



STERLING PERSONAL ACCIDENT POLICY SUMMARY

The purpose of this policy summary is to help explain the cover provided by the insurance together with key features, benefits, limitations and exclusions. A copy of the full terms and conditions is available on request. This summary does not form part of the policy wording.

Insurance Provider

This insurance is provided by Cheshire Business Insurance Limited (a Guernsey based Insurer regulated by the Guernsey Financial Services Commission) and Chubb European Group Ltd (a UK regulated insurer authorised by the Financial Conduct Authority)

Purpose of the Insurance

The policy can provide indemnity in the form of a weekly sum payable in respect of incapacity following an occupational accident. Lump sum benefits are also available for serious injury / death which occur as a result of occupational accidents.

Key Features

Death as a result of workplace accident -	£100,000
Permanent and total loss of one or more limbs -	£20,000
Permanent and total loss of one or both eyes -	£20,000
Permanent & Total Disability from usual occupation -	£20,000

There is a sliding scale of benefit based on these amounts which is payable for less severe but permanent disability, the detail of this is included within the policy documentation available on request.

Weekly benefit of up to £200 for Temporary Total Disablement (TTD) from the claimant's usual occupation, payable for up to 52 weeks. (Sick notes are required for full period of incapacity)

Hospitalisation Benefit - £50 per day up to a maximum of 52 weeks

Funeral Benefit – Up to £10,000 for funeral expenses incurred after a death covered by the policy.

Significant Limitations and Exclusions

- The first 14 days of injury under the weekly benefit section are excluded.
- Claims in respect of back injury resulting from any form of physical strain or exertion (including but not limited to lifting, twisting, turning or wrenching, pushing, pulling and carrying)
- Claims for incapacity which has not been solely caused by an occupational accident are excluded.
- Pre existing injuries or conditions are excluded.

- There is no cover for post traumatic stress disorder, any psychological or psychiatric condition
- The amount payable in respect of TTD is based upon a calculation of average wage (taken from 13 weeks earnings immediately preceding accident date). The amount payable including other sources of income (including but not limited to Statutory Sick Pay, other DSS benefits, Mortgage Protection or other Personal Accident Policies) must not exceed 75% of the average gross weekly wage.
- There is no cover for intentional self-injury, suicide or attempted suicide, flying as a pilot
- Sickness, illness or disease are excluded except where they are as a result of bodily injury following an accident
- There is no cover for disability arising from or contributed to by any naturally occurring condition or degenerative process or any gradually operating cause.
- Death or Disability must occur within 24 months of the accident.
- Claims arising out of work conducted in USA/Canada and war torn countries are excluded.

Medical evidence is required throughout the claims process and must be provided when requested. Claim payments can be suspended whilst investigations take place.

Occupational accidents include those occurring during travel between work sites but not during the commute from home to work.

Claims must be notified in accordance with this summary and claims documentation must be completed and returned within 90 days of the accident, incident, event or circumstance which might give rise to a loss under this policy. This is a condition precedent and failure to observe this will render cover invalid.

Demands & Needs

The policy meets the demands and needs of a person or firm wishing to insure for inability to work following an occupational accident. You have not been provided with a personal recommendation on this insurance product.

Period of Cover

The annual renewal date is 1st April. You will be eligible for Indemnity from the date you join Sterling and cover will continue in line with the policy renewal date providing you continue to use the services of a Sterling group company.

Right of Cancellation

Only Sterling and the Insurer have rights of cancellation.

Claim Notification

Should you feel that you may have a claim under the policy then you should contact Sterling immediately with full details and the handling of the claim will pass to the Insurers. Failure to advise of a claim immediately could leave you unable to prove your incapacity to the degree required and could result in your claim being turned down.

Claims should be reported immediately to Audra Goodier on 01925 626200.

Your Right to Complain

Every effort is made to ensure that all persons entitled to indemnity under this policy are provided with a high standard of service. If you are not satisfied with the service then complaints can be addressed to:

Mr Simon Hide, Compliance Manager, Kingsbridge Risk Solutions, 1st Floor Office, Charleston House, 12 Rumford Place, Liverpool, L3 9DG

Depending on the nature of the complaint it may then be addressed to Insurers, but in any case you can expect it to be dealt with promptly and efficiently.

If the complaint remains unresolved after our complaints procedure is exhausted we will advise you to which regulatory body the matter should be referred

Roles and Responsibilities

This insurance has been arranged by Kingsbridge Risk Solutions Ltd who are authorised and regulated by the Financial Conduct Authority.

Financial Services Compensation Scheme (FSCS)

Cheshire Business Insurance Ltd like all other Guernsey based Insurers are not covered by the FSCS.

Royal and Sun Alliance Insurance plc. is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies. You may be entitled to compensation from the scheme if Chubb European Group Ltd cannot meet their obligations. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim will be met without any upper limit.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, 7th Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN.

It should be noted that the majority of claims are dealt with by Cheshire Business Insurance Ltd and therefore there will be very few claimants who would have right to apply to the FSCS.
