



Randstad Group Personal Accident Insurance Policy



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Welcome to Randstad's Group Personal Accident Insurance Policy

The Randstad's Group Personal Accident Insurance Policy is an insurance policy which provides you with a range of benefits should you suffer accidental bodily injury whilst working on an assignment or whilst travelling directly to and from these workplaces from your normal place of residence.

A range of benefits are included in the insurance policy, please refer to the summary of cover for full details.

The insurance is underwritten by AVIVA Insurance LTD, and is administered by Randstad's insurance brokers, Naylor Wright Ltd.

good to know you

frequently asked questions

Q1

can I opt out of the scheme?

Once in the scheme 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. February 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.

The benefits include:

death or permanent total disablement	£125,000
loss of sight, hearing or speech - up to	£125,000
loss of one or more limbs	£125,000
temporary total disablement resulting from accidental injury - up to for maximum 26 weeks (14 day excess period)	£300
27 weeks to 52 weeks	£250

Q3

how do I join?

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

Q4

what does it cost?

An amount of £1.60 will be deducted from your weekly pay. This includes an appropriate amount for a handling charge.

Q5

when does the cover apply?

Cover is in place whilst you are carrying out any work arranged by Randstad and whilst travelling directly to or from these workplaces from your usual place of residence. This is subject to a time-sheet being received by Randstad confirming working hours.

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 Policy Wording, Schedule of Cover and Key Facts Document – which are available on Randstad's website: www.randstad.co.uk/inhouse-services/temporary-workforce-benefits Please read the full policy schedule to understand all of the features, terms, conditions, limitations and what is not covered. You should review the cover provided under Randstad's Group Policy periodically 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 Ltd on 01822 611336 within 90 days or as soon as possible after the date of occurrence.

If you prefer you can also contact Naylor Wright Ltd by writing to:

Claims department
Naylor Wright Ltd
46/47 Brook Street
Tavistock
Devon PL19 0HE

Q8

is there a waiting period before a claim is paid?

No benefit is payable for the first 14 days of disablement

Q9

where can I get further information?

For further information and a copy of the policy/key facts please go to www.randstad.co.uk/inhouse-services/temporary-workforce-benefits.

summary of cover

Randstad Group Personal Accident Insurance Policy

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

Policy available from Randstad Inhouse Services, Randstad court, Laporte Way, Luton, LU4 8SB

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:	
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	£62,500
Hearing in one ear	£12,500
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 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	
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 LTD 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 us quoting your Policy details, so that your complaint can be dealt with as soon as possible.

Contact details are:

Naylor Wright Ltd

46/47 Brook Street

Tavistock

Devon PL19 0HE

Telephone: 01822 611336

Email: admin@naylorwright.co.uk

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with the final response. Contact details are given below.

A leaflet explaining its procedure is available on request.

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)

[Financial Services Compensation Scheme](#)

In the unlikely event that AVIVA Insurance LTD are unable to meet their liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme, depending on the type of insurance and the circumstances of your claim. Further information about compensation scheme arrangements are available from the FSCS at www.fscs.org.uk





how to claim

Should you wish to make a claim under this policy you should contact our claims helpline on **01822 611336** within 90 days or as soon as possible after the date of occurrence.

If you prefer, you can also contact us by writing to:
The Claims Service Team
Naylor Wright Ltd
46/47 Brook Street
Tavistock
Devon PL19 0HE

Email: admin@naylorwright.co.uk

Randstad Inhouse Services
Randstad Court
Laporte Way
Luton
Bedfordshire
LU4 8SB
t: 01582 811700
e: inhouse@randstad.co.uk
w: www.randstad.co.uk/inhouse-services/temporary-workforce-benefits

