

PERSONAL ACCIDENT INSURANCE SCHEME
Arranged by Naylor Wright Limited
for staff of Randstad CPE Ltd
POLICY NO: SUP23999857CSN/1100197

Underwritten by Aviva Insurance Limited

SUMMARY OF COVER

This is a Summary of Cover only and is not proof of insurance. Cover starts as soon as regular premium deductions are made from your wages. A copy of the policy wording is available from the policyholder – Randstad CPE Ltd

IMPORTANT NOTE

As an opt-out policy all employees of Randstad CPE Ltd are automatically covered. Employees who do not exercise their right to opt-out will have the cost of this accident insurance deducted from earnings each week. Should any employee wish to opt-out please put this in writing to Randstad CPE Ltd, 2nd Floor, Forum Four, Solent Business Park, Parkway, Whiteley, Fareham PO15 7AD.

WHEN YOU ARE COVERED

Cover is restricted to accidents sustained by the Insured Person while in the employment of the insured and including direct travel from home to place of work and from place of work to home or if the insured person is not travelling directly home to their first destination after leaving work.

Policy benefits and sums insured are set out in the table below:

1.	Accidental death	£125,000	or
2.	a) Loss of one or more limbs	£125,000	or
	b) Loss of one or both eyes	£125,000	or
	c) Permanent total disablement	£125,000	or
	d) Loss of internal organ (a lung, a kidney, the spleen or liver)	£125,000	or
3.	Total loss by physical severance or total and permanent loss of use of:		
	(i) One thumb	- £ 25,000	
	(ii) One index finger	- £ 18,750	
	(iii) One finger other than an index finger -	- £ 12,500	
	(iv) One great toe	- £ 12,500	
	(v) Other toe	- £ 3,750	
4.	Total and permanent loss of use of:		
	(i) One shoulder	- £ 37,500	
	(ii) One elbow	- £ 37,500	
	(iii) One wrist	- £ 31,250	
	(iv) One hip	- £ 31,250	
	(v) One knee	- £ 31,250	
	(vi) One ankle	- £ 31,250	
5.	Total and permanent loss of:		
	(i) Hearing in both ears	- £125,000	
	(ii) Hearing in one ear	- £ 31,250	
	(iii) Speech	- £ 62,500	

The maximum amount payable in respect of one or more losses is £125,000

6. Temporary total disablement
£300 per week payable for up to 26 weeks, thereafter reducing to **£250 per week** payable for up to a further 26 weeks, in the event of an **accident** resulting in an Insured Person being totally disabled from following his/her usual occupation. The benefit payable will be the sum shown or 75% of normal gross weekly earnings, whichever is lower. Benefit is payable for up to a maximum of up to 52 weeks.
No benefit is payable for the first 14 days of disablement
7. **Lump sum payment of £1500** upon medical confirmation of: a fracture of a leg, arm, shoulder, wrist, hand (but excluding fingers or thumb), foot (but excluding toes), skull, dislocation of shoulder, hip, ankle or elbow.
This benefit is in addition to any amount payable under benefit 6 – Temporary total disablement

HOSPITALISATION BENEFIT

The Insurer will pay £50 for each complete 24 hour period that the Insured Person spends as a hospital in-patient as a direct result of an injury covered under this policy up to a maximum of 365 consecutive nights arising from any one accident. This is payable in addition to benefit 4 Temporary Total Disablement

HOSPITAL TRANSFER

If an Insured Person is being treated as a hospital in-patient which is outside a radius of 25 miles from his/her usual place of residence following accidental bodily injury covered by this policy the Insurer will pay up to £2,000 in respect of reasonable costs of hire of a private ambulance to transfer the Insured Person to a local hospital subject to:

- (a) the expected hospital stay to last for at least 7 days
- (b) the transfer is made with the approval of the Consultant treating the Insured Person
- (c) a bed being available at the nearest suitable local hospital

ELECTROCUTION

In the event of a claim being paid for death or permanent total disablement as a result of electrocution the sum will be increased by 25%

COMA BENEFIT

The Insurer will pay £50 per day if an Insured Person sustains accidental bodily injury in the course of their employment with the Insured which results in that person being in a continuous state of unconsciousness for up to 365 days

EMERGENCY DENTAL TREATMENT

This policy is extended to cover the cost of:

1. repair or provision of dentures
2. dental treatment which is reasonable and necessary as a result of Bodily Injury covered by this policy

Maximum payment £500 any one accident

FUNERAL EXPENSES

The Insurer will pay up to £10,000 in respect of funeral expenses incurred after payment of benefit for Accidental Death

PHYSIOTHERAPY TREATMENT

The Policy is extended to cover the cost of physiotherapy treatment recommended by a Qualified Registered Medical Practitioner and provided by a Chartered Physiotherapist up to a maximum sum insured of £500.00 any one claim or claims directly arising out of an accident covered by this policy and provided that there is a valid claim under benefit 5 Temporary Total Disablement.

Exclusions:

1. Physiotherapy will end once the physiotherapist believes any further treatment will not benefit the Insured Person or if the £500 limit has been reached, whichever happens first.
2. The Company will not pay for treatment given more than 12 months after the date of accident causing the claim.

RETRAINING EXPENSES

If a claim is paid for loss of limb, loss of sight or permanent total disablement, the Insurer will also indemnify The Insured Person for reasonable expenses incurred in retraining the Insured Person for an alternative occupation up to a maximum of £10,000

POST TRAUMATIC STRESS DISORDER

If during the Period of Insurance the Insured Person directly witnesses an act of Terrorism on a publicly licensed conveyance and without sustaining physical injury suffers post traumatic stress disorder resulting in Temporary Total Disablement within six months of the act the Insurer will pay 50% of the Temporary Total Disablement benefit for up to a maximum of 13 weeks.

EXCLUSIONS:

This policy excludes:

- 1 **Intoxicating liquor or drugs**
bodily injury sustained while under the influence of intoxicating liquor or drugs taken by the Insured Person other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction
- 2 **Self-Inflicted Injury, Sickness and Insanity**
 - a. Suicide or intentionally inflicting self injury
 - b. any gradually operating cause
 - c. any naturally occurring condition or degenerative process
 - d. sickness or disease
 - e. Insanity
- 3 **Criminal Act**
bodily injury as a result of the Insured Person's own criminal act.
- 4 **Pre-existing Medical Condition**
Any physical defect infirmity medical condition or chronic or recurring sickness which existed at or prior to the date of entry of an Insured Person into this insurance unless it has been declared to and accepted by the Insurer in writing
- 5 **Pregnancy or childbirth**
Normal pregnancy unless it develops into a complication diagnosed by a consultant in obstetrics
- 6 **Age limit**
Bodily injury sustained after the Insured Person's 75th birthday
- 7 **Residence**
The Insured Person while permanently resident outside the United Kingdom Channel Islands or Isle of Man
- 8 **War Risks**
Any consequence whether direct or indirect of war invasion act of foreign enemy hostilities or a warlike operations or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power
- 9 **Offshore work**
Any Insured Person while working on or in transit by sea or air to or from offshore installations
- 10 **Back Injuries and Strains**
Back injuries and strains due to lifting twisting turning or wrenching
- 11 **Terrorism**
Cover for acts of terrorism is limited to £10,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means
- 12 **Insanity**
The Insured Person being in a state of insanity

To make a claim please ask for a claim form from the Brokers who administer the Scheme:

NAYLOR WRIGHT LIMITED
46/47 BROOK STREET
TAVISTOCK
DEVON
PL19 0HE
Claims Line: 0845 600 5143

Claims conditions

1. Written notice of a claim must be given to Naylor Wright without unnecessary delay and in any event not later than 90 days after the injury which is the subject of the claim.
2. All evidence and information to support a claim shall be provided at the Insured Person's expense and shall be in a form as required by the Insurer. The information required includes (but is not limited to):
 - a. a fully completed claim form
 - b. medical certificates
 - c. payslips for the three weeks preceding the date of occurrence of the claim showing deduction for premium, including deduction of premium for the week of work during which the accident giving rise to the claim arises
 - d. copy of the entry in the Site Accident Book to evidence a site accident where appropriate
3. The Insured Person shall as often as required submit to medical examiner's report at the Insurer's expense.

In the event of an accident to yourself, we are sure you will appreciate the financial assistance this policy provides.

LAW APPLICABLE TO CONTRACT

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

FINANCIAL SERVICES COMPENSATION SCHEME

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

CUSTOMERS WITH DISABILITIES

This policy and other associated documentation are also available in large print, audio and Braille. If You require any of these formats please contact Naylor Wright Limited.

USE OF LANGUAGE

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

COMPLAINTS PROCEDURE

Complaints Procedure

Our Promise of Service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain

- We will acknowledge your complaint promptly.
- We aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

What to do if you are unhappy

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting Naylor Wright Limited, 46/47 Brook Street, Tavistock, Devon, PL19 0HE

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone:
0800 023 4567 (free from landlines) or
0300 123 9123 (free from most mobile phones)

Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

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