

Schedule for Your Group Personal Accident and Business Travel Policy

Produced on 30/08/2022

Your Renewal Schedule

The premium to renew this policy should be paid by the Effective date or within 15 days thereafter. The Schedule forms part of Your policy and replaces the previous Schedule(s).

Please keep The Schedule safe with Your policy.

Policyholder Details

The Policyholder	M&R Plumbing & Heating Ltd and M & R Plumbing and Heating (Maintenance & Repair) Ltd
Contact address	United Kingdom 290 Chorley New Road Horwich Bolton Lancashire BL6 5NY
Your Business	Plumbing & Heating Engineers

Document Information

This is the link to Your 'Policy Wording' document

<http://connect.avivab2b.co.uk/integrated/BCOAS15962052022>

This is the link to Your 'Important Information' document

<http://connect.avivab2b.co.uk/integrated/BCOBC14832102021>

This is the link to Your 'Notice to Policyholder' document

<http://connect.avivab2b.co.uk/integrated/BCOBC13335052022>

Policy Details

Policy number	86409275ECA
Effective date	11/10/2022
Expiry date	10/10/2023
Annual premium (excluding Insurance Premium Tax)	£394.79
Insurance Premium Tax	£47.37
Total Annual premium due	£442.16

Insurance Adviser Details

Your Insurance Adviser	Ascott Insurance Services (CW Plus)
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Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Summary of Cover

The Policyholder M&R Plumbing & Heating Ltd and M & R Plumbing and Heating (Maintenance & Repair) Ltd

The Business Plumbing & Heating Engineers

Cover:

- **Group Personal Accident** Insured
 - **Group Personal Accident Under Business Travel** Not Insured
 - **Business Travel** Not Insured
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Contact Details for Claims and Assistance Services

As an Aviva customer, you can access additional services to help you keep your business running smoothly. For our joint protection telephone calls may be recorded and/or monitored.

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

Claims Service:

Group Personal Accident claims: Please contact 08000 516 583

This is a dedicated, in-house claims service available within business hours of 9am to 5pm, Monday to Friday.

Please have Your policy details to hand.

Legal and Tax Helpline

0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

Commercial Legal Protection

0345 300 1899

Please call the helpline for legal advice as soon as you are aware of an incident. Please have your policy number to hand.

If you think you may need to claim, please call the helpline to request a claim form. We can only proceed with your claim when we have details of the incident in writing. A claim form is available to download at

www.aviva.co.uk/legalprotection.

Risk Solutions Helpline

0345 366 6666

Call for advice on safety, fire, security and other issues that can affect your business. Most enquiries can be dealt with over the telephone, but if we can't give you an immediate answer, we will deal with your enquiry as quickly as we can. This service is available during office hours with an answering service outside these times.

Counselling Service Helpline

0117 934 0105

This is a confidential service available to your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Aviva Business Law

Website - <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and powered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- unlimited legal advice via the legal advice helpline
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- Easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation

To register

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAV1100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation

Endorsements

None

Group Personal Accident

Category - A

Insured Persons: All manual Employees of The Policyholder.

Operative Time of Cover: Continuous 24 hours a day worldwide.

Accidental bodily injury resulting in:

Death	£50,000
Permanent Total Disablement	£50,000
Permanent Partial Disablement (Continental Scale)	Insured
Loss of Sight	£50,000
Loss of Limb	£50,000
Loss of Internal Organ	£12,500
Loss of Hearing (both ears)	£50,000
Loss of Hearing (one ear)	£12,500
Loss of Speech	£50,000
Temporary Total Disablement (TTD)	£500 per week
Temporary Partial Disablement (TPD)	£250 per week
Deferment Period applicable to TTD and TPD	21 days
Benefit Period applicable to TTD and TPD	52 weeks

Category - B

Insured Persons: All Directors of The Policyholder.

Operative Time of Cover: Continuous 24 hours a day worldwide.

Accidental bodily injury resulting in:

Death	£50,000
Permanent Total Disablement	£50,000
Permanent Partial Disablement (Continental Scale)	Insured

Loss of Sight	£50,000
Loss of Limb	£50,000
Loss of Internal Organ	£12,500
Loss of Hearing (both ears)	£50,000
Loss of Hearing (one ear)	£12,500
Loss of Speech	£50,000
Temporary Total Disablement (TTD)	£500 per week
Temporary Partial Disablement (TPD)	£250 per week
Deferment Period applicable to TTD and TPD	21 days
Benefit Period applicable to TTD and TPD	52 weeks

The basis of cover for Permanent Total Disablement is usual occupation.

Maximum Benefit any one Insured Person - Accident (applicable to all Categories if insured)

Death and Capital Benefits	£500,000
Temporary Total Disablement	£1,000 per week
Temporary Partial Disablement	£500 per week

Maximum Accumulation Limits - Accident (applicable to all Categories)

Any one accident	£15,000,000
Multi-Engined Aircraft	£10,000,000
Single-Engined Aircraft	£3,000,000

Clauses applying to all Group Personal Accident Categories cover (subject otherwise to the terms and conditions shown in Your policy)

The following clauses are applicable and are shown in full in Your policy wording:

Disappearance

The following clauses are applicable and are displayed in full in Your policy wording with the information below explaining any values relating to each of them:

Accidental Death of, or Capital Benefit for, Visitors	Maximum amount payable any one visitor	£25,000
	Maximum amount payable any one claim	£250,000
Animal Attack Benefit	Maximum amount payable any one claim	£5,000
Catastrophe	Maximum amount payable any one accident	£75,000
Childcare Expenses	Maximum amount payable per week	£500
Coma Benefit	Maximum amount payable per day	£50
Commuting Expenses	Maximum amount payable per week	£250
	Maximum amount payable any one claim	£5,000
Corporate Event	Maximum amount payable per person	£25,000
	Maximum amount payable any one claim	£250,000
Cosmetic Surgery	Maximum amount payable any one claim	£7,500
Damage to Personal Property	Maximum amount payable any one claim	£1,500

Dental and Optical Expenses	Maximum amount payable any one claim	£2,500
Executor Expenses	Maximum amount payable any one claim	£2,000
Facial Disfigurement	Scar 1 to 5cm in length	£1,250
	Scar over 5cm and up to 10cm in length	£2,500
	Scar over 10cm in length	£5,000
	Maximum per Insured Person per claim	£20,000
Family Benefit	Maximum amount payable any one claim	£50,000
Fracture Benefit	Maximum for all fractures in one claim	£5,000
	Hip or pelvis (excluding coccyx or thigh)	£1,000
	Femur or heel	£500
	Skull (excluding jaw or nose), lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist but not a Colles' fracture)	£500
	Spine (vertebrae but excluding coccyx)	£1,000
Funeral Expenses	Maximum amount payable any one claim	£10,000
Home and Workplace Alteration Expenses	Maximum amount payable any one claim for paralysis	£20,000
	Maximum amount payable any one claim for other injuries	£25,000
Hospitalisation	Maximum amount payable 24 hours normal days	£50
	Maximum amount payable 24 hours per public or bank holiday	£100
	Maximum number of days payable any one claim	365
Hospital Visiting Expenses	Maximum amount payable per day	£100
	Maximum amount payable any one claim	£5,000
Independent Financial Advice	Maximum amount payable any one claim	£2,500
In-home Domestic Service and Commuting	Maximum amount payable any one claim	£10,000
Lifesaver	Maximum amount payable per person	£25,000
	Maximum amount payable any one claim	£100,000
Medical Expenses	Proportion of benefit payable	25%
	Maximum amount payable any one claim	£30,000
Medical Expenses following Workplace Assault	Maximum amount payable any one claim	£5,000
Outpatient Travel Expenses	Maximum amount payable per day	£100
	Maximum amount payable any one claim	£1,000

Paraplegic, Hemiplegia, Triplegia or Quadriplegia	Maximum amount payable any one claim (Paraplegia or Hemiplegia)	£50,000
	Maximum amount payable any one claim (Triplegia)	£85,000
	Maximum amount payable any one claim (Quadriplegia)	£125,000
Partners and Dependants	Maximum amount payable any one claim	£50,000
Partners Training Expenses	Maximum amount payable any one claim	£25,000
Permanent Partial Disablement	Details of benefit levels for specific disabilities	See policy wording for details
Post Traumatic Stress Disorder Directly Resulting from Terrorism	Maximum percentage of Temporary Total Disablement benefit	50%
	Maximum amount payable per week	£500
	Maximum length of payments (weeks)	13
Pregnancy, Maternity and Paternity Benefits	Maximum amount payable any one claim	£150
Prosthesis Cover	Maximum amount payable any one claim	£10,000
Psychological Assistance	Maximum amount payable any one claim	£5,000
Rehabilitation Expenses	Maximum amount payable any one claim	£20,000
Relocation Expenses	Maximum amount payable any one claim	£25,000
Replacement Recruitment Expenses	Maximum amount payable any one claim	£15,000
Return Home Expenses	Maximum amount payable any one claim	£2,500
Surviving Dependants Benefits	Maximum amount payable any one claim	£1,000,000
Third Degree Burns Benefit	Between 9-17% of the body surface	£1,500
	Between 18-26% of the body surface	£5,000
	27% or more of the body surface	£10,000
	Maximum amount payable any one claim	£10,000
Work Experience Staff	Maximum amount payable any one claim	£25,000
Your Business Reputation Protection	Maximum amount payable any one claim	£50,000