
Bona fide sub-contractors.	✓
Contractual liabilities.	✓
Pollution and contamination clean-up £50,000 any one loss and in total in the period of insurance.	✓
Indemnity to principals and others.	✓

Main exclusions

- Work involving pile driving, water diversion, sub aqua work or the use of explosive
- Work involving demolition unless part of a rebuilding contract otherwise insured by the policy
- Property comprising the permanent or temporary works undertaken by you in the course of any contract or agreement and which is under your control or for which you are responsible.
- Liquidated fines or penalties.

Significant condition

- Underground services – steps you must take before starting excavation or digging work

Data Protection & Privacy Cover

Additional covers and policy limits	Automatically included?
£250,000 in total in any one period of insurance on a claims made basis.	✓

Section 2 – Employers' liability – optional cover

Covers and policy limits	Automatically included?
Private work.	✓
Payment for court attendance £250 per day for directors and partners, £150 per day V for other employees.	✓
Working partners.	✓

Main exclusion

- Liability for bodily injury to an employee in circumstances where compulsory insurance or security is required by Road Traffic Acts.
- Offshore.



Prosecution defence costs applicable to sections 1 and 2

Covers	Automatically included?
<p>Costs and expenses in respect of criminal proceedings brought against you under any applicable legislation.</p> <p>Applicable legislation being:</p> <ul style="list-style-type: none"> a) Health and Safety at Work etc. Act 1974 including the Control of Substances Hazardous to Health Regulations 2002 concerning the risk from exposure to legionella; b) Management of Health and Safety at Work Regulations 1999; c) Corporate Manslaughter and Corporate Homicide Act 2007; d) Health and Safety Inquiries (Procedure) Regulations 1975; e) Protection from Harassment Act 1997, and f) Part II of the Consumer Protection Act 1987 and Part II of the Food Safety Act 1990. <p>or similar legislation in force in the territorial limits;</p>	✓
Prosecution costs awarded against you.	✓
Costs and expenses for legal representation at any inquiry under an applicable legislation.	✓
Covers appeals against improvement and prohibition notices incurred with our consent.	✓

Main exclusions

- Costs and expenses incurred as a result of any criminal proceedings, appeals or inquiries which arise independently of any legal liability you may have to pay damages.
- Fines and penalties.

Section 3 – Tools – automatically included

Additional covers and policy limits	Automatically included?
Temporary removal of portable tools and equipment anywhere within the territorial limits .	✓
Damage to portable tools and equipment arising from personal use.	✓

Main exclusions

Damage:

- arising from faulty or defective design materials, mechanical or electrical breakdown, wear and tear or gradual deterioration.
- resulting from theft or attempted theft or unexplained disappearances from an unattended vehicle unless the item stolen is stored in a locked boot or if there is no boot, an unattended vehicle without windows; or
- resulting from theft or attempted theft of business equipment which is unattended unless there is forcible and violent entry or exit.
- to business equipment loaned or hired out by you;
- to property left in the open by theft, attempted theft, storm or flood;
- to property carried on the outside of vehicles unless as a direct result of collision or overturning.



General information

Endorsements

This policy may contain endorsements which enhance or restrict the standard policy coverage. These endorsements are listed in the policy schedule and it is important you read them carefully and raise any queries with your insurance broker. Failure to comply with the terms of an endorsement could result in a claim being declined.

Changes in your circumstances

It's important you let us know as soon as possible if your circumstances change either before the start date of your policy or during the period of cover. Examples of changes we need to know about include:

- if you need to increase or decrease any sums insured you have declared to us, or
- there is a change to the business you undertake that we do not know about, or
- you move premises or make alterations to the premises you occupy or
- the security and fire protections you have declared to us change;

If you don't tell us, we may reject a claim or reduce the amount of payment we make.

Period of Insurance

The policy will remain in force for 12 months from date of commencement, unless shown differently on your quotation or policy schedule. You will be given at least 21 days' notice of the annual expiration date of the policy of the renewal terms.

How to make a claim

If you need to notify us of a claim or of any circumstances or incident which may cause a claim you should contact us on.

Email - newclaim.alliedworld@davies-group.com

Phone - **0344_856 3285**

For any claim communication after the initial notification of the loss please contact:

Email - post.alliedworld@davies-group.com

Phone - **0344_856 3285**

In all communications with us please quote **your** policy number.

We would refer **you** also to the claims conditions of this policy set out on pages 17 – 18.



Cancellation Rights

This insurance has a cooling off period of 14 days, should you cancel your policy within this time, if cover has not started you are entitled to a full refund. If cover has started, provided no claims have been made you are entitled to a refund of the premium paid less a deduction for the time we have provided cover.

For cancellation outside of the statutory cooling off period you can cancel this insurance at any time by writing (by e-mail, fax or letter) to us.

If this insurance is cancelled then, provided you have not made a claim and there hasn't been an incident that could give rise to a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. For example, if you have been covered for 6 months, the deduction for the time you have been covered will be half the annual premium.

We may cancel this policy where there is valid reason by giving you 30 days' notice in writing to your last known address, examples of valid reasons are set out in your policy wording. Any return premium due will depend on there being no claims made and the policy not being on a 'minimum and deposit' basis.

Compensation

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstance of your claim. Further information about the scheme is available from the FSCS website: www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.

Complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Aro or your broker where applicable. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time. Making a complaint does not affect any of your legal rights.

E: complaints@aro-underwriting.com

W: www.aro-underwriting.com

Customer Services

Aro Underwriting Group Ltd,
Sackville House,
55, Buckhurst Avenue,
Sevenoaks.
Kent.
TN13 1LZ
T: 01732 783575

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time. Making a complaint does not affect any of your legal rights.



If for any reason we are unable to resolve your complaint you may refer it to Lloyd's and subsequently to the UK Financial Ombudsman Service (if you are an eligible business) and full details will be provided at each stage of the process. Further details can be found in "How to make a complaint" in the policy wording.