



# Contractors' Accident & Sickness Insurance Policy Summary



## Introduction

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to ensure you fully understand the cover provided.

## Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited and is underwritten by Maiden Life Försäkrings AB.

Qdos Broker & Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA register by visiting the FCA website at [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting them on 0800 111 6768.

Maiden Life Försäkrings AB is authorised and regulated by the Finansinspektionen of Sweden. This can be checked by visiting [www.fi.se](http://www.fi.se), or contacting them on 0046 8 787 80 00. Maiden Life Försäkrings AB is authorised in the United Kingdom under the European Union Freedom of Services regulations by the Financial Conduct Authority (Firm Reference Number 464517). You can check this by visiting [www.fca.gov.uk](http://www.fca.gov.uk), or contacting them on 0800 111 6768.

## Significant features and benefits

This policy will cover	Relevant policy section
<p><b>Accidental Death</b> The insurer will pay a benefit to you in the event of the death of an insured person which occurs as a direct result of an accident which occurred during the period of insurance. The benefit is only payable if the insured person dies within 365 days of the accident.</p> <p>Cover may be extended to include the spouse, common law spouse or civil partner of the insured person.</p>	3
<p><b>Disability</b> The insurer will pay a benefit to you in the event of an insured person becoming disabled during the period of insurance for 30 consecutive days. The benefit will be paid for every subsequent complete 30 days that the insured person remains disabled. The insurer will continue to make payments after every complete 30 day period until the earliest of the following:</p> <ul style="list-style-type: none"><li>• the insurer has paid 12 payments under a single continuous claim;</li><li>• the insured person fails to provide proof of their disability;</li><li>• the insured person dies;</li><li>• the insured person reaches 65 years of age or permanently retires; or,</li><li>• the insured person leaves your employment.</li></ul> <p><b>Further disability claims</b> If you have made a disability claim which ends for whatever reason, you will not be able to make another disability claim until the insured person has returned to work for you for 30 days if the disability is different, or 180 days if the disability is the same.</p> <p><b>Death following Disability</b> If the insured person suffers an accident, and dies as a direct result of that accident within 12 months, the insurer will deduct any payments made under the Disability section of this policy from any payment made for Accidental Death. However, if the sum of the disability payments made exceeds the maximum benefit for Accidental Death, the insurer will not seek repayment of difference.</p>	4

## Significant exclusions or limitations

This policy will not cover	Relevant Policy Section
<p><b>Policy Exclusions</b> The insurer will not make a payment under any section if the cause of the death or disability is as a result of:</p> <ul style="list-style-type: none"> <li>• the insured person committing or attempting suicide, or intentionally inflicting bodily injury on themselves;</li> <li>• the insured person committing a criminal act;</li> <li>• alcohol or drugs which are not taken under the advice or supervision of a doctor;</li> <li>• the insured person serving on active duty as a member of the armed forces of any country (this includes as a reservist or member of the UK Territorial Army);</li> <li>• participation in a hazardous pursuit;</li> <li>• whilst visiting or working on offshore installations, unless the relevant premium has been paid for the policy to be extended;</li> <li>• whilst visiting or working on any <i>offshore installation</i> which does not meet UK HSE standards</li> <li>• whilst in transit to work or visit on offshore installations by air or sea;</li> <li>• whilst working outside the United Kingdom, European Economic Area, United States of America, Canada, Australia or New Zealand, unless the relevant premium has been paid for the policy to be extended.</li> </ul>	5
<p><b>Disability Exclusions</b> The insurer will not make a payment under the Disability section of this policy if the cause of the disability is as a result of:</p> <ul style="list-style-type: none"> <li>• a pre-existing condition;</li> <li>• normal pregnancy;</li> <li>• psychiatric illness or mental disorders unless certified by and under the care of an appropriate specialist;</li> <li>• any elective surgical procedure; or</li> <li>• backache or related conditions, unless there is supporting medical evidence. This evidence may be a report from a specialist consultant. In either case, an MRI, CT scan or equivalent will be needed.</li> </ul>	6

### Duration of cover

All cover for an insured person under this policy will end at the policy end date shown in the policy schedule, or:

- when an insured person reaches 65 or permanently retires;
- when an insured person leaves your employment;
- when the policy is cancelled;
- if you fail to pay the monthly premium when requested;
- if the insurer has paid a valid claim for an accidental death for an insured person;
- when the insurer has paid 12 monthly payments in respect of an insured person.

### Monthly premiums

It is a condition of cover that you must pay your monthly premium each month. Your claim will be invalid if you do not keep up to date with payment of your monthly premiums. If you fail to pay your monthly premium whilst you are claiming, we will place your claim on hold until such time as you have paid all outstanding monthly premiums unless your policy has been cancelled.

We will review your monthly premium at least annually, which may result in your monthly premium being increased, decreased or remaining the same. We will give you at least 30 days written notice of any change. If you are not happy with the change to your monthly premium, you may cancel your policy with effect from the date the change is proposed to be introduced by writing to Qdos Broker & Underwriting Services Limited.

## **Cancellation right**

You may cancel this policy within 14 days of the start date or on the day you receive your policy document, whichever is the later. You will receive a full refund of premium, provided you have not made a claim. After 14 days you may cancel your policy by providing 30 days notice in writing. You will receive a pro-rata refund of any premium paid.

## **Making a claim**

In the event of a claim, please contact the claims handlers - Ultimate Insurance Solutions - on 0870 241 4539 to obtain a claim form. You may also write to Ultimate Insurance Solutions at:

Ultimate Insurance Solutions  
5th Floor  
The Connect Centre  
Kingston Crescent  
Portsmouth  
PO2 8DE

## **How to make a complaint**

Customer service is very important to us and our aim is to give a first-class service at all times. If you have any enquiry or complaint about your policy or claim, please write to:

The Compliance Manager  
Qdos Broker & Underwriting Services Limited  
Windsor House  
Troon Way Business Centre  
Humberstone Lane, Thurmaston  
Leicestershire  
LE4 9HA

If you are still unhappy with any issue connected with the handling of your insurance policy, please write to:

The Managing Director  
Maiden Life  
c/o Maiden Global Holdings  
Albion House, Valley Business Centre, Gordon Road  
High Wycombe  
Buckinghamshire  
HP13 6EQ

If you are still unhappy or the problem has not been resolved to your satisfaction you may refer it to:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0845 080 1800

Please note you have 6 months from the date of our final response in which to refer to your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

## **Compensation Scheme**

Maiden Life Försäkrings AB is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Maiden Life Försäkrings AB cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk), or by phoning 0207 892 7300.