



# Employee Accident Cover and Employee Life Cover

We've got you covered



To fully understand your cover please read this booklet, then keep it safe in case you or your family need to make a claim in the future.

**For people,  
not profit**

# We've got you covered

Construction remains one of the most dangerous industries\*. However safe the environment in which you work, no company can entirely prevent accidents from occurring. This is why your employer is providing you with Employee Accident Cover and Employee Life Cover, at no cost to you.

Employee Accident Cover from B&CE (EAC) is an essential element of the B&CE Employee Benefits Plan as it provides some financial protection should you suffer serious injury in an accident at work, or while travelling to or from work.

And while no one likes to consider the prospect of passing away, with Employee Life Cover from B&CE (ELC), you can feel reassured that those important to you will receive some financial support should you die for any reason while in active employment.

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\*<http://www.hse.gov.uk/press/2010/hse-statistics2010cons.htm>

# The benefits of EAC/ELC from B&CE

## Financial security when you need it most

This valuable cover is provided by your employer at no cost to you. If you are seriously injured in an accident at work or while travelling to and from work, you will receive a tax-free lump sum payment with EAC. You can use this money as you choose, but it could help pay for altering your home if you need easier access; for skills retraining if you can no longer manage your usual job or to cover some of the bills normally paid by your wages.

If you die, ELC cover will pay your beneficiaries, for example this could be your family, a tax-free lump sum of money that provides some financial assistance at a particularly difficult time. You are automatically entitled to this cover, as detailed in your covering letter.

The following pages explain exactly what is covered and how to make a claim. If you need more information, please contact us on 0300 2000 555.

What you can expect	
<b>Financial support for you</b>	Up to £30,000 if you are injured in an accident at work or while travelling to or from work
<b>Financial security for your beneficiaries</b>	From £60,000* up to £180,000* if you die as a result of an accident at work or while travelling to or from work
<b>Tax-free lump sum</b>	Your payment is free from income and capital gains tax and paid directly to you in the case of EAC or your beneficiaries for ELC** Your beneficiary will not normally have to pay inheritance tax on your lump sum. If you were over age 75 at the time of your death, the lump sum payment to your beneficiary would be taxed at 55%  The cost of this valuable cover is paid by your employer
<b>Free cover</b>	

\* Dependant upon the Employee Life Cover being provided by your employer

\*\* This will count towards the pensions lifetime allowance

# About Employee Accident Cover (EAC)

keyfacts®

Employee Accident Cover provides a lump sum of money paid to you if you are injured as a result of an accident whilst you are at work, or travelling to or from work. You can make more than one claim but the maximum amount payable for each separate Qualifying Accident is £30,000. The types of injuries covered, known as "Qualifying Injuries," are listed here.

You can only make a claim in certain circumstances, which is why we've explained exactly what's covered.

This policy summary does not contain the full terms of the policy, which can be found in the Policy Conditions. These are available on request.

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What's covered	What you can expect
Loss of sight in both eyes	£30,000
Loss of sight in one eye	£12,000
Loss of hearing in both ears	£12,000
Loss of hearing in one ear	£3,600
Loss of hand or foot	£30,000
Loss of arm or leg	£30,000
Loss of big toe	£1,600
Loss of any other toe	£700
Loss of thumb	£4,800
Loss of index finger	£4,800
Loss of any other finger	£1,000
Total disablement lasting at least 12 months	£3,000
Total disablement lasting at least 24 months	£3,000
Permanent total disability	£15,000 Less any payment previously made in respect of total disablement

### What's a Qualifying Injury?

Not all injuries are included in this cover.

We define a Qualifying Injury as the bodily loss or damage an employee suffers in a single Qualifying Accident which, within six months, is or becomes the sole and direct cause of any one or more of the injuries listed in the table below. In the case of total disablement, the period of total disablement must be continuous and must begin immediately following the Qualifying Accident.

### What's a Qualifying Accident?

A Qualifying Accident is a single accident which occurs during the time you are covered anywhere in the world while you are at work or while you are travelling directly to or from work from where you live or during your working hours.

to receive	What we mean by this	What's not covered
	Total and permanent loss of sight	A Qualifying Injury resulting from any sickness or disease you may suffer that does not directly result from a Qualifying Accident
	Total and permanent loss of hearing	An injury where it's proved the Qualifying Accident happened due to you being affected by alcohol or drugs not prescribed by a registered medical practitioner
	Separation below the elbow or knee, or permanent loss of use of such limbs	A previous problem affecting the area of the injury where there is evidence indicating that a single accident is not the sole and direct cause, or that the previous problem prevented you from working at any time
	Separation at or above the elbow or knee, or permanent loss of use of such limbs	Injury as a result of war, invasion, act of foreign enemy, hostilities or warlike operations, civil war, mutiny or any other civil commotion to overthrow or influence the Government by terrorism or violent means; terrorist activity; earthquakes; windstorms; flooding; pandemics; nuclear radiation; radioactive contamination; (controlled or not) and biological or chemical contamination
	Loss of at least one joint of a big toe, or permanent loss of use of a big toe	A total disablement is considered as 'permanent' if a registered practitioner has certified that the employee has suffered total disablement and is totally unfit for any work and will remain so from the date of the Qualifying Accident
	Loss of at least one joint of a toe other than a big toe, or permanent loss of use of a toe	
	Loss of at least one joint of a thumb, or permanent loss of use of a thumb	
	Loss of at least one joint of an index finger, or permanent loss of use of an index finger	
	Loss of at least one joint of a finger other than a thumb or index finger, or permanent loss of use of a finger	
	Total disablement caused (other than by loss of hand, foot, arm or leg or loss of sight) which entirely prevents you from carrying on any work of any type from the date of the Qualifying Accident	
	A total disablement is considered as 'permanent' if a registered practitioner has certified that the employee has suffered total disablement and is totally unfit for any work and will remain so from the date of the Qualifying Accident	

# How to make a claim under Employee Accident Cover (EAC)

We know it's important for you to receive your money quickly, so we aim to process your claim and get your payment out as soon as possible. To do this, it's essential that you provide us with all the relevant paperwork when you make your claim. This is what you need to do:

## 1 To process a claim the following items are required:

### A completed claim form, consent form and employer's form

We will talk you through the claim and consent forms. The consent form is for you to allow us to contact your GP or consultant. The employer's form will be sent direct to your employer by B&CE for completion.

### Medical evidence of the injury

Following receipt of your completed claim and consent forms, B&CE will forward a medical certificate

direct to your GP or consultant for completion.

### Bank details and proof of bank details

Your bank statements will contain these details and you can provide a copy of a bank statement as proof.

### Proof of identity

A copy of your birth certificate, your driving licence or your passport.

Additional information may be requested if required during the claims process.

**2** Call us on **0300 2000 555** and we will guide you through the steps of the claims process. To help us improve our service, we may record your call.

**3** Return all the information to us at: B&CE Insurance Ltd, Manor Royal, Crawley, West Sussex RH10 9QP.

We recommend that you send the information by recorded delivery. All claims must be made within 12 months of the date of the accident. If you have any queries or need any help, please contact us.

Telephone 0300 2000 555  
Email info@bandce.co.uk



To make a claim please call:  
**0300 2000 555**

## Multiple claims

You can make more than one claim but the maximum amount payable for each separate Qualifying Accident is £30,000.

If you have any queries or need any help, please contact us.

**Telephone** 0300 2000 555

**Email** [info@bandce.co.uk](mailto:info@bandce.co.uk)

## Complaints and compensation

Any complaint about any aspect of our activities in relation to the operation of this cover, should be addressed to:

### Address

The Manager, B&CE Insurance Ltd  
Manor Royal, Crawley, West Sussex  
RH10 9QP

**Telephone** 0300 2000 555

**Email** [info@bandce.co.uk](mailto:info@bandce.co.uk)

**Fax** 01293 586801

In the event of you being dissatisfied with any response to a complaint, you may refer the complaint to the Financial Ombudsman Service at:

### Address

Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall,  
London E14 9SR

**Telephone** 0800 023 4567  
from a 'fixed line' or 0300 123 9123  
from a mobile phone

[www.financial-ombudsman.org](http://www.financial-ombudsman.org)

In the event we are unable to pay a valid claim against us, there may be an entitlement to receive compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of the claim. Most types of general insurance business are covered for 90% of the value of the claim.

Further information about compensation arrangements can be obtained by contacting the Financial Service Compensation Scheme at:

### Address

Financial Services Compensation Scheme  
10th Floor, Beaufort House,  
15 St Botolph Street, London, EC3A 7QU

**Telephone** 020 7741 4100

[www.fscs.org.uk](http://www.fscs.org.uk)

# About Employee Life Cover (ELC)

Employee Life Cover provides a lump sum of money paid to your beneficiaries when you die, while you are covered. Your beneficiaries are entitled to claim if you die for any reason at any time.

The payment is doubled if you die as a result of an accident at work, or while travelling to or from work. Your beneficiaries could also receive a payment even if you no longer work for your employer as a result of death during a continuous period of unemployment or incapacity.

## **Help us to pay the right amount, to the right people at the right time**

In the event of your untimely death, payment will be made at the discretion of the Trustee. You can help the Trustee by letting them know who you would like payment to go to by completing a nomination form.

You can nominate any person including your spouse, civil partner, partner, boyfriend, girlfriend, children, brother, sister, parents, other relatives, friends or a charity or other organisation. There is no limit to the number of persons you can nominate to share a proportion of the proceeds. If the beneficiary is under 18, we will create a Trust in which to hold the monies until they reach maturity.

You can also change your mind as many times as you need but you need to make sure you sign and date a new Nomination Form and return it to us each time.

The Trustee will give every consideration to your wishes but your nomination is not legally binding on the Trustee. The Trustee may use its discretionary powers to pay the lump sum to your estate or any dependant or relative living at the time of your death.

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## Types of cover

The amount of money your beneficiaries may receive depends on the level of cover provided by your employer. We offer three levels of cover as outlined below. The level of cover your beneficiaries are entitled to is detailed in your covering letter.

Level	Minimum payment*	Payment made if you die as a result of an accident at work*
Standard	£30,000	£60,000
Double	£60,000	£120,000
Triple	£90,000	£180,000

\*Except in the case of ill health or unemployment

## What's not covered

There are no specific exclusions applicable. However, the Trustees reserve the right to use discretion when paying claims to protect the interests of all members, for example one such event may be multiple death claims due to a catastrophic event.

# Employee Life Cover (ELC) Additional Benefits

## Financial security even in unemployment or incapacity

With this cover there are additional safeguards for your family in case you die when you are unemployed or incapacitated.

### Death during unemployment

In order to qualify for this benefit you must have been continuously absent from any work since the last premium was paid by your employer and die within two years of this date. You must also be under State Retirement Age and have had at least one year's membership of the scheme before this cover applies. This will include membership with all previous B&CE life cover schemes.

## What your beneficiaries can expect to receive

The amount of money your beneficiaries can expect to receive depends on when you were last actively employed. The table below gives you an example of what they could receive based on the standard level of cover.

Period of absence	% for unemployment absence	Amount
0 – 6 months	90	£27,000
6 – 12 months	70	£21,000
12 – 18 months	50	£15,000
18 – 24 months	30	£9,000
24 months >	nil	nil

Multiples of cover does not apply

## Death during incapacity

In order to qualify for this benefit you must have been continuously absent from any work through incapacity since cover ceased and die within three years of the last premium paid by your employer. You must also be under State Retirement Age and have been a member of this scheme for at least a year. This will include membership accumulated in all previous B&CE life cover schemes.

### Remember

You need to complete a Nomination Form to make sure the Trustee knows who you would like to receive this benefit if you die.

## What your beneficiaries can expect to receive

This depends on when you were last actively employed. The table below gives you an example of what your beneficiaries could receive based on the standard level of cover.

Period of absence	% for incapacity	Amount
0 – 12 months	100	£30,000
12 – 24 months	60	£18,000
24 – 36 months	30	£9,000
36 months >	nil	nil

Multiples of cover does not apply

# How to make a claim under Employee Life Cover (ELC)

Death Benefit Lump Sums are a discretionary payment. The Trustee/Administrator shall consider the information provided when making their decision. It is important that all the information supplied is a true and accurate description of the deceased's personal circumstances at the date of death.

## **1** To process a claim the following items are required:

### **The completed information form**

The person making the claim completes this form.

### **Employer's form**

The employer's form should be passed to your employer for their completion and return to B&CE.

### **Evidence of death of the member**

An original of the member's death certificate. Grant of Probate or Letters of Administration may also be required.

### **Proof of identity**

A copy of the birth certificate, driving licence or passport for the person claiming, together with a copy of a marriage certificate where appropriate and proof of address for example a recent utility bill.

### **For death in unemployment or death in incapacity claims**

Evidence that the member sought jobseekers' allowance (or an acceptable equivalent) where a claim is made for death in unemployment and medical evidence for death in incapacity.

Additional information may be requested if required during the claims process.

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**2 The person making the claim** calls us on 0300 2000 555 and we will guide them through the steps of the claims process. To help us improve our service, we may record their call.

“

To make a claim please call:  
**0300 2000 555**

**3 Return all the information to us at:**  
B&CE Financial Services Limited,  
Manor Royal, Crawley, West Sussex  
RH10 9QP.

We recommend that the information is sent by recorded delivery.

The person claiming must submit the claim within 12 months of the date of death and final settlement must be within 12 months of the claim.

If you have any queries or need any help, please contact us.

Telephone 0300 2000 555  
Email [info@bandce.co.uk](mailto:info@bandce.co.uk)

# Your questions answered

## How do I know which level of life cover I am entitled to?

The level of cover provided by your employer is detailed in the covering letter you received with this booklet. You can also check directly with your employer if you are unsure. Alternatively, call us on [0300 2000 555](tel:03002000555) and we can let you know.

## Are the benefits transferable between employers?

Yes if your new employer is providing EAC/ELC from B&CE. However, the level of life cover may be different. You will be sent new documentation which will confirm your level of cover being provided by your new employer.

## Who receives the ELC benefit?

Payment may be made to your nominated beneficiaries if an ELC Nomination Form has been received by B&CE. You should note however that while the Trustee will give every consideration to your wishes, your nomination is not legally binding on the Trustee. The Trustee may use its discretionary powers to pay the lump sum to your estate or any dependant or relative living at the time of your death.

## Where can I get another copy of the Nomination Form?

You can get a form by calling us on [0300 2000 555](tel:03002000555).

## Do I need to provide originals of all documentation?

Full details of what you need to provide are included in the 'Making a claim' sections of this booklet but other than a claimant needing to provide an original of the death certificate, we will accept copies of all other documentation.

## How are claim payments made?

Claim payments are made by direct credit to either you, your estate, or your beneficiaries' bank or building society account.

## Useful information

Email [info@bandce.co.uk](mailto:info@bandce.co.uk)

Telephone 0300 2000 555

Post B&CE Financial Services Limited  
Manor Royal, Crawley,  
West Sussex RH10 9QP

Website [www.bandce.co.uk](http://www.bandce.co.uk)

# For people, not profit

B&CE is a not-for-profit organisation, which operates for the benefit of its members and their dependants. Established in 1942 and founded in construction, B&CE's current offerings include a workplace pension, employee accident cover, employee life cover and employee healthcare. Today it manages assets of £1.9 billion, with 2 million members and provides financial benefits to over 590,000 active individuals on behalf of over 6,700 corporate accounts. (Information correct as of 28 February 2014)

For over 30 years, B&CE has been providing workplace pensions to employers with transient, low to moderate earning workforces, both large and small. B&CE has been operating a form of automatic enrolment for over ten years through its stakeholder product. In November 2011 B&CE announced details of The People's Pension, as an additional product to assist employers in complying with their automatic enrolment duties.

The People's Pension, a Master Trust, is a multi-employer scheme with independent trustees. It is a hassle-free, flexible and portable workplace pension designed for people, not profit and is suitable for any organisation, large or small, in any sector.

B&CE, as the provider of The People's Pension, was awarded Auto-Enrolment Provider of the Year at the UK Pensions Awards 2013 and best 'DC Master Trust' at the Pension and Investment Provider Awards 2013.

For more information:



**0300 2000 555**

→ **[info@bandce.co.uk](mailto:info@bandce.co.uk)**



**B & C E Financial Services Limited**

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