



# Affinity Solutions

## Personal Accident Policy Schedule

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

### Policyholder Details

<b>The Proposer</b>	ITS (Holdings) Ltd
<b>Contact Address</b>	Clock House, 286 Kings Road, Reading, RG1 4HP
<b>Business Description</b>	Employment Agency specialising in construction and general office staff


### Policy Details

<b>Policy Number</b>	100740830GPA
<b>Insurance Broker</b>	Castlemead Insurance Brokers Ltd
<b>Period of Insurance</b>	01/07/2023 – 30/06/2024
<b>Renewal Date</b>	30/06/2024

Category	Insured Persons
A	Any permanent/temporary staff member placed on assignment by the Policyholder 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	<p>While an insured person is carrying out their occupational duties for their employer either on or away from their employer's premises.</p> <p>At any time whilst an insured person is on their employer's premises.</p> <p>While an insured person is travelling between their places of work where the travel is at the expense of their employer.</p> <p>While an insured person is getting in and out of, travelling in, loading or unloading, carrying out emergency road-side repairs to and re-fuelling a motor vehicle owned, hired by, or leased to their employer, or an insured person (in respect of an insured person, where travel is at the expense of the employer, or any vehicle temporarily replacing it.</p> <p>At any time where bodily injury is suffered by an insured person and is the direct result of an unprovoked malicious assault by another person or where bodily injury is the direct result of theft or attempted theft of their employer or an insured person's property.</p>

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death	£75,000
Loss of Sight in one or both eyes	£75,000
Loss of Hearing in one ear	£12,500
Loss of Hearing in both ears	£75,000
Loss of one or more Limbs	£75,000
Loss of Speech	£75,000
Permanent Total Disablement* (PTD)	£75,000
Permanent Partial Disablement	Insured
Temporary Total Disablement	£450 not exceeding 75% of Weekly Wage
Temporary Partial Disablement	Nil
Excess Period	28 days
Benefit Period	52 weeks

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

<b>Maximum Benefit any one Insured Person</b>	
<b>Death and Capital Sums:</b>	£75,000
<b>Temporary Total Disablement:</b>	£450
<b>Temporary Partial Disablement:</b>	Nil

<b>Maximum Accumulation Limits</b>	
<b>Any One Aircraft:</b>	£25,000,000
<b>Any One Accident:</b>	£10,000,000

<b>Personal Accident Extensions</b>	
<b>Accidental Bodily Injury resulting in:</b>	
<b>Coma benefit</b>	£50 per day up to 365 days
<b>Dental Expenses</b>	Up to £1,500
<b>Funeral Expenses</b>	Up to £10,000
<b>Hospitalisation</b>	£50 per day up to 365 days
<b>Medical Expenses</b>	Up to £10,000
<b>Rehabilitation Expenses</b>	Up to £10,000

<b>Endorsement applicable to this Policy</b>
<p><b><u>Additional Exclusions</u></b></p> <p>1. <b>Intoxicating liquor or drugs</b> bodily injury sustained while under the influence of intoxicating liquor or drugs taken by the Insured Person other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction</p> <p>2. <b>Pre-existing Medical Condition</b> 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 the Insurer in writing</p> <p>3. <b>Offshore work</b> Any Insured Person while working on or in transit by sea or air to or from offshore installations</p> <p>4. <b>Back Injuries and Strains</b> Back injuries and strains due to lifting twisting turning or wrenching</p> <p><b><u>Annual Declaration</u></b></p> <p>At the end of each Period of Insurance the Policyholder shall declare to the Insurer the number of Insured Persons covered at the end of each week during that Period of Insurance and the premium already paid shall be adjusted on the basis of this declaration by an additional premium payable to the Insurer or a refund to the Policyholder as appropriate subject to a minimum retained deposit of £20,000 of the premium calculated on the number of Insured Persons at Renewal</p>

**Aviva Insurance Limited**  
Registered in Scotland No.2116.  
Registered Office: Pitheavlis, Perth PH2 0NH.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority.