

# Insurance Policy Summary

## Introduction

This summary document provides key information about your HSE Recovery insurance policy.

It does not contain the full terms and conditions of your insurance. You can find the full terms and conditions in the policy wording, which you should read carefully when you receive it.

HSE Recovery provides and pays for the services of a Health and Safety Consultant, together with payment of certain fees imposed under the Health and Safety Executive Fee for Intervention Scheme together with certain legal fees, to help your business recover from a covered Health & Safety Executive Intervention.

## Regulatory Information

HSE Recovery insurance policies are underwritten by Hiscox Underwriting Limited on behalf of Hiscox Insurance Company Ltd (HICL). Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority and Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

HSE Recovery insurance is administered by Lorega Limited, whose registered office is 36 Leadenhall Street, London EC3A 1AT. Lorega Limited is authorised and regulated by the Financial Conduct Authority, reference 308694.

## Conditions of Liability

Please refer to section 4 of the policy wording for all conditions.

No payment will be made, or services provided, under this HSE Recovery insurance policy unless the following conditions are met:

- a) You can demonstrate that where you employ five or more employees, you had, prior to any Health and Safety Executive Intervention, a written statement of health and safety policy and a written risk assessment relating to your business.
- b) You have a current policy of employer's liability insurance which was in force prior to any Health and Safety Executive Intervention.

## Features and Benefits

The following cover is provided up to the specified limit of indemnity:

<p><b>Limit of Indemnity for this section of cover is £25,000 in the aggregate</b></p>	<p>Initial Telephone Advice and review by a Health and Safety Consultant upon notification of a covered possible Health and Safety Executive Intervention</p> <p>Initial Personal Attendance of the Health and Safety Consultant</p> <p>Personal attendance by the Health and Safety Consultant during Health and Safety Executive visit and subsequent interviews</p> <p>Disputing Fee For Intervention notice and fees where in the reasonable opinion of the Health and Safety Consultant an FFI notice or fee is Invalid</p>
<p><b>Limit of Indemnity for this section of cover is £5,000 in the aggregate</b></p>	<p>Attendance of a Health and Safety Consultant at Police and Criminal Evidence Act interviews</p>
<p><b>Limit of Indemnity for this section of cover is £5,000 in the aggregate</b></p>	<p>Payment to you of legal fees incurred in the employment of a solicitor to advise you in the event of notification by the Health and Safety Executive that they wish to conduct a Police and Criminal Evidence Act interview</p>
<p><b>Limit of Indemnity for this section of cover is £25,000 in the aggregate</b></p>	<p>Payment to you of any valid fees payable by you to the Health and Safety Executive under the Fee For Intervention Scheme</p>

### Significant Exclusions

Please refer to section 5 of the policy wording for all exclusions. Among other things:

- a) Health & Safety Executive Intervention incurred outside of the Great Britain.
- b) Health and Safety Executive Intervention arising from War or Nuclear Risks.
- c) Health and Safety Executive Intervention occurring within 30 days of policy inception.
- d) Fees, support or advice arising from a Health and Safety Executive visit or intervention to a reportable or recordable accident, dangerous occurrence or health condition within the meaning of the Reporting of Injuries, Diseases or Dangerous Occurrence Regulations 2013 that took place before policy inception.
- e) Fees, support or advice arising for Health and Safety Executive involvement after the HSE have notified You in writing that it intends to prosecute You for a breach of health and safety legislation.
- f) Fees payable to the Health and Safety Executive other than under Fee for Intervention.
- g) Court costs, awards or legal costs associated with defending criminal prosecution or civil actions.

### How to claim

In the event of a claim, please call our HSE Recovery Emergency helpline 020 7767 3078.

### Cancellation

You have the right to cancel this HSE Recovery insurance policy during a period of 14 days after the later of the day of purchase or the day on which you receive your policy documentation. If you exercise this right before the cover commences you will be entitled to a full refund of premium. If you exercise this right after cover commences, you will be entitled to a refund, less the amount charged (on a pro-rata basis) for the period you were covered. To exercise this right You must contact your insurance broker at the address on the documentation provided to you. If you do not exercise your right to cancel then your HSE Recovery insurance policy will continue until the expiry date shown above and you will be required to pay the premium as stated, and no refund will be made in the event of cancellation.

### Complaints

Should you have a complaint regarding this HSE Recovery insurance policy, please contact Lorega in writing at:

36 Leadenhall Street, London EC3A 1AT  
or by telephone on: 0207 767 3070.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to:

Hiscox Customer Relations,  
The Hiscox Building,  
Peasholme Green, York, YO17PR  
or by telephone on +44(0)800 116 4627  
or +44 (0) 681198 or by email at  
customer.relations@hiscox.com

Complaints which cannot be resolved may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. Your legal rights are not affected by these complaints procedures.

### Financial Services Compensation Scheme

We are members of the FSCS. You may be entitled to compensation from the scheme if We cannot meet Our obligations. Further information can be obtained from the Financial Services Compensation Scheme:

10th Floor, Beaufort House,  
15 St Botolph Street, London EC3A 7QU.  
Telephone +44 (0)800 678 1100  
or +44 (0)20 7741 410.