

# Section 18 - Personal Accident Insurance Scheme

You, as a Quest worker, may participate voluntarily in Quest's Personal Accident Insurance Scheme.

Note – Quest Personal Accident Scheme is inclusive of Club Quest, costs of the scheme are found on the confirmations document as part of the registration process.

The Scheme provides you with financial benefits in certain circumstances by virtue of an insurance policy with Insurers AIG Europe Limited, and benefits are dependent on acceptance of any claim you make by the Insurers.

The Scheme is arranged and managed by Hallsdale Insurance Brokers Limited on your behalf if you decide to participate.

A summary of what the insurance policy covers is contained below. The policy document is available upon request from Hallsdale Insurance Brokers Limited.

## What is Personal Accident insurance?

By joining the Scheme, you will be provided with personal accident insurance. The insurance provides you with essential financial support and compensation, in the instance of genuine occupational accidents that occur whilst working at authorised contract sites of Quest or whilst commuting to and from the site.

The policy is designed to pay benefits following major accidents that prevent you from working for periods in excess of 4 weeks. No benefits are payable for the first four weeks, known as the initial period.

Temporary total disablement benefits are payable up to a maximum of 48 weeks, after the initial period expires. The scheme is arranged and managed by Hallsdale Insurance Brokers Limited on your behalf if you decide to participate. If you have previously joined the Scheme but you wish to leave, please request and complete an Opt-out Form from your local branch.

## Why do I need the cover?

Workplace accidents killed 147 people between April 2018 and March 2019.

Around 581,000 other injuries occurred at work according to the Labour Force Survey as a result of a workplace accident in the same year and around 69,208 of these were classed as major accidents causing over 7 days absence from work.

## Personal Accident Insurance Policy Summary Key Facts

The purpose of this policy summary is to help you understand the insurance policy by setting out the significant features, benefits and limitations.

The policy is a group policy held by Quest Employment Limited.

You should read the policy document for a full description of the terms of the insurance, including the policy definitions, and refer to the policy schedule for the specific policy benefits, sums insured and the operative time. The policy document is available upon request from Quest and Hallsdale Insurance Brokers Limited.

This summary does not form part of the policy document.

## Insurance provider

This insurance is provided by AIG Europe Limited.

## Group policyholder

Quest Employment Limited

## Group policy number

0010528950

## Purpose of the insurance

This insurance provides cover for accidental bodily injury which occurs during the operative time of cover and which results in death, loss of limbs or sight, hearing and speech, temporary disability or permanent disability.

## Insured persons

Any person that is provided by the Group Policyholder to work for an employer on a temporary basis who has agreed to pay the required fee.

## Operative time of cover

All occupational related cover including commuting.

## Significant product features, benefits and limitations

The cover provided is subject to certain provisions, conditions and limitations. The information below sets out the significant features of the cover and the provisions, conditions and limitations that apply. To ensure the policy is suitable, you are advised to read the policy wording which sets out all of the features, provisions, conditions, limitations and what is not covered. You should review the cover from time to time to ensure that it still fulfils your needs.

## Significant covers

Section A – Personal Accident

### Death by an accident

An amount of £50,000

Significant features and benefits

Provides lump sum amount following death caused by bodily injury resulting from an accident.

Significant policy limitations

If accidental bodily injury does not immediately result in death then no payment will be made until at least 13 weeks after the date of the accident.

### Permanent loss of limbs

An amount of £50,000

Significant features and benefits

Provides lump sum amount following physical severance or permanent loss of use of one or more limbs following bodily injury resulting from an accident.

### Permanent loss of sight, speech or hearing

An amount of £50,000

Significant features and benefits

Provides lump sum amount following disablement caused by bodily injury resulting from an accident which causes total and permanent loss of sight, speech and hearing.

Significant policy limitations

Loss of hearing in one ear is limited to 25% of the amount payable for both ears.

## Permanent partial disability

An amount of up to £50,000

Significant features and benefits

Provides lump sum compensation based on a set scale of percentages according to the degree of permanent disability you suffer following bodily injury resulting from an accident.

Significant policy limitations

A disability which is not provided for under the scale or other cover sections will be assessed based on the degree of disability up to a maximum payment of £50,000.

## Permanent total disability

An amount of up to £50,000.

Significant features and benefits

Provides lump sum compensation following disablement caused by bodily injury resulting from an accident which prevents an insured person from working in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

Significant policy limitations

No benefit is payable if the insured person dies within 13 weeks of sustaining permanent total disability when the death benefit will be payable instead.

## Temporary total disability

Up to £1,000 per week

Significant features and benefits

Weekly compensation resulting from bodily injury resulting from an accident injury which temporarily prevents an insured person from carrying out the whole of their occupational duties.

Significant policy limitations

The amount payable is limited to 52 weeks and is not payable for the first 4 weeks and will not exceed 75% of the insured person's average gross weekly wage from all sources of income.

## Section B – Healthline Plus

Second Opinion Medical Service

Health Portal

Health Information

Significant features and benefits

Provides a medical second opinion for any accident or sickness related condition (whether covered by the policy or not) for an insured person or their immediate family.

Tel: +44 (0)1273552922. Web: [www.mylifeline.co.uk](http://www.mylifeline.co.uk).

Name of Employer: The Group Policyholder (as shown)

## What is not covered

The following limitations apply to the policy as a whole:

The insurer will not pay for bodily injury resulting from intentional self-injury, suicide or attempted suicide, any unlawful act, flying as a pilot, driving a vehicle in any kind of race, being affected by alcohol or drugs, sickness or disease, any naturally occurring condition or degenerative process or any gradually operating cause.

## Policy reference

Page 12 – What is not covered?

The insurer will also not pay for any bodily injury resulting from or contributed to by a displacement or affection of

the spine and its discs or associated musculature.

There is no cover for any person aged 75 years of age or over.

If an insured person is under 18 years of age the insurer will pay all claims to a parent or a legal guardian of the insured person.

## Policy reference

Page 1 – Claims procedure.

## Law and jurisdiction

This policy will be governed by English law, and the group policyholder, the insured persons and AIG Europe Limited agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the relevant insured person resides in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by the group policyholder and AIG Europe Limited before the start date of cover.

## Period of insurance

The premium is paid by the group policyholder according to how they administer the benefits process and how often insured persons are paid.

- A weekly premium buys cover for the week in which it is paid.
- A four-weekly premium buys cover for the four-week period in which it is paid.
- A monthly premium buys cover for the calendar month in which it is paid.

The cover remains in force from the start date of an insured person's inclusion or stops earlier as shown in the 'Start and finish of cover for an insured person' section of the group policy.

## Rights of cancellation and cooling off period

The insurer may cancel this group policy by giving 30 days written notice to the group policyholder at their last known address. The group policyholder can cancel the group policy by giving 30 days written notice to us.

An insured person has no rights to cancel the group policy, only the right not to be included. If an insured person decides that they no longer wish to be included, they should advise the group policyholder who will arrange for a proportionate return premium for the unused proportion of the cover, provided a claim has not been made by the insured person.

If within 15 days of the commencement of the insurance for an insured person or their receipt of the policy documentation that they decide that the cover is not required, they should notify the group policyholder.

## Claim notification

A claim can be made on the policy by the group policyholder or by an insured person (or parent or legal guardian if the insured person is under 18 years of age).

You should contact Hallsdale Insurance Brokers Ltd on 01536 303310 or alternatively:

The Accident & Health Claims Department, AIG Europe Limited, 2-8 Altyre Road, Croydon CR9 2LG.

Tel: +44 (0) 345 602 9429 Monday to Friday 9am to 5pm, excluding public holidays.

E-mail: [claimsuk@aig.com](mailto:claimsuk@aig.com)

Please quote the name of the group policyholder, the policy number and reference number, your name and contact details along with name of the person to whom the claim relates.

## Your right to complain

Every effort is made to ensure that the group policyholder or insured person (or a parent or legal guardian if the insured person is under 18 years of age) receives a high standard of service. If the group policyholder or insured person is not satisfied with the service they have received, they should contact:

In respect of sales and administration related complaints:

The Customer Relations Unit UK, AIG Europe Limited, 2-8 Altyre Road, Croydon CR9 2LG.

E-mail: [uk.customer.relations@aig.com](mailto:uk.customer.relations@aig.com)

In respect of claims related complaints:

The Accident and Health Claims Manager, AIG Europe Limited, 2-8 Altyre Road, Croydon CR9 2LG.

E-mail: [claimasuk@aig.com](mailto:claimasuk@aig.com)

The group policyholder should quote their name and policy number as shown on the schedule. An insured person (or their parent/legal guardian) should quote their surname, initials, and the name of the group policyholder shown on the schedule and the claim number if known.

The insurer will do its best to resolve any difficulty direct with the group policyholder or insured person (or parent or legal guardian if the insured person is under 18 years of age) but if the insurer is unable to do this you may be entitled to refer any dispute to the Financial Ombudsman Service (FOS) who will review the case. Using the FOS does not affect the right to take legal action. The address is:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

## Is the insurer Covered by the Financial Services Compensation Scheme (FSCS)?

The insurer is covered by the Financial Services Compensation Scheme (FSCS). If The insurer is unable to meet our financial obligations you may be entitled to compensation from the scheme. Further information about compensation scheme arrangements is available from the FSCS. See the policy wording for details.

This Insurance is underwritten by AIG Europe Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628).

This information can be checked by visiting the FSA website ([www.fsa.gov.uk](http://www.fsa.gov.uk)).

Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

## What happens if I have an accident?

If you have a workplace accident at a site at which you have been engaged by Quest Employment Ltd and have medical evidence that you are unable to do any work for a period beyond four weeks, please contact the Claims Department on:

01536 303310 - Lines open 9.00am to 5.00pm Monday to Friday

## Complaints

In the unlikely event of a complaint, please contact 01536 303310 and ask to speak to the Managing Director or write to them at:

Hallsdale Insurance Brokers Limited 11-13 Station Road, Kettering, Northamptonshire, NN15 7HH