



## Your Insurance - explained

Welcome to the Association's guide to the insurance products on offer to you through our Scheme.

We hope that this guide assists you in deciding on the insurance protection that you require.

### **Public Liability**

- ✓ Covers your legal liability to pay damages to members of the public for death, bodily injury or damage to their property caused by you or your business activities. It also covers legal fees, costs and expenses such as representation at any coroner's inquest, fatal accident enquiry or other court hearing because of an accident.
- ✓ Public Liability Insurance should also be considered if members of the public, clients or customers visit your premises. If you work from home and customers sometimes visit you there you should have Public Liability Insurance – your Home Insurance will not normally cover your business activities.
- ✓ The Limit of Indemnity is £1,000,000 and the excess for damage to third party property damage is £250.
- ✓ The scheme cover indemnifies you for any trade show. Due to the increasingly litigious society we live in, the number of personal injury claims are increasing and it is imperative you carry Public Liability insurance, irrespective of the number of shows you participate in.

### **Products Liability**

- ✓ Covers your legal liability for bodily injury to persons, or loss of or damage to property caused by defects in goods (including containers) sold, supplied, erected, installed, repaired, treated, manufactured, and/or tested by you. The Limit of Indemnity is £1,000,000
- ✓ If you make, repair or sell products, you could be held legally liable for damage or injury arising from defects in their design or manufacture even if you have not been negligent.

### **Contents**

- ✓ Covers business contents up to £2,000 anywhere in the United Kingdom. An excess of £250 applies to each and every claim.

### **Goods In Transit**

- ✓ Covers your business contents whilst in transit in your own vehicle within Great Britain, Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland up to £1,000.

## Business Interruption

- ✓ Provides you with financial compensation following an insured loss under the material damage section (contents) and is designed to help you return to a normal trading position as soon as possible. An example would be as a result of a fire you may need to relocate premises in order for you to carry on trading.

## Employers' Liability

- ✓ Protects you against damages and legal costs that arise as a result of claims from employees suffering an injury or disease due to and during their employment with you.
- ✓ The definition of an employee is anybody you have on your premises who is assisting you in your work. It may be on a part-time basis, a full-time employee, students on work experience courses, a self-employed sub-contractor, a person working on a trial basis to see if they are suitable and even voluntary workers. They are all technically employed by you because they are under your instruction and working on your premises.
- ✓ You are legally required to insure for at least £5,000,000 but the limit under the Scheme is £10,000,000. The law also requires that you exhibit a certificate of Employers' Liability insurance at your place of work. If you are visited by the Health and Safety Executive they will request your certificate of Employers Liability Insurance. If you are unable to produce a certificate for them they can fine you £1000 and they can fine your business £2,500 for every day you are without suitable insurance.

## Personal Accident

- ✓ If you purchase Public and Products Liability, cover is automatically provided for you and your employees for injuries whilst you are attending and travelling to and from Rural Crafts Associations events in the United Kingdom.
- ✓ The Personal Accident Insurance can be upgraded to include '24 hour cover.'

## Legal Expenses

- ✓ **Employment Awards** - Representation at an employment tribunal or the High Court in the event of a dispute with an employee or ex-employee. Pays basic and compensatory awards for unfair dismissal and compensation in sex, race and disability discrimination cases made against the company.
- ✓ **Prosecution Defence** – to defend the company and its directors and employees in the event of a criminal prosecution. Cover is not dependant on acquittal and includes prosecutions under the Health and Safety at Work Act, the Food Act and the Trading Standards Act.
- ✓ **Tax Proceedings** – pays the cost of representing the business in the event of an in-depth Inland Revenue investigation, VAT tribunals, DSS inquiries or PAYE investigation.
- ✓ **Property Disputes** – protects the company in a landlord tenant dispute, whether the company is the tenant or the landlord. It also covers negligence or nuisance by a third party.

If you do have any questions, or you would like a copy of the policy wording, please contact the RCA Insurance Team who are there to provide you with impartial advice:

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For further information, please visit:

[www.cobrainurance.co.uk/ruralcraftsassociation](http://www.cobrainurance.co.uk/ruralcraftsassociation)