



Significant Features and Policy Benefits

This policy summary is to help you understand the cover your insurance provides. It details the key features, benefits, limitations and exclusions, but you are still required to read the full policy wording, schedule and any endorsements for a full description of the terms and conditions of the insurance. The levels of cover and excesses which apply to your insurance are detailed on your schedule. This policy summary does not form part of the policy wording.

Policy Cover

The following benefits are available:

- 'AA-' rated insurer.
- Health and wellbeing services included as standard within the cost of your policy.
- Bodily Injury or Sickness: from the first full day of absence after the Claim Waiting Period for up to 190 days.
- Maternity Benefit: as a lump sum benefit* upon return to work of the Insured Person.
- Bereavement Benefit: due to the death of a Direct Relative up to five Working Days and a further 10 Working Days if certified by a Doctor as absent due to a reaction to the bereavement.
- Jury Service and attending court as a witness: up to 10 Working Days.
- Adoption and Paternity Benefit: up to 10 consecutive Working Days.
- Stranded Staff: up to five Working Days.
- Death in Service: up to 30 Working Days (up to a maximum of £2,000)
- Phased Returns: 100% of the daily benefit for 35 Working Days after the commencement of a phased return for an Insured Person, providing that the absence exceeds 30 term days after the deduction of the Claim Waiting Period.

Further details for the cover options available to you, including maximum benefit amounts, are given in the specimen policy.

Stress Cover

Staff Cover is based on the following option chosen:

0 Days Stress Cover- all stress related claims will be excluded.

Standard Stress Cover- includes 30 days stress cover for work-related stress causes.

Premium Stress Cover- includes 190 days stress cover for a wide range of stress causes.

Full details of the benefits and exclusions concerning stress related illness are set out in the specimen policy.

Significant Exclusions

- Any condition or ailment, where the Insured Person has been Absent from work or study for more than five Working Days in the 12-month period immediately preceding their Start Date of Cover for a related condition. This does not include Minor Ailments or non-recurring conditions.
- The undergoing of any planned or recommended Medical Procedure for a medical condition for which an Insured Person has not been free of symptoms, not received Treatment or Advice for 18 months prior to the last Policy Renewal Date or Start Date of Cover, whichever is later.
- Absence claims for five Working Days or longer where the Absence relates to a Stress Related Illness and is not reported to the Claims Administrator within 14 Calendar Days after the first full date of Absence.
- Claims not reported to the Claims Administrator within 20 Working Days after the first full date of Absence.
- Maternity Claims not reported to the Claims Administrator within 26 weeks from the date of conception.
- Absence claims where all the claims information (such as self-certificate, Fitness for Work Certification and Doctor's Report forms from the Insured Person's Doctor) is not received within 45 Calendar Days after the initial reporting date.
- Absence claims where the Insured Person is undergoing or facing the prospect of undergoing any disciplinary, competency, capability, appraisal or suspension procedures.



Significant Limitations

- If any claim for an Insured Person exceeds 100 Working Days, the Daily Benefit will be reduced by fifty percent (50%) for the remainder of the Benefit Period.
- Medical Conditions arising directly or indirectly from the provision of care for Direct Relatives or Medical Conditions caused or contributed to by the illness or injury of Direct Relatives shall be limited to 10 days
- Absence claims caused or contributed to or by, any Chronic Condition that existed prior to the Start Date of Cover is limited to 10 Working Days per condition for each Insured Person.

Insurer Details

XL Catlin Insurance Company UK Limited, registered office: 20 Gracechurch Street, London, EC3V 0BG Registered in England No 5328622. XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Cancellation

You may cancel this Policy within 14 days of the date that You instruct Us to proceed with arranging Your Cover and if no claim has been made Your Premium will be refunded in full.

All insurance under each section of this contract will terminate on the first of the following:

- Expiry of the contract, except where this Policy is renewed, in which case cover will continue under this Policy as per the terms and conditions agreed at Renewal;
- Cancellation of this contract;
- Non-payment of Premium within the credit terms stated.

All Maternity Benefit claims will cease in the event of any non-Renewal of this Policy by the Insured or the Insurer, under any circumstances.

Complaints Provision

You should notify Us of Your Complaint as soon as possible to the address in the policy wording. Any delay in notifying Us of Your complaint may mean We are unable to consider it in full or part. We will acknowledge Your complaint within five Working Days providing information on the complaints process, and update You if We have been unable to respond after four weeks. We will issue Our final response in writing within eight weeks of Us receiving Your complaint.

If We are unable to resolve your complaint to your satisfaction, then one of the alternative routes is available:

- a) If You are an eligible small business, You will be referred to the Financial Ombudsman Service (FOS).
- b) You will be referred to an independent mediation service, at Our expense, who will assist by bringing both parties together to make arrangements to see whether a resolution can be achieved.



Send us a message
info@harringtonbates.com



Give us a call
0800 862 0960



Write to us
8 Brunel Court, Gadbrook Park, Cheshire, CW9 7LP