



Public Liability, Professional Indemnity & Personal Accident Policy Summary

Policy Summary

This is a summary of the cover provided by your policy. It is not proof of insurance and does not contain the full terms and conditions of the cover, which can be found in the policy document. A copy of the policy document is available from the Policyholder - Randstad UK Holding Ltd, Randstad Court, Lamporte Way, Luton LU4 8SV

Insurance Provider

This insurance is provided by Hiscox Insurance Company Limited and the covers are underwritten by Hiscox Underwriting Limited

Key Covers, Features and Exceptions

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

Type of Insurance

This policy provides liability insurance aimed at contractor services through an employment business to meet your needs

Policy Term

The policy is provided on a rolling week to week basis but limited only to the time where you are placed by Randstad UK Holding Ltd and declared to Blackmore Borley Ltd by Randstad UK Holding Ltd and where deductions have been collected

Excesses

You will be liable to pay the first £500 of any third party property damage claim

You will be liable to pay the first £2,500 of any asbestos related claim including defence costs

You will be liable to pay the first £1,000 of any one professional Indemnity claim

14 day excess applies to Personal Accident Temporary Disablement Benefit



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Policy Acceptance Criteria

Cover under this policy will only be valid for:

- Work undertaken while under placement by Randstad UK Holding Ltd

Cover under this policy will only be valid if:

- You have been correctly declared and deducted on the relevant weeks declaration return
- You work within the EU

Legal Liabilities Section

Public Liability

Protection against your legal liability for injury to third parties and damage to their property including nuisance trespass obstruction or interference up to £2,000,000 limit of indemnity

- Bodily injury or property damage occurring during the period of insurance
- Personal Injury or denial of access committed during the period of insurance
- Compensation for court attendance as a witness in connection with any claim under this section
- Criminal proceedings costs

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

Exceptions and Limitations - Please refer to your Policy document

- Pollution unless caused by a sudden and identifiable, unintended and unexpected incident
- Work in or on or travel to or from any offshore installation
- Professional advice, designs, plans, specifications, formulae, directions or advice prepared or given by you
- Fines and contractual penalties, punitive or exemplary damages
- Deliberate or reckless acts
- The cost of recalling, removing, replacing, reconditioning or replacing any products and inefficacy.
- War or terrorism

Professional Indemnity

Compensation costs and defence costs following a claim against you for negligence or breach of duty of care as a result of business activity undertaken by you up to £100,000 limit of indemnity and is extended to include

- Infringement of intellectual property rights including copyright, trademark or moral rights or any act of passing-off
- Defamation
- Negligent misstatement or negligent misrepresentation
- Court attendance compensation

Exceptions and Limitations – Please refer to policy wording

- Any liability for any breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation
- Any investment of, or direct advice on the investment of, client funds
- Any shortcoming in your work or your own loss which you knew about, or ought to reasonably to have known about, before being insured on this policy

Group Personal Accident

Policy Acceptance Criteria

Cover under this policy will only be valid for:

- Accidental Bodily Injury or Illness occurring while under placement by Randstad U.K Holding Ltd

Cover under this policy will only be valid if:

- You have been correctly declared and deducted on the relevant weeks declaration return
- You work within the EU

Personal Accident Benefits

- Cover for permanent total disablement and/or temporary total disablement if you suffer accidental bodily injury during the period of insurance in accordance with the benefits shown in your schedule
- Cover for your medical expenses in connection with an accidental bodily injury
- Coma benefit if within 90 days is the sole and independent cause of you being in a continuous unconscious state
- The necessary and reasonable cost of emergency dental treatment if you suffer loss or damage to your teeth or dental prostheses caused by an unforeseen and unexpected incident
- The necessary and reasonable cost incurred with Insurers prior consent for funeral expenses if you suffer accidental bodily injury which within 24 months of the incident results in your death;

Exclusions and Limitations – Please refer to policy wording

- The limit for death, permanent total disablement or temporary total disablement is shown in your schedule.
- temporary total disablement for a maximum of 52 weeks in connection with one injury.
- Dental treatment is covered up to £500.00, however the Insurer will not make any payment for the treatment of a dental injury caused by the consumption of food or drink, your participation in any sport, any oral hygiene activity or any injury where you have not sought treatment within seven days of the incident
- Funeral benefit is £10,000

- Optical treatment is covered up to £500.00, however the Insurer will not make any payment for loss or damage to any injury to the eye caused by the insertion or removal or your contact lenses, your participation in any sport, arising out of or contributed to by you having previously undergone laser surgery or any injury where you have not sought treatment within seven days of the incident
- Payment for temporary total disablement for 52 weeks in connection with one injury
- Any emotional or psychiatric disorder or condition
- You taking or using drugs or controlled substances (other than drugs prescribed by your doctor and used properly)
- Any criminal act by you

How to make a Claim

To register a claim you should contact Blackmore Borley Ltd on +44 (0)207 9294616. Please have your policy number to hand when calling.

How to Complaint

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 Blackmore Borley Ltd on +44 (0)207 9294616.

If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact their customer relations team at:

Hiscox Customer Relations, Hiscox House, Sheepen Place, Middleborough, Colchester, Essex CO3 3XL
or by telephone on +44 (0)1206 773 705

or by email at customer.relations@hiscox.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