

Guide to Insurance cover - a summary...



Sterling provides Personal Accident, Professional Indemnity, Offshore and Public Liability insurance applicable to your assignment.

The cover is worldwide with the exclusions of USA/Canada and war torn countries.

Before taking on any assignment outside of the UK, please contact our expert Compliance Team on 01925 626200 for information and confirmation of insurance cover.

See below for a brief summary of insurance cover

To ensure that claims are processed quickly and accurately employees must;

Personal Accident Insurance (for Workplace Accidents only)

- Death due to an accident £50,000
- Permanent and total loss of one or more limbs £20,000
- Permanent and total loss of one or both eyes £20,000
- Permanent and total disability from usual occupation £20,000
- Weekly benefit of up to £300 (payable for up to 52 weeks) for Temporary Total Disablement from usual occupation
- Hospitalisation benefit - £50 per day up to a maximum of 52 weeks
- Funeral benefit – up to £10,000 for funeral expenses

Employers Liability

- £10 million any one claim

Public Liability

- £10 million any one claim

Professional Indemnity

- £2 million any one claim

Offshore Liability

- £5 million any one claim in respect of Employers Liability
- £5 million any one claim in respect of Public Liability

Exclusions and Limitations of insurance policies

Please see the relevant Key Facts summary sheets on our website for more information on the exclusions and limitations of each policy.

From time to time (but particularly at renewal) the cover, terms and conditions might change.

Updated details will always be posted on our website for your reference, but will not automatically be sent to you.