



AXA Insurance dac is regulated by the Central Bank of Ireland Ref. No C713

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

## What is this type of insurance?

This is a Tradesmen policy for self-employed persons and small businesses with up to 8 employees and a turnover of €750,000 or less. It provides Public Liability cover as standard with the ability to select from a range of optional covers to best meet your business needs.



### What is insured?

Public Liability cover

- Legal liability to pay damages and associated legal costs for accidental injury, damage to material property, nuisance or wrongful arrest in connection with the business
- Standard cover at €1.3M with the option to increase this to a maximum of €6.5M

Legal costs arising out of connection with a prosecution brought by the Health and Safety Authority or local government enforcement authority (excluding fines & penalties)

Liability arising under the Data Protection Legislation up to €250,000 any one period of insurance

Temporarily employed persons - the total number of working days for all temporarily employed persons in any one period of insurance is 50 days. Cover will automatically be provided and you do not need to tell us.

Indemnity to Principal

Death, loss of sight, loss of limb, permanent total disability following occupational accidents up to €2,000

#### Other covers available

Employers Liability cover of €13M

Cover for Labour only sub-contractors

Cover for Bona fida sub-contractors (subject to certain conditions)

Personal Accident Cover of €300,€400 or €500 per week (subject to certain conditions)

Own plant, tools & equipment of €2,500,€12,500 or €25,000

Hired in plant of €10,000,€25,000 or €50,000

Contract works of €100,000, €250,000 or €500,000



### What is not insured?

- ✗ Any act of fraud or collusion
- ✗ Cyber Liability
- ✗ Defective workmanship (Public liability section)
- ✗ Advice, design or specification undertaken for a fee (Public liability section)
- ✗ Liability arising from work in or on: (Public liability section)
  - Aircraft /watercraft or at airports in areas with aircraft access
  - Railways or railway stations
  - Docks or harbours
  - Quarries, mines or collieries
  - Chemical or petro chemical works, oil refineries, gas works or fuel storage facilities
  - Power stations or nuclear plant
  - Bridges, viaducts, tunnels, dams, chimney shafts, towers or steeples
- ✗ Mechanical or electrical breakdown (Own plant, tools & equipment section)
- ✗ Wear and tear (Own plant,tools & equipment, hired in plant, contact works sections)
- ✗ Existing physical or mental illness (Personal accident section)
- ✗ The first portion of any claim (known as an excess)



## Are there any restrictions on cover?

- ! Precaution required in respect of use of heat
- ! Theft or attempted theft from an unattended vehicle unless there is evidence of forcible or violent entry (own plant, tools & equipment section)
- ! Weekly benefits shall not exceed 75% of insured persons average weekly income (Personal Accident section)
- ! Alteration of risk - You must give us notice as soon as practical of any alteration or change affecting the risk insured other than the number of employees which can be disclosed to us at year end declaration. If we accept any such alteration or change it may affect the premium terms or conditions of the cover. We do not have to accept any alteration or change affecting the risk.
- ! Groundwork below a depth of 3 metres
- ! Height work in excess of 15 metres



## Where am I covered?

- ✓ Republic of Ireland



## What are my obligations?

- You must disclose all facts likely to influence the acceptance of your application
- Your application must be accurate and truthful
- All claims or incidents must be reported to us immediately
- You must advise us of any changes to the risk immediately
- You must adhere to all relevant Health & Safety legislation
- You must take all reasonable steps to prevent injury or loss of or damage to your property or the property of others



## When and how do I pay?

- If you are a direct customer you can pay by cash, debit/credit card or monthly instalments
- If you are a broker customer, please ask your Insurance Broker for payment option information



## When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase, we will refund your entire premium provided there are no claims. You must give us written instruction to cancel your policy

If you cancel during the period of insurance, we will refund the premium on a proportionate basis provided there are no claims.