

B&CE's Accident Cover Fact Sheet



Introduction

Through B&CE's employee benefits package your employer has provided you with free accident cover, paid for by your employer. It is there to support you and your family should you suffer a serious qualifying accident at work or whilst travelling to or from work. It is important that you read this fact sheet and understand the conditions under which B&CE would pay you, should you unfortunately suffer an accident or injury at work.

Who qualifies for accident cover?

All workers aged 16 and over, and employed by a company that has B&CE's employee benefits package and contributes to the accident cover scheme.

How is cover provided?

Cover is provided by means of a weekly or monthly payment made by the employer.

For what injuries does accident cover apply?

B&CE accident cover applies to a range of qualifying injuries that occur either at work or whilst travelling to or from work and which result in the employee being unable to work. The table below gives you some idea of how much you can expect to receive for each different type of injury. Please note that not every kind of injury is covered and the amounts paid can change from time to time.

Injury	Benefit
Loss of sight in both eyes	£17,500
Loss of sight in one eye	£7,500
Loss by amputation or the permanent loss of:	
An entire hand or foot (below the elbow or knee)	£17,500
An entire arm or leg (at or above the elbow or knee)	£17,500
Big toe	£1,000
Any other toe	£450
Thumb	£3,000
Index finger (loss of at least one joint)	£3,000
Any other finger (loss of at least one joint)	£600
Total disablement from any work *	
After 1 year	£3,000
After 2 years	A further £3,000

* Disablement must commence immediately following the accident and be continuous. The accident must be the sole cause of disablement.

What if an accident causes multiple injuries?

If you suffer more than one injury during the accident, you can claim for all qualifying injuries up to a total of £17,500.

Are these amounts guaranteed?

Payment of all claims is discretionary and not guaranteed. Claims for payment of B&CE's accident cover are subject to the rules of the Scheme and the Trust Deed.

How and to whom are claims paid?

Payments are made to the individual employee covered and not to any financial dependants. Payments are tax-free and made by cheque at the discretion of the trustees of the scheme.

How to make a claim

Contact B&CE by phone or email when enquiring about an accident cover claim. B&CE handles all contact with sensitivity and there are some simple steps to take when making a claim.

- The person claiming needs to request a claim form within one year of the injury occurring.

- Medical evidence may be required and the employer may be asked to verify details.
- A board of trustees is responsible for considering accident cover claims. However, trustees would usually only ever need to consider an accident case if a claim falls outside the eligibility or time limit rules. Accident case payments will only be made to the individual covered. B&CE's trustees endeavour to pay out quickly to help ease any financial burden.

Other important points to note

- Accident cover is dependent on your employer continuing to be a member of B&CE's employee benefits package and contributing on your behalf
- Accident cover is for a list of qualifying injuries – see table for a full list of injuries we cover
- Payment of claims is discretionary and not guaranteed.



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