

Employee Accident Cover and Employee Life Cover from B&CE



What makes us different to our competitors?

- Low cost
- For construction and allied trades
- No underwriting
- Quick turnaround for claims
- UK call centre
- Easy to set up
- All employees 16 and over can be covered
- No upper age limit (except death in incapacity and unemployment cover)
- Endorsed by the Construction Industry Joint Council

ELC policy facts:

- Provides a tax free lump sum* of £32,500 for Standard Cover, £65,000 for Double Cover and £97,500 for Triple Cover
- Accidental death benefit doubles payment of each level for a death due to an accident at work or whilst travelling to or from work.
- Flexible hierarchy cover structure available for different levels of staff
- Day one cover
- Covers death due to suicide

*If the employee is under 75 years of age at the time of death.

EAC policy facts:

- Covered while at work or travelling to or from work anywhere in the world
- Payment for temporary or permanent disablement
- Multiple claims can be made for a single qualifying accident up to the maximum pay-out of £30,000
- Covers the qualifying injuries below:

Qualifying injuries	Benefit
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 or index finger	£4,800
Loss of any other finger	£1,000
Total disablement – payment varies depending on whether temporary or permanent.	£3,000 – £15,000 less any payment previously made in respect of the total disablement

The premiums for Employee Accident Cover from B&CE (EAC) and Employee Life Cover from B&CE (ELC):

Level	Minimum payment made if a member dies**	Payment made if member dies as a result of an accident at work**	Cost
Standard	£32,500	£65,000	£1.39
Double	£65,000	£130,000	£2.46
Triple	£97,500	£195,000	£3.53

**Except in the case of ill health or unemployment.

Our EAC claims for 2015:

Accident type	Number of claims	Claims value
Qualifying accident	5	£27,400
Disabling accident	13	£66,000
Total	18	£93,400

Our ELC claims for 2015:

Type	Number of claims	Claims value
Standard claims	219	£6,478,395
Death in unemployment	9	£166,373
Death in incapacity	43	£1,067,000
Accidental death	13	£576,765
Total	284	£8,288,533

Further information on this cover is available in the Employer Technical Guide or alternatively contact your B&CE representative.

Information in this leaflet is correct as at August 2016.



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