



# TRADE DIRECT ACCIDENT & HEALTH SELECT

POLICY OVERVIEW





# INTRODUCTION

This policy Overview applies to the following wordings which may be taken together or separately:

Personal Accident Section

Business Travel Section

This document provides an overview of the main policy benefits, terms and conditions only. Some of the covers will only apply if you have chosen to take the option selected. In some instances, cover is subject to an excess period, or an excess. Where this is applicable, it is detailed in your policy schedule. For full details please refer to the policy document, a copy of which is available on request. Your insurance adviser will be pleased to explain the policy cover in more detail.

## WHAT IS ACCIDENT AND HEALTH SELECT?

Accident and Health Select is designed for organisations who are looking to

- enhance their employee benefits package
- protect business continuity in the event of employee absence due to injury or illness.

Most of the benefits from this policy are payable to the Insured, who may retain them or chose to pass on to the Insured Person. The Insurer may pay some benefits directly to providers for services such as counselling or rehabilitation costs.

Accident and Health Select is underwritten by Allianz Insurance plc.

Emergency Medical & Other Expenses and assistance lines are administered by AWP Assistance (UK) Limited trading as Allianz Global Assistance, part of the global Allianz Group.

## COVERS AVAILABLE:

- **PERSONAL ACCIDENT**

A lump sum or weekly benefit to the Insured in the event the Insured or an employee sustaining accidental bodily injury.

- **SICKNESS**

A weekly benefit to the Insured in the event of Sickness.

# COVERS AVAILABLE

## PERSONAL ACCIDENT SECTION

### Significant Features and Benefits

The policy provides compensation for accidental bodily injury that results in:

Death

Loss of Sight, Limb(s), Hearing and Speech

Continental Scale includes Taste, Smell, Organs, Intellectual Capacity and Scarring

Permanent Total Disablement

Temporary Total Disablement

Temporary Partial Disablement

#### Extensions automatically provide cover for:

In addition to the Insured Persons described on the policy schedule the following are automatically included

- Members of the public attempting to save the life of an Insured Persons described in the policy Schedule are covered for £30,000 for Death, Permanent Total and Permanent Partial Disability.

#### Rehabilitation retraining relocation counselling and advice extensions are all in addition to other policy benefits

The benefits that may form part of a rehabilitation program to either

**1** assist the Insured Person back to work or

**2** assist them into a new post accident life

are

**a** up to £2,000 for Physiotherapy

**b** up to £3,000 for travel to hospital

**c** up to £10,000 for commuting to work

**d** up to £25,000 for the rehabilitation program

**e** up to £75,000 for prosthesis

**f** up to £30,000 for parasport equipment

#### Medical Helpline

Free service operating 24 hours a day, 365 days a year

### Significant or Unusual Exclusions or Limitations

The policy does not cover injury arising from:

Drugs or Alcoholism

Radioactive contamination

Service in the armed forces

War within Europe in which any of the major powers are involved, or United Nations enforcement action

## COVERS AVAILABLE CONTINUED

### PERSONAL ACCIDENT SECTION CONTINUED

#### Significant Features and Benefits

Up to £2,500 for Trauma counselling for the Insured Person following

- a** an unprovoked malicious assault,
- b** witnessing an act of terrorism
- c** witnessing the accidental Death or Permanent Partial or Total Disability of their parent, child, spouse or colleague
- d** their own Permanent Disablement

Up to £2,500 for Independent Financial Advice after a Permanent Disability Payment.

#### Hospitalisation Benefits

Daily benefits of

- a** £75 per day if hospitalisation occurs as a result of accidental bodily injury
- b** an additional £75 per day if the Insured Person is in a Coma up to a maximum of £54,600
- c** £75 per day convalescence following Hospitalisation up to a maximum of £2,000

#### Assault Injury Enhanced Benefit

An additional 10% of the Death or Permanent Disablement benefits covered if an Insured Person sustains accidental bodily injury as a result of an unprovoked assault up to a maximum amount of £25,000

#### Significant or Unusual Exclusions or Limitations

COVERS AVAILABLE CONTINUED

PERSONAL ACCIDENT SECTION CONTINUED	
Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Other urgent treatment expenses up to</p> <p>15% of the capital sum insured</p> <p>30% of the weekly sum insured</p> <p>£5,000 following assault</p> <p>Maximum benefit payable £15,000</p> <p><b>Additional Death Benefits</b></p> <p>An Additional payment of the lowest Sum Insured if both Insured Person and Spouse die in the same accident leaving a Dependent Child or Dependant Adult</p> <p>An Additional payment of</p> <p><b>1</b> £7,500 per Dependant Child</p> <p><b>2</b> £25,000 per Dependant Adult</p> <p>Up to a maximum of £50,000</p> <p>Up to £10,000 Funeral Expenses</p> <p>Up to £2,000 urgent estate expenses</p> <p>Up to £2,000 Bereavement Counselling</p> <p>Up to £2,500 for Independent Financial Advice for the Spouse following the Death of an Insured Person</p>	

## LIMITATIONS APPLYING ACROSS ALL SECTIONS

AGE LIMIT	
Group Personal Accident	Up to 80 without referral to Underwriters
ACCUMULATION LIMITS	
Event Accumulation Limit including Terrorism other than Nuclear, Biological & Chemical contamination	Variable up to £25,000,000
Aircraft Accumulation Limit	Variable up to £25,000,000
Non-Scheduled Air Accumulation Limit	Variable up to £25,000,000
Contamination by Terrorism Accumulation Limit	Variable up to £5,000,000

**Refer to the policy wording for full details of cover and the Policy Conditions and Policy Exclusions.  
In some cases, the first amount of a claim is not covered (known as a policy excess).**

# GENERAL INFORMATION

## PERIOD OF INSURANCE

The policy has a 12 month period of insurance (unless shown differently on the policy schedule), and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

## RIGHT OF CANCELLATION

The policy may be cancelled at the request of the Insured however you will not be entitled to a return premium. To cancel the policy, please contact the insurance adviser who arranged the policy.

## LAW APPLICABLE TO CONTRACT

Unless We agree otherwise:

- a** the language of the policy and all communications relating to it will be English;

and

- b** all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts

## YOUR OBLIGATIONS

You must make a fair presentation of the risk at inception, renewal and variation of the Policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim.

You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

## COMPLAINTS

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Insurance plc  
57 Ladymead,  
Guildford,  
Surrey  
GU1 1DB

Alternatively:

Phone: **01483 552438**  
Email: **accasm@allianz.co.uk**

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR

Website: **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**  
Telephone: **0800 023 4567** or **0300 123 9123**  
Email: **[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit **<https://ec.europa.eu/odr>** to access the Online Dispute Resolution Service. Please quote our e-mail address: **[accasm@allianz.co.uk](mailto:accasm@allianz.co.uk)**

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.



## GENERAL INFORMATION CONTINUED

### FINANCIAL SERVICES COMPENSATION SCHEME

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet its liabilities. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

### MAKING A CLAIM

Claims under the policy should be referred to:

Claims Division,  
Allianz Insurance plc,  
PO Box 10509,  
51 Saffron Road,  
Wigston LE18 9PF

Tel: **01483 218782**

Fax: **01483 790726**

Email: [casualty1@allianz.co.uk](mailto:casualty1@allianz.co.uk)

This page is left intentionally blank



Trade Direct Insurance Services Limited (company number 1580129).  
Registered office Trade Direct House, Ockford Road, Godalming,  
Surrey, GU7 1RH.

Trade Direct Insurance Services Ltd is authorised and regulated by  
the Financial Conduct Authority (FCA), firm registration number 307734.  
You can check this by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register)  
or by contacting the FCA on 0800 111 6768

#### **[allianz.co.uk](http://allianz.co.uk)**

Allianz Insurance plc.  
Registered in England number 84638  
Registered office: 57 Ladymead, Guildford,  
Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the Prudential  
Regulation Authority and regulated by the Financial  
Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.