

keyfacts[®]

This summary of cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. 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 which is available upon request. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten by Aviva Insurance Limited.

Significant Features and Benefits

Personal Accident

Cover applies to any permanent/temporary staff member placed on assignment by the Insured who have not opted out of the Group Personal Accident scheme and from whom a deduction for premium for earnings is made at each pay period.

Accidental bodily injury which causes:

Death	£50,000
Permanent Total Disablement (Any and Every Occupation)	£50,000
Loss of one or more limbs	£50,000
Loss of sight in one or both eyes	£50,000
Loss of hearing in both ears	£50,000
Loss of hearing in one ear	£12,500
Loss of Speech	£50,000

Temporary Total Disablement	75% of Gross Weekly Wage (maximum £300 per week)
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28 Day Excess Period
52 week Benefit Period

Note: Temporary Total Disablement is only payable to an Insured Person in gainful employment

Accumulation Limits

Any one accident	£10,000,000
Any one aircraft	£25,000,000

Whilst:
Engaged in occupational duties when on an assignment placed by the Policyholder.

Significant or Unusual Exclusions or Limitations

This section does not cover:

- any gradually operating cause
- any naturally occurring condition or degenerative process
- sickness or disease
- war in the Country of Residence
- any kind of flying other than as a passenger
- being a full time member of the armed forces
- suicide or self harm
- criminal acts
- being insane
- countries the FCO advise against all travel to
- back injuries and strains due to lifting, twisting, turning or wrenching
- any physical defect, infirmity, medical condition or chronic or recurring sickness which existed at or prior to the date of entry of an Insured Person into this insurance unless it has been declared to and accepted by Us in writing.

Policy age limit – up to and including 75 in respect of Personal Accident

Where to find further details

Cover - Page 8
Exclusions – Page 11

Duration of Policy

The policy will remain in force for 12 months from date of commencement and annually renewable

Right of Cancellation

The Policyholder has no rights to cancel the Policy.

The Insured Person may withdraw from the cover provided by the policy but no refund of premium is payable.

How to Claim

If you need to make a claim please call our claims line on **0800 051 6583**. Our line operates 9am to 5pm, Monday to Friday. Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

If you remain unhappy with the decision received, you may write to

Chief Executive UK Insurance, Aviva, 8 Surrey Street, Norwich, NR1 3NS

Or e-mail details of your complaint to ukgiceo@aviva.co.uk

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. 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 the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.
