



Group Personal Accident Insurance Policy for Randstad Workers

Key fact document



Welcome to the Group Personal Accident Insurance Policy for Randstad Workers.

This Group Personal Accident Insurance policy provides you with a range of benefits should you suffer accidental bodily injury. Cover operates 24 hours a day throughout the Period of Insurance.

Please refer to the Summary of Cover for further details.

The insurance is underwritten by Aviva Insurance Limited. Registered in Scotland No 2116.

Registered Office: Pitheavlis, Perth, Scotland, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The insurance is administered by our insurance brokers Naylor Wright. Registered Office: St James House, Grosvenor Road, Twickenham Middlesex, TW1 4AJ. Naylor Wright is a trading name of Sutton Winson Limited who are authorised and regulated by the Financial Conduct Authority (Reg. No. 310883).

Frequently asked questions

Q1

Can I opt out of the policy and not have deductions taken from my salary?

You can opt out at any point by completing an opt out form. For more details, contact your Randstad representative. If Randstad does not receive this completed opt out form within 14 days of the initial deductions, no refund of premium or other costs will be payable. If you do decide to opt out, you cannot opt in again until policy renewal date, i.e. 1st June each year.

Q2

What benefits are payable?

A range of benefits have been designed to provide you with financial support in the event of Accidental Bodily Injury. See the following page for further details.

Q3

How do I join?

You will automatically be covered as a beneficiary of Group Personal Accident Insurance Policy when you register for an assignment with Randstad.

Q4

What does it cost?

An amount of £1.50 will be deducted from your weekly pay.

Q5

What is the period of insurance and when does cover apply?

The period of insurance operates for the entire duration of your temporary assignment. Cover is provided on a 24 hour basis during the course of your assignment, e.g including whilst you are carrying out any work arranged by Randstad, whilst travelling directly to or from these workplaces and during your leisure time. This is subject to Randstad receiving your completed timesheets.

Q6 What is not covered?

Full details of the cover, the terms and conditions of the policy, its limitations and any other conditions that apply can be found in the Policy Wording which is available on request from:

Randstad
450 Capability Green
Luton
Bedfordshire LU1 3LU.

You should review the policy wording and cover provided to ensure it continues to meet your needs.

Q7 What do I do in the event of a claim?

Should you wish to make a claim under this policy you should contact Naylor Wright within 90 days or as soon as possible after the date of occurrence.

Contact Details:
Email: nwclaims@swib.co.uk
Tel: 020 8891 9831
Claims Department
Naylor Wright
St James House,
Grosvenor Road
Twickenham, TW1 4AJ

Q8 Will the claim be paid from the day that I was injured?

No it will not, the benefit is not payable for the first 14 days of disablement that prevents you from working, as confirmed by a doctor.

Q9 When does cover cease?

Cover ceases on your 75th birthday, when you stop paying premiums by deduction from your salary or when you stop working for Randstad, whichever is the earlier.

Summary of Policy Cover

This is a summary of the policy cover and does not contain all the terms and conditions of the Policy, which can be found in the policy document and policy schedule, a copy of which is available upon request. Please take time to make sure you understand the cover it provides.

Type of Insurance and Cover

The policy provides cover for you against accidental bodily injury which results in death or permanent disablement during the period of insurance. It also covers you for temporary disablement which entirely prevents you from following your usual occupation.

Key Covers, Features and Exclusions

Your policy includes the following key covers, features and exclusions, which are detailed in your policy documentation.

Exclusions

- Pre Existing Medical Conditions
- Intoxicating liquor or drugs
- Any employee or operative over aged 75 or over
- Self Inflicted Injuries
- Injury sustained if permanently resident outside of the United Kingdom
- War risks
- The first 14 days of each period of temporary total disablement
- Back injuries and strains due to lifting, twisting, turning or wrenching
- Offshore Work
- Any sickness disease or naturally occurring condition
- A state of insanity
- Any criminal act
- Pregnancy or childbirth

Additional Benefits payable as a result of an accident covered under the policy

- Emergency Dental Treatment
- Physiotherapy treatment
- Hospital in-patient benefit
- Funeral Expenses
- Retraining benefits in event of loss of limb(s), sight or permanent total disablement
- Coma Benefit
- Enhanced death benefits following electrocution
- Post Traumatic Stress Disorder
- Home/Car Modification
- Specified broken bones and dislocation

Significant features and benefits

Accidental death	£125,000
Loss of one or more limbs	£125,000*
Loss of one or both eyes	£125,000*
Permanent total disablement	£125,000*
Total loss by physical severance or total and permanent loss of use of:	
Loss of internal organ	£31,250
One thumb	£25,000
One index finger	£18,750
One finger other than an index finger	£12,500
One great toe	£12,500
Other toe	£3,750
Total and permanent loss of use of:	
One shoulder	£37,500
One elbow	£37,500
One wrist	£31,250
One hip	£31,250
One knee	£31,250
One ankle	£31,250
Total and permanent loss of:	
Hearing in both ears	£125,000
Hearing in one ear	£31,250
Speech	£62,500
The maximum amount payable in respect of one or more losses is £125,000	
Temporary total disablement	£300 per week payable for up to 52 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	
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	

Right of cancellation

The Insured Person (you) may withdraw from the cover provided by this Policy at any time by giving written notice to the Policyholder - Randstad. No refund of premium will be payable.

The Insured Person (you) may not cancel this policy.

Complaints procedure

Aviva Insurance Limited and Naylor Wright are dedicated to providing a high quality service and strive to maintain this at all times.

If you are not satisfied with the service please contact them quoting your Policy details, so that your complaint can be dealt with as soon as possible.

Contact details:

Naylor Wright Complaints Department
Sutton Winson Ltd
Town Hall Chambers
Heath Road
Petersfield, GU31 4TF
Tel: 01730 236 300
Email: nw@swib.co.uk

Promise of Service

Their goal is to give excellent service but they recognise that things do go wrong occasionally. They take all complaints seriously and aim to resolve any problem promptly. To ensure that they provide the kind of service you expect they welcome your feedback. They will record and analyse your comments to make sure they continually improve the service they offer.

What will happen if you complain

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

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

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 Complaints Department

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

The Financial Ombudsman Service
Exchange Tower
London, E14 9SR
Telephone: 0800 023 4567 (free from landlines) or **0300 123 9123**

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

Whilst they are bound by the decision of the Financial Ombudsman Service, you are not.

Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

Aviva are members of the FSCS. You may be entitled to compensation from this scheme if they cannot meet their obligations, depending upon the type of insurance and circumstances of your claim.

Further information about the scheme is available from the FSCS website **www.fscs.co.uk** or write to them at:
10th Floor, Beaufort House,
15 St Botolph Street,
London, EC3A 7QU





How to claim

Should you wish to make a claim under this policy you should contact the claims helpline on 020 8891 9831 or nwclaims@swib.co.uk within 90 days or as soon as possible after the date of occurrence.

If you prefer, you can also contact them at:

The Naylor Wright Claims Team
Sutton Winson Limited t/a Naylor Wright
St James House
Grosvenor Road
Twickenham
Middlesex
TW1 4AJ

You must provide a fully completed claim form, medical certificate(s), payslips for the 3 weeks preceding the date of the occurrence of the claim showing deduction for the premium including the deduction of premium in the week or work during which the injury occurred and where applicable a copy of the entry in the accident book.

Randstad
450 Capability Green
Luton
Bedfordshire
LU1 3LU

t: 01582 811700
e: businesssupport@randstad.co.uk
www.randstad.co.uk/business-support/pai

