



# THE PROTECTION PLAN

## Total care for you and your family

## Policy Summary

- Financial Protection For Our Contractors
- Comprehensive Cover and Guaranteed Acceptance

- No Medical Examinations or Questions
- Low Cost Weekly Premium

### THE PROTECTION PLAN

The Protection Plan is a totally unique policy that we have made available to our contractors for a number of years now. We do this because we know that as a contracted worker you have very specific circumstances to consider, for instance:

- You may not be able to access certain insurance covers at affordable premiums as you are not deemed a 'permanent employee'
- Injuries sustained following an accident could affect your ability to complete a contract or to maintain continuity of a contract
- You and your family could suffer financially through no fault of your own

The Protection Plan provides comprehensive benefits, detailed below, following an accident regardless of whether the accident occurs at work, home or during your leisure pursuits.

There are no medicals or lengthy questionnaires required, as one of our contractors your acceptance is guaranteed upon completion of the Authorisation Form.

Once you have joined, The Protection Plan provides continuous cover whilst you are working on your contract.

### WHY DO YOU NEED THE PROTECTION PLAN?

We are all at risk of suffering an accident that will have an impact on our ability to conduct our daily activities, even on a temporary basis. Consider the following:

- There are over 5 million accidents recorded each year, of which 97% occur in the home or as a result of leisure activities (source DTI HASS Report 2003)
- At work almost 29,000 are classed as Major Injuries, these include fractures, amputations, dislocations and injuries leading to resuscitation or a minimum of 24 hour admittance to hospital (source HSE Statistics 2006/07)
- An estimated 6 million working days each year are lost due to accidents at work (source HSE Statistics 2006/07)

### Are you confident that if you suffered an accident and your family could cope with the financial implications?

The Protection Plan provides you with that valuable peace of mind. With tax free benefits of up to £100,000 it can provide you and your family with the financial resources to cope with the consequences of serious injury. What's more The Protection Plan provides a weekly benefit and hospitalisation benefit to help manage the bills and increased costs whilst temporarily unable to work.

### AFFORDABLE PEACE OF MIND

Because we are able to offer you this specially arranged facility the premiums are considerably lower than would otherwise be available. What is more the low premium, of **just £4.05 per week** (including Insurance Premium Tax), is payable through deduction from your fees for your convenience. No deductions are taken during your holiday periods.

### HOW DO I JOIN?

It could not be easier. All you need to do is complete the Authorisation Form below, or on the accompanying letter, and return it to the address shown. Your cover commencement date will be confirmed to you and you will be sent your own policy documentation.

Once you receive your policy documentation you will have 30 days 'cooling off' period to check it and if you are not entirely happy that the cover meets your needs you can return the policy documents stating that cover is not required and no premium will be payable as long as no claim has been made or is due to be made.

### THE PROTECTION PLAN – COMPREHENSIVE BENEFITS

Cover operates 24 hours a day, which means that if you sustain bodily injury as a result of an accident, regardless of fault, the following benefits may become payable:

Item	DESCRIPTION	Benefit Limit
A.1	Accidental Death	£50,000
A.2	Loss of Limb(s)	£50,000
	Loss of Sight in one or both eyes	£50,000
	Loss of Speech	£50,000
	Loss of Hearing in both ears	£50,000
	Loss of Hearing in one ear	£12,500
A.3	Quadriplegia	£100,000
A.4	Paraplegia	£75,000
A.5	Permanent Total Disablement, other than as specified elsewhere	£50,000
A.6	Permanent Partial Disablement	
	• Loss of thumb	£15,000
	• Loss of forefinger	£10,000
	• Loss of any other finger	£5,000
	• Loss of big toe	£7,500
	• Loss of any other toe	£2,500
	• Loss of use of shoulder or elbow	£12,500
	• Loss of use of hip, knee, ankle or wrist	£10,000
	• Any other permanent partial disablement not specified above, up to	£50,000
A.7	Temporary Total Disablement	£150 per week
	Benefit Period	26 weeks
	Excess Period	4 weeks
A.8	Hospitalisation and Coma Benefit	£350 per week
	Benefit Period	13 weeks
	Excess Period	24 hours
	Benefit is payable at £50 for each completed 24 hour period of Hospitalisation	
	Benefit is increased to £700 per week if the INSURED PERSON is in a comatose state	

### IMPORTANT INFORMATION FOR YOUR BENEFIT

The Protection Plan is a specially negotiated facility by Addison Haynes and is provided under a Master Policy underwritten by W. R. Berkley Insurance (Europe), Limited (WRBIEL). The significant features, benefits, exclusions and limitations are set out in the Key Facts document attached.

A copy of the full policy wording is available on the NES website at [www.nesgroup.com/Group-Protection-Plan](http://www.nesgroup.com/Group-Protection-Plan) or you can request a copy by emailing: [enquiries@addisonhaynes.co.uk](mailto:enquiries@addisonhaynes.co.uk) or call Addison Haynes on 01477 535404. The following are some of the key definitions contained in the policy wording:

## Definitions

**Benefit Period:** The maximum period for which Benefit is payable such period commencing at the date the Insured Person first became disabled and ending no later than the stated number of weeks thereafter (allowing for any Excess Period applied).

**Bodily Injury:** Injury which is caused by accident and which within twenty-four months from the date of such accident shall result in the death or disablement of the Insured Person.

**Excess Period:** The period at the commencement of each and every period of disablement for which no benefit shall be payable.

**Insured Person:** Any contract worker aged between 18 years of age and 80 years of age assigned by the Master Policyholder who has elected to take cover under the Master Policy and who has paid the appropriate premium.

**Loss of Limb:**

- (i) in the case of a leg permanent physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg
- (ii) in the case of an arm permanent physical severance at or above the wrist or permanent and total loss of use of a complete hand or arm.

**Loss of Sight:** Permanent and irrecoverable loss of sight:

- (i) in both eyes if the Insured Person's name is added to the Register of Blind Persons
- (ii) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means seeing at 3 feet what an Insured Person should see at 60 feet).

**Loss of Speech or Hearing:** Permanent total and irrecoverable loss of speech or hearing.

**Paraplegia:** The permanent and total paralysis of the two lower limbs.

**Permanent Total Disablement:** Total and absolute disablement caused other than by Loss of Limb, Loss of Sight, Loss of Speech or Loss of Hearing, which will entirely prevent the Insured Person from engaging in any and every occupation for the remainder of his life.

**Quadriplegia:** The permanent and total paralysis of the two upper limbs and two lower limbs.

**Temporary Total Disablement:** Disablement which temporarily prevents the Insured Person from attending to any part of the Insured Person's usual occupation.

**Master Policyholder:** NES Group Ltd and/or Associated Companies and/or Subsidiary Companies as notified to and accepted by Insurers.

**Maximum Benefit Any One Person:** The maximum benefit payable in respect of any one Insured Person for all claims arising from one event source or original cause.

**Operative Time of Cover:** ACC1 - 24 Hours. At any time during the week for which the appropriate premium has been received from an Insured Person. A week shall be defined as: Between 00:00:01 am on Monday until 12:00:00 midnight the following

Sunday. Cover extends to include the duration of any holiday undertaken by an Insured Person, up to a maximum of 21 days duration any one holiday, subject to the Insured Person returning to contracted work assigned by the Master Policyholder upon conclusion of the holiday period.

**Weekly Fees:** The total weekly gross basic fees excluding payments for overtime, commission or bonuses based upon the agreed hourly rate and weekly number of hours as stated within the Insured Person's contract with the Master Policyholder. If an Insured Person has had more than one contract with the Master Policyholder in force during the thirteen weeks prior to sustaining Bodily Injury then an average weekly gross basic fees over those thirteen weeks shall be taken.

## DATA PROTECTION CONSENT

By completing the Authorisation Form you are giving your explicit consent for the Master Policyholder (NES Group Limited, the underwriters (WRBIEL) and the plan administrators (Addison Haynes Limited) to process any personal data obtained about you (including any sensitive data such as relating to your health) for the purpose of responding to your request for insurance cover and any subsequent claims. WRBIEL's Data Protection Notice is included within the Key Facts document and the policy wording.

## Addison Haynes

**Addison Haynes Limited**

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Registered Office: 109A Preston Road, Whittle-le-Woods, Chorley PR6 7PJ.

Registered in England & Wales 3330974

Authorised and regulated by the Financial Services Authority



**W. R. Berkley Insurance (Europe), Limited**

Registered Office: 40 Lime Street, London EC3M 7AW

Registered in England & Wales 4681277

Authorised and regulated by the Financial Services Authority

**As soon as we receive your Authorisation Form it will be processed to ensure that you receive cover without delay. Confirmation of your cover start date and policy documents will be sent to you. So to secure that peace of mind for yourself, and your family, don't delay - complete and return the Authorisation Form now.**

## AUTHORISATION FORM

**Name:** \_\_\_\_\_ (please print full name)

**Limited company:** \_\_\_\_\_ (if applicable)

**Address:** \_\_\_\_\_

**Postcode:** \_\_\_\_\_

**I want to join THE PROTECTION PLAN and hereby authorise £4.05 to be deducted from my weekly fees whilst working with NES.**

I confirm that I have read the Policy Summary, including the Key Facts document, and have concluded that the cover meets my needs for protection against the financial consequence that may result from suffering serious injuries following an accident.

I consent to NES Group &/or Associated Companies &/or Subsidiary Companies, W. R. Berkley Insurance (Europe), Limited (the Insurers) and Addison Haynes Limited (the Plan Administrators) processing my personal data as described in the Policy Summary.

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**This Authorisation Form must be sent to: The Insurance Administrator, NES Group, Station House, Stamford New Road, Altrincham, Cheshire WA14 1EP.**

Alternatively you can fax it, marked for the attention of The Insurance Administrator, to 0161 941 4873.

**Please note that failure to send this form to the above address may result in no cover being provided.**