

Affinity Solutions

Personal Accident & Sickness Policy Schedule

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: Industrial and Technical Services (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: 1st July 2016 To 30th June 2017

Renewal Date: 1st 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	
Accidental bodily injury resulting in:	Category A
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

Permanent Disabling Injuries Scale of Benefits Applicable to all Categories		Percentage of the Maximum Benefit
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