



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 Cover only and is not proof of insurance. Cover starts as soon as regular premium deductions are made from your wages. A copy of the policy wording is available from the Policyholder

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	To find further details
<b>Personal Accident</b> Cover applies to any temporary umbrella employee or self-employed contractor, who is utilising the services of the Group Policyholder  Accidental bodily injury which causes: Death £50,000 Permanent Total Disablement £50,000 From any occupation of which they are fitted by way of training, education or employment  Loss of Sight in one or both eyes £50,000 Loss of Hearing one ear £12,500 Loss of Hearing in both ears £50,000 Loss of one or more Limbs £50,000 Loss of Speech £50,000  Temporary Total Disablement £500 or 75% of weekly wage 28 Day Deferment Period whichever the lesser 52 Weeks Benefit Period  <b>Accumulation Limits</b> Any one accident £1,000,000 Any one aircraft £1,000,000	<p>This section does not cover:</p> <ul style="list-style-type: none"> <li>any gradually operating cause</li> <li>sickness or disease</li> <li>any naturally occurring condition or degenerative process</li> <li>war in the Country of Residence</li> <li>any kind of flying other than as a passenger</li> <li>being a full time member of the armed forces</li> <li>countries the FCO advise against all travel to</li> <li>suicide or self harm</li> <li>criminal acts</li> <li>being insane</li> <li>bodily injury sustained while under the influence of intoxicating liquor or drugs</li> <li>Pre-Existing Medical Conditions</li> <li>Offshore Work</li> <li>Permanent Total Disablement if an Insured Person is retired from gainful employment and receiving a pension of any kind</li> </ul>	<p>Cover</p> <p>Exclusions Page 12</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.

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

#### **Extensions**

Coma Benefit	£50 per day up to a maximum of 365 days
Dental Expenses	Up to £1,500
Funeral Expenses	Up to a maximum payment of £10,000
Hospitalisation	Up to a maximum of £50 per day up to a maximum of 365 days
Medical Expenses	Up to £15,000
Rehabilitation Expenses	Up to a maximum payment of £10,000

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#### **Duration of Policy**

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;

Cover will begin on the start date of cover or the date You are included in this insurance by the group Policyholder

The cover for an insured person will end on the earliest of the following:

- a. The end of the period for which payment of premium is paid to Us (unless this is due to a mistake by the group policyholder);
- b. The group Policyholder or we cancel this policy;
- c. The insured person notifies the group Policyholder that they no longer wish to be included in this policy;
- d. The insured person ceases to use the services provided by the group policyholder;
- e. The insured person dies;
- f. The end of the period of insurance;
- g. The end of the period of insurance during which the insured person has their 75th birthday.

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#### **Right of Cancellation**

We may cancel the 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.

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#### **How to Claim**

If you need to make a claim please call our claims line on **08000 516 583**. 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.

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### 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](mailto: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.

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### 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.

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#### 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.