

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

**Policy Number:** 25125944 ECA **Agency Number:** 97/0010550

**Agent:** Castlemead Insurance Brokers Ltd

**Policyholder:** ITS (Holdings) Ltd &/or Subsidiary Companies &/or Associated Companies

**Postal Address:** Clock House, 286 Kings Road  
Reading

**Postcode:** RG1 4HP

**Premium, per placement, per week:** £1.11

**Insurance Premium Tax, per placement, per week:** £0.07

**Total Payable, per placement, per week:** £1.18

**Minimum & Deposit Premium payable (inc Insurance Premium Tax):** £50,000

**Period of Insurance:** 1<sup>st</sup> July 2016 To 30<sup>th</sup> June 2017

**Renewal Date:** 1<sup>st</sup> July 2017

**Business Description:** Employment Agency specialising in construction and general office staff

Category:	Insured Persons:
A	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 from earnings is made at each pay period

Category:	Operative Time
A	Occupational Accidents only

**Personal Accident**

<b>Accidental bodily injury resulting in:</b>	<b>Category A</b>
Death*	£50,000
Loss of Sight	£50,000
Loss of Hearing one ear	£12,500
Loss of Hearing both ears	£50,000
Loss of one or more Limbs	£50,000
Loss of Speech	£50,000
Permanent Total Disablement** (PTD)	£50,000
Continental Scale	Insured
Temporary Total Disablement	75% of Gross Weekly Wage up to a maximum of £300 per week
Temporary Partial Disablement	Not Insured
Excess Period	28 Days
Benefit Period	52 Weeks

\*Restricted to £20,000 for under 18's

\*\*The basis of cover for permanent total disablement is any and every occupation.

**Maximum benefit any one Insured Person**

Death and Capital Sums:	£50,000
Temporary Total Disablement:	75% of Gross Weekly Wage up to a maximum of £300 per week

**Maximum Accumulation Limits**

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

## Endorsements applicable to this Policy

### Endorsement 1 – Permanent Disabling Injuries Scale of Benefits

<b>Permanent Disabling Injuries Scale of Benefits Applicable to all Categories</b>		<b>Percentage of the Maximum Benefit</b>
1.	Total loss by physical severance or complete and irrecoverable loss of use of	
	(a) one thumb	30
	(b) one index finger	20
	(c) any other finger	10
	(d) one big toe	15
	(e) any other toe	5
2.	Permanent and total loss of use of	
	(a) shoulder or elbow	25
	(b) wrist	20
	(c) hip, knee or ankle	20
	(d) lower jaw by surgical operation	30
<p>Occurring within 24 months of Bodily Injury from which the claim arises</p> <p>Any permanent disability which is not covered by Capital Benefits or any of the benefits listed under this section up to a maximum 100% of the Permanent Total Disablement benefit. Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during this assessment.</p>		
3.	Paraplegia	£25,000
4.	Quadriplegia	£100,000