



PERSONAL ACCIDENT INSURANCE for Randstad CPE Ltd arranged by Naylor Wright Limited

Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. A copy of the policy wording is available from the Policyholder – Randstad CPE Ltd, 2nd Floor, Forum Four, Solent Business Park, Parkway, Whiteley, Fareham PO15 7AD

Name of the Insurer:
Aviva Insurance Limited

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.

Cover, Features and Benefits	Exclusions
<p>What is covered:</p> <p>Accidental Bodily Injury that causes:</p> <ul style="list-style-type: none"> • Death • Loss of sight • Loss of limbs • Permanent total disablement • A benefit expressed as an amount per week payable as a result of Accidental Bodily Injury that causes temporary total disablement entirely preventing the Insured from engaging in their usual occupation <p>There are additional benefits payable as a result of an accident covered under this policy:</p> <ul style="list-style-type: none"> • Specified broken bones and dislocations • Emergency dental treatment necessary incurred • Physiotherapy treatment • Hospital in-patient benefit • Funeral Expenses • Retraining benefits in the event of loss of limbs, sight or permanent total disablement • Coma benefit <p>Cover operates: while in the employment of the insured including direct travel from home to place of work and from place of work to home or if you do not travel home, to your first destination after leaving work</p>	<p>Please refer to the your Certificate</p> <ul style="list-style-type: none"> • Pre existing Medical Conditions • Intoxicating liquor or drugs • Self-inflicted injuries • Injury sustained if permanently resident outside the United Kingdom • War Risks • Cover for acts of terrorism is limited to £10,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means • 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

Conditions

- Cover ceases on your 75th birthday, when you stop paying premiums by deduction from wages/salary or when you stop working the Insured, whichever is the earlier
- Temporary total disablement benefit is payable for up to a maximum of 52 weeks
- Claims should be notified as soon as possible and not later than 90 days after disablement commenced
- In the event of a claim, you must provide a fully completed claim form, medical certificates, payslips for the three weeks preceding the date of occurrence of the claim showing deduction for premium, including the deduction of premium in the week of work during which the accident giving rise to the claim arises and a copy of the entry in the Site Accident Book to evidence an on site accident
- The benefit is payable at the end of the period of disablement or on request four weekly in arrears

General Information

Duration of Policy

The Policy will remain in force for the period shown on your certificate and while you continue to pay premiums by deduction from wages.

How to Claim

If you need to make a claim please contact Naylor Wright Limited, 46/47 Brook Street, Tavistock, Devon, PL19 0HE. Telephone Claims Line: 0845 600 5143. Please have your policy number to hand when calling.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

In the first instance, please contact Naylor Wright Limited. Full details of our complaints procedure will be set out in your policy document.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

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.

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.