

# Personal Accident Group Policy

Guild Resources Limited  
 Policy Number: UKBOPC71122  
 Group Policyholder: Guild Resources Limited

This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request from the Group Policyholder. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group limited, a Chubb Company.

## Significant Features and Benefits

**Persons covered by this Policy are any self-employed construction tradesman or worker who is a member of the Insured.**

**Cover applies to Bodily Injury caused by Accidents, and is valid whilst working on behalf of the Insured but not whilst commuting**

Benefit	Maximum Amount
<b>Section 1. Serious Injury</b>	
Providing a range of benefits for permanent disability and death, as a result of accidental bodily injury, including;	
A. Accidental Death	£25,000
B. Permanent Total Disablement **	£25,000
C. Permanent Partial Disablement	£25,000
A wide scale of benefits ranging from loss of Sight, Hearing, Speech, or limbs, to loss of a toe and with benefits for any unspecified disability based on our medical assessment of the degree of disability in relation to the scale.	

\*\*Permanent Total Disablement cover is in respect of Occupation for which you are fitted by way of training, education or experience] for those in gainful employment. For those not in employment, Permanent Total Disablement will be assessed in relation to the person's ability to perform at least 2 of the following daily activities without assistance from another person : eating, getting in and out of bed, dressing & undressing, toileting, walking 200 metres on level ground.

**Temporary Disablement**

Temporary inability to perform Your usual occupation /usual activities in connection with the Group Policyholder following an Accident

**Temporary Total Disablement**

Benefit amount	up to	£300 per week
Benefit Period		26 weeks
Waiting Period		35 days

**Accident Medical Expenses**

Fixed benefit for reasonable costs incurred by You for medical attention/treatment prescribed by a Doctor &/or Hospital or ambulance charges due to an Accident covered under Section 1 Serious Injury) or Section 12 (Temporary Disablement)

In respect of valid claims under Section 1 Serious Injury	25% of the Injury Amount
In respect of valid claims under Section 12 Temporary Disablement	30% of the Temporary Total Disablement or Temporary Partial Disablement amount

## Significant or Unusual Exclusions or Limitations

This policy does not cover:

- Anybody over the age of 75
- Children over the age of 18 (or 23 if in full time education)
- Suicide or deliberate self-harm
- Full time members of the armed forces, or reserve forces whilst called out on active service.
- Engaging in any form of Air Sports or flying other than as a fare paying passenger in an aircraft operated by a licensed airline or air charter company
- Illness/disease not caused directly by bodily injury
- Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause
- Post Traumatic Stress Disorder or any psychological or psychiatric condition
- Claims that were we to pay them, would place us in breach of UN economic or trade sanctions or other laws of the US, UK, EU or UN

## Duration of Policy

The Group Policy is valid for 12 months and any subsequent period for which We shall agree to accept a Renewal Premium

The insurance in respect of each Insured Person will cease at midnight of the day the following events occur:

1. the Insured Person’s cover will end on expiry of the Group Policy in the year in which they reach their 75th birthday; or the last day of the month in which they no longer meet the description of Insured Persons in the Group Policy Schedule; or when they die; or if they opt out of cover during the policy term, which ever happens first.
2. the Partner’s cover will end on expiry of the Group Policy in the year in which he or she reached their 75th birthday; or when the Insured Person’s cover ends; whichever happens first;

3. the Children's cover will end on expiry of the Group Policy in the year in which he or she reached their 18th birthday (or 23rd birthday if they are still in Full-Time Education) or when;
  - a. they get married;
  - b. they stop being dependent upon the Insured Person; or
  - c. the Insured Person's cover ends;whichever happens first.

## Right of Cancellation

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The Insured Person may withdraw from the cover provided by this Group Policy at any time by giving notice to the Group Policyholder. No refund of Premium may be payable. The Group Policyholder may not cancel this Group Policy.

## How to Claim

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On the happening of any occurrence likely to give rise to a claim under this Group Policy notice shall be given to The Claims Service Team as soon as reasonably possible after the date of the occurrence.

PO Box 682  
Winchester  
SO23 5AG

O +44 345 841 0059  
F +44 1293 597323  
uk.claims@chubb.com

[www.aceclaim.com/ace/uk-en/welcome.aspx](http://www.aceclaim.com/ace/uk-en/welcome.aspx)

## Complaints Procedure

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Chubb is dedicated to providing a high quality service and wants to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance Chubb should be contacted at the following address:

The Customer Relations Department  
Chubb  
PO Box 682  
Winchester  
SO23 5AG

O +44 800 519 8026  
F +44 1293 597 376  
customerrelations@chubb.com

quoting your Policy details.

The Financial Ombudsman Service may be approached for assistance if the Policyholder or Insured Person is dissatisfied with Chubb's final response. Its contact details are as follows. A leaflet explaining the procedure is available on request:

## The Financial Ombudsman Service

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Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

O +44 800 023 4567 (free from UK landlines and mobiles)  
+44 300 123 9 123 (calls charged at the same rate as 01 or 02 numbers on a mobile phone)  
F +44 20 7964 1001

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The existence of these complaint procedures does not reduce an Insured Person's statutory rights relating to this Policy. For further information about statutory rights an Insured Person should contact the Citizens Advice Bureau.

## Financial Service Compensation Scheme

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In the unlikely event that We are unable to meet Our liabilities, the Insured Person may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The relevant contact details are:

Financial Services Compensation Scheme

10th Floor

Beaufort House

15 St. Botolph Street

London EC3A 7QU

O +44 800 678 1100 or +44 20 7741 4100

F +44 20 7741 4101

[enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

[www.fscs.org.uk](http://www.fscs.org.uk)