



The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits and limitations of the group policy. 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, which is available from the group policyholder or the insurance intermediary who arranged this insurance. **This Policy Summary does not form part of the Policy Document.**

### Insurance provider

This insurance is provided by Chartis Europe Limited

### Group policyholder

Acorn Recruitment Limited

### Purpose of the insurance

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

### Insured person

All temporary employees who have 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 tables below set 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	Significant features and benefits	Significant policy limitations	Policy reference
<p><b><a href="#">Section A – Personal Accident</a></b></p> <p><b>Death by an accident</b> An amount of £20,000.</p>	Provides lump sum compensation following death resulting from an accident.	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.	<p><b>Page 3</b> – Definitions. <b>Page 9</b> – Provisions and Extensions. <b>Page 13</b> – What is not covered.</p>
<p><b>Permanent loss of limbs</b> An amount of £20,000.</p>	Provides lump sum compensation following physical severance or permanent loss of use of one or more limbs following bodily injury resulting from an accident.		<p><b>Page 3</b> – Definitions. <b>Page 9</b> – Provisions and Extensions. <b>Page 13</b> – What is not covered.</p>
<p><b>Permanent loss of sight, speech or hearing</b> An amount of £20,000.</p>	Provides lump sum compensation following disablement limbs following bodily injury resulting from an accident which causes total and permanent loss of sight, speech or hearing.	Loss of hearing in one ear is limited to 25% of the amount payable for both ears.	<p><b>Page 3</b> – Definitions. <b>Page 9</b> – Provisions and Extensions. <b>Page 13</b> – What is not covered.</p>
<p><b>Permanent partial disability</b> An amount of up to £20,000</p>	Provides lump sum compensation based on a set scale of percentages according to the degree of disability you suffer caused by bodily resulting from an accident	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 £20,000.	<p><b>Page 3</b> – Definitions. <b>Page 9</b> – Provisions and Extensions. <b>Page 13</b> – What is not covered.</p>
<p><b>Permanent total disability</b> An amount of up to £20,000.</p>	Provides lump sum compensation following disablement resulting from bodily injury resulting from an accident which prevents you from working in any occupation for which you are fitted by way of training, education or employment which in all probability will continue for the rest of your life.	No benefit is payable if you die within 13 weeks of sustaining permanent total disability when the death benefit will be payable instead.	<p><b>Page 3</b> – Definitions. <b>Page 9</b> – Provisions and Extensions. <b>Page 13</b> – What is not covered.</p>

Significant covers	Significant features and benefits	Significant policy limitations	Policy reference
<p><b>Temporary total disability</b></p> <p>Up to £300 per week</p>	<p>Weekly compensation resulting from injury which temporarily prevents an Insured Person from carrying out the whole of their occupational duties.</p>	<p><b><u>The amount payable is limited to 104 weeks and is not payable for the first 8 weeks and will not exceed 75% of your average gross weekly wage from all sources of income.</u></b></p>	<p><b>Page 3</b> – Definitions. <b>Page 9</b> – Provisions and Extensions. <b>Page 13</b> – What is not covered.</p>

**Section B - Second Opinion Medical Service**

**Medical Second Opinion Advice Service**

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. Tele: +44 (0)20 7486 2300. Web: [www.mylifeline.co.uk](http://www.mylifeline.co.uk).

Name of Employer: The Group Policyholder (as shown)

**Page 12** – Section B

**What is not covered**

**Policy reference**

The following limitations apply to the policy as a whole:

We will not pay for bodily injury resulting from intentional self-injury, suicide or attempted suicide, any unlawful act, flying unless as a fare-paying passenger, sickness or disease, any naturally occurring condition or degenerative process or any gradually operating cause.

**We will also not pay for any bodily injury resulting from or contributed to by a displacement or affection of the spine, its discs or associated musculature (unless supported by appropriate x-rays or CT/MRI scans)**

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

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

Only one of the specified benefits is payable as the result of an accident covered by the policy causing bodily injury.

If an Insured Person dies within 13 weeks of bodily injury, as long as death was a result of bodily injury, the death benefit will be paid instead of any other benefit.

**Page 13** – What is not covered.

**Page 1** – Claims procedure.

**Law and jurisdiction**

This policy will be governed by English law, and the group policyholder, the insured persons and Chartis 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 Chartis 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 you 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 your inclusion or stops earlier as shown in the 'Start, and finish of cover for an insured person' section of the group policy.

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## Rights of cancellation and cooling off period

We 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.

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## 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 us. Our contact details are:

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

**Tel: +44 (0) 845 602 9429.**

**E-mail: [claimsuk@chartisinsurance.com](mailto:claimsuk@chartisinsurance.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.

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## 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 Manager, Chartis Europe Limited, 2-8 Altyre Road, Croydon CR9 2LG.**

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

In respect of claims related complaints:

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

**E-mail: [claimsuk@chartisinsurance.com](mailto:claimsuk@chartisinsurance.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.

We will do our 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 we are 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.**

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## Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). If we are 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.

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This Insurance is underwritten by Chartis 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 Chartis Building, 58 Fenchurch Street, London EC3M 4AB.