



POLICY SUMMARY

## Trades and Professionals Policy

This is a summary of your Policy, giving important information about the cover provided so you can check that it is right for you.



# **Arista Insurance Trades and Professionals Policy Summary**

## **Policy Summary**

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document when you receive it

## **Insurance Provider**

This insurance is provided by Arista Insurance Limited and the covers are underwritten by certain underwriters at Lloyd's for all covers

## **Key Covers, Features and Exceptions**

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation

## **Type of Insurance**

This policy provides a comprehensive range of covers with the flexibility to select from a range of covers aimed at general industry to meet your needs

## **Policy Term**

The duration of the Policy is 12 months from cover inception date, or as detailed in your policy schedule

# Arista Trades and Professionals Policy

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## Legal Liabilities Section

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### Cover, Features and Benefits

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#### Employers' Liability

Protection against your legally liabilities to pay compensation in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses

Cover includes

- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
- Trainees and personnel undergoing work experience
- Unsatisfied court judgments in favour of employees injured in your employment by third parties
- Compensation for court attendance as a witness in connection with any claim under this section
- Worldwide cover (other than USA and Canada) for non-manual employees normally resident in the UK who are temporarily working overseas

Optional extensions

- Working partners can be included under the cover

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#### Exceptions and Limitations - Please refer to your Policy document

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- Cover for acts of terrorism is limited to £5,000,000
- Work in or on or travel to or from any offshore installation
- Injury to an Employee for which compulsory motor insurance is required under Road Traffic Act legislation

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#### Public Liability

Protection against your legal liability for injury to third parties and damage to their property including nuisance trespass obstruction or interference

Cover extends to include

- Contingent motor third party liability arising out of the use of vehicles not owned by you within Great Britain Northern Ireland the Channel Islands and the Isle of Man
  - Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
  - Defective Premises Act liability
  - Personal liability of employees directors or partners whilst they are overseas on your business
  - Employees' and visitors personal belongings
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- Compensation for court attendance as a witness in connection with any claim under this section

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### **Exceptions and Limitations** - Please refer to your Policy document

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- Loss or damage to property in your custody or control or to products supplied
- Pollution unless caused by a sudden and identifiable incident
- Territorial Limits exclude USA and Canada unless specifically agreed
- Work in or on or travel to or from any offshore installation
- Cover for any advice formula advice provided by you for a fee or where a fee would normally be charged is excluded
- Fines penalties or punitive damages
- The first part of any claim (your excess)
- Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos
- Payments to Bona Fide subcontractors must not exceed 25% of annual turnover and evidence of their own insurance must be obtained
- Heat conditions apply
- Excavation work in excess of 2 metres
- Work involving demolition unless part of a rebuilding contract
- Work involving explosives, pile driving, water diversion or sub aqua work
- Damage to underground services condition applies
- Work at or on aircraft, airports, railway premises, watercraft, blast furnaces, chimney shafts, collieries, dams, gas works, mines, power stations, steeples, towers, tunnels, viaducts, quarries, chemical works, oil refineries, fuel depots, bridges, canals, docks, piers or wharves.

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### **Cover, Features and Benefits**

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#### **Products Liability**

Legal liability compensation costs and expenses following injury or damage by goods that you have sold supplied repaired tested or delivered

Cover is extended to include

- Legal costs and expenses in defending prosecutions under Consumer Protection legislation

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### **Exceptions and Limitations** - Please refer to your Policy document

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- Cover for acts of terrorism is limited to £2,000,000 any one event
  - Pollution unless caused by a sudden and identifiable incident
  - Territorial Limits exclude USA and Canada unless specifically agreed
  - Cover for any advice formula advice provided by you for a fee or where a fee would normally be charged is excluded
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- Liability arising out of products supplied which to your knowledge is for use in or on any aircraft or for aviation or aero spatial purposes or for the safety or navigation of marine craft of any sort
  - Fines penalties or punitive damages
  - Territorial limits for products supplied is worldwide other than those that are known to be sold supplied erected repaired altered treated or installed by you in the United States of America or Canada
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## **Essential Business Legal Expenses – Core Cover**

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### **Cover, Features and Benefits**

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Cover up to £100,000 for your legal costs and expenses for the following

- Defence of Employment Disputes and payment of Compensation Awards
  - Representation for Tax Investigations and VAT assessments
  - Pursuit of Property disputes
  - Defence of prosecutions relating to Compliance & Regulation
  - Employees Extra Protection defence
  - Legal/Tax Advice and Counselling Helplines
  - Legal Document Max which provides access to a 'free to use' legal services website, providing assistance in drafting important legal documents such as employment contracts and health and safety policies
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### **Exceptions and Limitations** - Please refer to your Policy document

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- For civil cases, claims must hold greater than 50% chance of success in employment tribunal or court
- Claims must be reported within 180 days of becoming aware of the incident
- No costs and expenses will be covered before acceptance of the claim by us
- The first £1,000 is excluded for employment awards claims
- Redundancy claims are excluded within the first 180 days of the policy unless previous legal cover was held
- Advice from the legal helpline must be taken and followed prior to serving a notice of redundancy
- Any dispute relating to a transfer under TUPE

The first £250 is excluded for each aspect tax enquiry claim

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## **Business Contents Section**

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### **Cover, Features and Benefits**

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Cover up to £20,000 for damage to business contents stored at your premises

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### **Exceptions and Limitations** - Please refer to your Policy document

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- Consequential loss
  - Damage caused by theft unless as a result of force or violent means
  - Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
  - Mechanical or electrical breakdown
  - Unexplained losses, acts of fraud or dishonesty
  - The first part of any claim – your excess
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## **All Risks Tools and Business Equipment Section Business Machines All Risks (Specified Items) Section**

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### **Cover, Features and Benefits**

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Cover up to £5,000 for damage to tools and business equipment away from you premises

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### **Exceptions and Limitations** - Please refer to your Policy document

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- Consequential loss
  - Theft where property is not stored in a securely locked building
  - Theft from an unattended vehicle, unless the property is secured out of sight and the vehicle is correctly secured
  - Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
  - Mechanical or electrical breakdown
  - Unexplained losses, acts of fraud or dishonesty
  - The first part of any claim – your excess
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## **Cancellation**

If this cover does not meet with your requirements please return all your documents and any Employers Liability Certificate to your insurance agent who has arranged the cover within 14 days of receipt and We will return any premium paid in full

If you wish to terminate the cover at any other time please contact your insurance agent who arranged it and any return premium will be at the discretion of Arista Insurance

## **How to make a Claim**

To register a claim You should contact Robins Claims Solutions on 0844 770 5150 who provide our claims service and are authorised to handle and settle claims on our behalf. Please have your policy number to hand when calling. If you have a need to seek additional assistance please contact your insurance agent

## **How to Complain**

Our goal is to provide excellent customer service to all our customers but we recognise that sometimes things may go wrong. If for any reason you are unhappy with our service we would like to hear from you

In the first instance please contact your insurance agent or local Arista Insurance office. If you are not satisfied with the way the complaint has been handled please write to the Chief Executive, Arista Insurance Limited, 23 Austin Friars, London, EC2N 2QP.

After this action if you are still not satisfied with the way a complaint has been dealt with you may ask the Policyholder and Market Assistance department at Lloyds to review your case. The address is Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, telephone: 020 7327 5693, fax: 020 7327 5225 or email: [complaints@lloyds.com](mailto:complaints@lloyds.com).

The Underwriters are members of the Financial Services Compensation Scheme (FSCS) you may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance



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