



CRISPIN SPEERS & PARTNERS LTD

Personal Accident Insurance

Reassuring financial protection ✓

Extensive cover ✓

Dedicated claims team ✓

No excess ✓

Significant fixed benefits ✓

Worldwide 24/7 protection ✓



Please refer to the full policy wording, available from your employer, for full details of the cover, terms and conditions.



0207 977 9380



flex@cspinsurance.com



www.cspinsurance.com

Crispin Speers & Partners Limited | Authorised and Regulated by the Financial Conduct Authority | Firm Reference No. 311507
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Frequently Asked Questions

Nothing within this document should be taken as overriding the full terms of the insurance, the policy wording which is available from your employer

Q. What is Personal Accident Insurance?

A. Personal Accident Insurance provides a cash amount if you suffer an injury as a result of an accident. It provides a degree of financial security in an uncertain world.

Q. How much compensation is paid?

A. The amount is based on the injury itself and the amount of cover purchased. There is a scale of benefits in the policy wording.

Q. What if I have other insurance covering this event?

A. This insurance will pay the lump sum even if you have other policies covering the same event or are entitled to compensation from another party.

Q. What is an "Accident"?

A. An "Accident" is defined as "a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the period of insurance."

Q. What injuries are covered?

A. The insurance covers your death, loss of limbs, loss of eyesight, loss of hearing and a number of other serious outcomes. It also includes benefits for lesser injuries such as fractures and burns.

Q. I'm left handed, does the insurance allow for this?

A. Yes. If you are left-handed the percentages for the various disabilities of the right upper limb and left upper limb will be transposed.

Q. How quickly will I be paid?

A. Payment will be made as soon as the medical evidence supports the occurrence of the injury and where necessary the prognosis is established.

Q. Am I covered whilst on holiday or abroad?

A. Yes, the cover operates on a worldwide basis, 24 hours a day, 7 days a week.

Q. Can I nominate beneficiaries in the event of my death?

A. There is no provision within this insurance for you to nominate a beneficiary. If you die intestate (without a will) then the courts will appoint an administrator who will ensure that your estate receives all money due and will allocate this according to their understanding of the situation. If you make a will then you can state your wishes and these will be carried through by your executors.

Q. Am I covered under this insurance if I have an accident whilst commuting to and from work on my motorbike?

A. Yes the insurance provides cover for motorcycling as long as you are the registered keeper of the bike that you are riding. If you are not the registered keeper the insurance will only cover you for riding bikes with a maximum engine size of 125cc.

Q. I go scuba diving on a regular basis, am I covered for diving accidents?

A. Provided that you are not diving in excess of 40 meters or solo diving you will have cover under this insurance.

Q. My child goes to football club at the weekends, would they be covered if they had an accident whilst playing?

A. As long as they are not playing at a professional level they will have cover under this insurance.

Q. Can I change my cover mid-term?

A. Changes to cover are allowed on the happening of a qualifying lifestyle event, as set out in the policy wording.

Q. What happens if I leave the company?

A. The cover will end as set out on page one of the policy wording.

Q. Are there any exclusions?

A. As with all insurance, the scheme does have some exclusions. Most activities are covered but you should refer to the policy wording for more information.