

EMPLOYEE  
PERSONAL  
ACCIDENT  
INSURANCE  
POLICY  
SUMMARY

## PERSONAL ACCIDENT POLICY SUMMARY

(A copy of this policy summary is to be provided to each person entitled to personal accident cover under the policy)

Your Employer has arranged personal accident insurance covering you in the event that you sustain an injury during the course of your work. Brief details of the cover provided to you are included in this document.

Please note - this document is a policy summary and does not contain the full terms and conditions of the insurance contract. The full terms and conditions may be found in the policy document, a copy of which is available on request.

INSURER	Aspen Insurance UK Limited
POLICY NUMBER	*****
POLICY UNIQUE MARKET REFERENCE	*****
PERIOD OF INSURANCE	From ***** To ***** Both dates inclusive
INSURED	*****

### COVERS AVAILABLE

#### Personal Accident

Scheduled benefits in the event of bodily injury sustained by an Employee while engaged in working for the Insured (including during the Employee's lunch break but excluding while commuting between the Employee's home and place of work) and happening during the Period of Insurance:

- |   |              |
|---|--------------|
| 1. Accidental Death   | £ 10,000     |
| 2. Total and irrecoverable loss of sight in one or both eyes  | £ 10,000     |
| 3. Loss of one or more limbs  | £ 10,000     |
| 4. Permanent Total Disablement  | £ 10,000     |
| 5. Temporary Total Disablement<br>of the Employee's normal gross weekly wage during such disablement (not exceeding 52 weeks in all) and commencing 7 days after the date on which the Employee first became disabled   | 75% per week |
| 6. Temporary Partial Disablement<br>of the Employee's normal gross weekly wage during such disablement (not exceeding 52 weeks in all) and commencing 7 days after the date on which the Employee first became disabled | 40% per week |

### SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

Payment will not be made under more than one of benefits 1, 2, 3 and 4 for injury arising from any one accident and the

maximum amount payable to an Employee in the Period of Insurance will not exceed £ 10,000

Cover excludes:

- Exclusion 1 the first 7 days of each and every temporary disablement.
- Exclusion 3 the use of power tools.
- Exclusion 4 any pre-existing condition, sickness or disease, degenerative condition, post traumatic stress.
- Exclusion 8 any Persons under 16 or over 65 years of age.

## CANCELLATION

The Insured is the legal policyholder. The Employee, as a beneficiary under the personal accident section of the policy does not have a right to cancel the insurance.

## CLAIMS PROCEDURE

All claims under this insurance are to be notified to our appointed claims team using one of the following methods and quoting the policy number:

Write to: Caytons Law, 85 Gracechurch Street, London, EC3V 0AA  
Telephone: 0207 398 7600  
E-mail: [mgamclaims@caytonslaw.com](mailto:mgamclaims@caytonslaw.com)

## COMPLAINTS

We aim to provide the highest quality of service to our customers at all times but we recognise that complaints may arise as part of the normal course of business. Understanding and acting on the cause of complaints can provide Aspen with an opportunity to improve its proposition.

If you feel that we have failed to provide you with the best service please let us know immediately. We take all customer complaints seriously and we are committed to resolving your complaint quickly, openly and fairly.

### *How To Complain*

If You are dissatisfied with any aspect of the handling of Your insurance, We would ask You in the first instance to contact the insurance agent or intermediary from whom You purchased Your policy. If You remain unhappy and feel the matter has not been resolved to Your satisfaction, You may refer a complaint to Us at any time in one of the following formats:

- By telephone: 0207 184 8057
- By email: [complaints@aspen-insurance.com](mailto:complaints@aspen-insurance.com)
- In writing at: Group Head of Insurance Claims, Aspen Insurance UK Limited 30 Fenchurch Street, London, EC3M 3BD.

### *How We Handle Your Complaint*

- Step 1: We will try to resolve Your complaint immediately:  
We will look into Your complaint and will aim to resolve Your concern immediately.
- Step 2: Within 5 working days of receiving your complaint:  
If we are unable to resolve the matter immediately, we will send you an acknowledgement letter within 5 working days. The letter will provide the contact details of the person who will be supporting you throughout your complaint.
- Step 3: Within 8 weeks of receiving your complaint:  
We will endeavour to provide you with a final response explaining the outcome of our investigation and the next steps, or a letter confirming when we anticipate we will have concluded our investigation.
- Step 4: Refer your complaint to the Financial Ombudsman Service (FOS):  
If after making a complaint you remain unhappy and feel the matter has not been resolved to your satisfaction, you may be able to refer your complaint to the FOS Service. You can contact them in one of the following ways:
- By telephone 0300 123 9 123
  - By email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
  - In writing at: Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Not all complainants may refer complaints to the FOS and You should provide us with the opportunity to resolve Your complaint first. For Our part We will treat all complainants equally and fairly.

The FOS may be able to consider a complaint if, at the time You refer the complaint, You are:

- a Consumer (defined as natural persons acting for purposes outside of their trade, business or profession).
- a micro-enterprise.
- a small business with an annual turnover of less than £6.5 million (or its equivalent in another currency) and either:
  - a balance sheet total of less than £5 million (or its equivalent in another currency), or
  - fewer than 50 employees.
- a charity with an annual income of less than £6.5 million (or its equivalent in another currency).
- a trustee of a trust that has net asset value of less than £5 million (or its equivalent in another currency).
- a guarantor.

Following this complaint procedure does not affect your rights to take legal action.

## COMPENSATION SCHEME

Aspen contributes to the Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. For compulsory insurance You may be entitled to compensation up to 100% of the claim. For non-compulsory types of insurance You may be entitled to compensation of up to 90% of the claim.

Further information about compensation scheme arrangements is available from the FSCS or you can visit their website at [www.fscs.org.uk](http://www.fscs.org.uk)

Financial Services Compensation Scheme, 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU T: 0207 741 4100 or 0800 678 1100

## PRIVACY NOTICE BY MGAM LTD (THE INTERMEDIARY ACTING ON BEHALF OF THE INSURER)

The parties identified in **Your** Policy and the **Schedule** to the Policy, may hold and process personal data supplied by **You** where it is necessary to underwrite, administer, and fulfil obligations under the Policy including with regard to claims. Each of the parties are data controllers and/or processors with respect to the personal data they hold. We, and the parties, will always act in accordance with relevant data protection legislation and the rights of data subjects under such legislation. Where **You** provide Us with personal data **You** are confirming to Us that **You** are entitled to do so and have lawfully obtained the data.

Personal data will not be passed to any other third party except where **Your** consent has been given or where permitted by law. The parties will ensure that personal data is kept secure, is used only for the purpose for which it was supplied by **You**, and is retained only for as long as necessary.

If any person whose personal data was supplied pursuant to this policy would like further information please go to [www.mgamutual.com/privacy](http://www.mgamutual.com/privacy)

We will respond to any such enquiry as promptly and fairly as possible providing contact details for any other party that may hold the personal data enabling the data subject to make further enquiries of those parties.