



# RapidCash Injury Insurance

Affordable and fast-paying  
injury insurance

Enjoy the total peace of mind in  
knowing you are covered for accidents –  
24 hours a day – anywhere in the world

**For people,  
not profit**

**Affordable protection 24 hours a day, anywhere in the world.**

**From B&CE, the specialist provider of financial services and benefits to the UK construction industry since 1942.**

# **RapidCash Injury Insurance at-a-glance**

**Premiums costing from less than £3.50 To £7 a week**

**Choice of four benefit levels**

**Weekly payouts ranging from £150 to £300**

**No medical required on application**

**Cover for accidents anywhere in the world**

**Easy one-call claims process**

**Fast, tax-free payouts**

# Introducing **RapidCash**: fast paying and affordable injury insurance cover – designed especially for people like YOU

As a professional working in the construction industry, you know that suffering an injury can mean you're unable to work. And if you're not working, you're not earning. Which is why you should make sure you're covered by RapidCash.

With a **top weekly payout of £300 tax-free**, RapidCash means that should you be unlucky enough to suffer a qualifying injury, you can stop worrying about your finances and concentrate on getting better instead.

RapidCash is offered by B&CE, the specialist provider of financial services and benefits for people working in UK construction. We understand the nature of construction employment better than anyone else – which is why RapidCash offers you all these benefits in one value for money package:

- Cover 24 hours a day, 365 days a year, anywhere in the world
- A choice of four benefit levels paying out from £150 to £300 a week
- Premiums range from under £3.50 to £7 a week for a wide range of qualifying injuries
- At the two top levels, RapidCash pays a lump sum for some qualifying injuries not normally covered by other insurers, including serious cuts, new ligament damage and some back injuries
- No medical required on application
- Fast, hassle-free payouts for most injuries, with an easy one-call claims process
- Instant cover available
- Tax-free payouts
- RapidCash is designed especially for people working in the construction industry and is provided by B&CE, an organisation jointly run by UK construction employer and trade union representatives.

## **Receive up to £300 a week tax-free**

An injury which stops you working needn't mean the total loss of your income. Depending on the level of cover you choose, RapidCash pays you from £150 to £300 a week for up to 12 weeks against a wide range of qualifying injuries – money that's entirely tax-free. At the top two levels, we also offer lump sum payouts of up to £1,800 for qualifying injuries not normally covered by other insurers, following the completion of a qualifying period. See the table of benefits in this brochure for more details.

## **24x7x365 protection, wherever you are in the world**

RapidCash means you can rest assured that you're covered for a qualifying injury around the clock and around the world. It doesn't matter whether the accident happens at work, at home or on holiday abroad – you're protected 24 hours a day, wherever you are. Please see the RapidCash Policy Summary and Conditions for more information.

**With hassle-free payments of up to £300 a week tax-free, enjoy the total peace of mind that comes from RapidCash**

## Wide-ranging accident cover, fast payouts

As a specialist insurance package designed specifically for people working in building and construction, RapidCash 'Premium Select' and RapidCash 'Premium Plus' include tax-free, lump sum payouts for qualifying injuries most other insurers won't normally cover – such as some back injuries, serious cuts and new ligament damage.

And you can look forward to fast payment following a claim. We aim to get a cheque in the post as soon as possible after receiving satisfactory medical evidence.

## Total peace of mind from B&CE – with your interests at heart

You can trust the B&CE group. We're a not-for-profit organisation, set up over 65 years ago, specifically to serve the financial needs of people working in the construction industry. We are now the leading provider of financial services and benefits to more than 226,800 UK construction workers. We are the UK's most popular stakeholder pension provider.<sup>†</sup> And construction is our specialism.

<sup>†</sup> 2006 'Pensions World' survey

**For immediate cover,  
call us now on**

**0300 2000 555\***

\*To help us improve our service, we may record your call.

# Table of benefits

		WEEKLY BENEFITS PAYABLE			
Qualifying Injury	Weeks payable	Premium Select £29.95 pcm	Premium Plus £25.95 pcm	Premium £19.95 pcm	Essential £14.96 pcm
Fracture of leg	12	£300	£250	£200	£150
Fracture of arm	8	£300	£250	£200	£150
Fracture of shoulder	6	£300	£250	£200	£150
Fracture of wrist	6	£300	£250	£200	£150
Fracture of hand	4	£300	£250	£200	£150
Fracture of foot	4	£300	£250	£200	£150
Fracture of ribs	6	£300	£250	£200	£150
Closed fracture of skull	6	£300	£250	£200	£150
Open fracture of skull	12	£300	£250	£200	£150
Loss of finger or thumb	6	£300	£250	£200	£150
New dislocation of shoulder	12	£300	£250	£200	£150
New dislocation of hip	12	£300	£250	£200	£150
New dislocation of ankle	12	£300	£250	£200	£150
New dislocation of elbow	8	£300	£250	£200	£150

		LUMP SUMS PAYABLE			
Qualifying Injury	Weeks unable to work	Premium Select £29.95 pcm	Premium Plus £25.95 pcm	Premium £19.95 pcm	Essential £14.96 pcm
Serious cuts	4	£1,200	£1,000	£0	£0
New ligament damage to limbs (including new sprains)	6	£1,800	£1,500	£0	£0
Some back injuries	6	£1,800	£1,500	£0	£0

**Please note that if you have an accident, any pre-existing weaknesses caused by a previous or similar injury may invalidate your claim. Please read the Policy Conditions for full definitions and exclusions.**

# Joining **RapidCash** is painless

## Protection is one phone call away

If you have any questions or would like to arrange instant cover against injury, please call us on **0300 2000 555\*** Just tell us the level of benefits you'd like to go for, and you can be covered there and then.

## How to claim if you suffer an injury

Call us to get a claim form. When you return it, we contact the relevant doctor or hospital for a medical report. Once we've received this report, we aim to make a payment to you as soon as possible. Payments for serious cuts, new ligament damage and back injuries will be made at the end of a qualifying period.

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# 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 £2.3 billion, with 2.8 million members and provides financial benefits to over 1,000,000 active individuals on behalf of over 14,000 corporate accounts. (Information correct as of 31 January 2015.)

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 is a flexible and portable workplace pension scheme designed for people, not profit and is suitable for any organisation, large or small, in any sector.

B&CE has won a number of awards, as the provider of The People's Pension, including DC Provider of Year at the UK Pensions Awards 2014, Best Master Trust Provider at the 2014 Pension and Investment Provider Awards (PIPAs), Auto-Enrolment Provider of the Year at the UK Pensions Awards 2013 and best 'DC Master Trust' at the 2013 PIPAs.

Information in this brochure is correct as at April 2015 and is subject to change. The details are based upon our understanding of HM Revenue & Customs (HMRC) and Department for Work & Pensions (DWP) rules and regulations, tax rates may differ depending on individual circumstances.

For more information:



**0300 2000 555**



**info@bandce.co.uk**



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