

# Employee Accident Cover and Employee Life Cover from B&CE

**B&CE**



Be safe. Be sure. We've got you covered.

Please  
keep this  
booklet  
safe

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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# 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 will pay your beneficiaries (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 £80,000 up to £240,000* if you die as a result of an accident at work or while travelling to or from work
<b>Tax-free lump sum</b>	The 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 the lump sum. If you were over age 75 at the time of your death, the lump sum payment to your beneficiary would be taxed under HM Revenue & Customs rules.
<b>Free cover</b>	The cost of this cover is paid by your employer

\* Dependent upon the level of Employee Life Cover being provided by your employer

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

# About Employee Accident Cover (EAC)

## keyfacts<sup>®</sup>

### 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.

EAC is a group accident insurance policy provided by B & C E Insurance Limited and administered by B & C E Financial Services Limited.

EAC provides a lump sum of money paid to you if you are injured as a result of an accident while 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 under the Policy in certain circumstances, which is why we've explained exactly what's covered.

What's covered	What you can expect to receive	What we mean by this	What's not covered
<b>Loss of sight in both eyes</b>	£30,000	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  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  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  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
<b>Loss of sight in one eye</b>	£12,000		
<b>Loss of hearing in both ears</b>	£12,000	Total and permanent loss of hearing	
<b>Loss of hearing in one ear</b>	£3,600		
<b>Loss of hand or foot</b>	£30,000	Separation below the elbow or knee, or permanent loss of use of such limbs	
<b>Loss of arm or leg</b>	£30,000	Separation at or above the elbow or knee, or permanent loss of use of such limbs	
<b>Loss of big toe</b>	£1,600	Loss of at least one joint of a big toe, or permanent loss of use of a big toe	
<b>Loss of any other toe</b>	£700	Loss of at least one joint of a toe other than a big toe, or permanent loss of use of a toe	
<b>Loss of thumb</b>	£4,800	Loss of at least one joint of a thumb, or permanent loss of use of a thumb	
<b>Loss of index finger</b>	£4,800	Loss of at least one joint of an index finger, or permanent loss of use of an index finger	
<b>Loss of any other finger</b>	£1,000	Loss of at least one joint of a finger other than a thumb or index finger, or permanent loss of use of a finger	
<b>Total disablement lasting at least 12 months</b>	£3,000	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	
<b>Total disablement lasting at least 24 months</b>	£3,000		
<b>Permanent total disability</b>	£15,000 Less any payment previously made in respect of total disablement	A total disablement is considered as 'permanent' if a registered medical 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	

Please keep this booklet safe

# How to make a claim under 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 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 form will be sent direct to your employer by B&CE for completion.

### Medical evidence of the injury

When B&CE has received your completed claim and consent forms, we'll 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 dated within the last 3 months as proof.

### Proof of identity

A copy of your driving licence or your passport, for example. Please contact us for a full list of the documents we can accept.

We may also use an electronic verification service through SmartSearch to help us verify your identity and bank account. This check will be visible on your credit file but will not affect your credit rating. If the electronic check does not provide us with satisfactory evidence, we may ask for further proof, such as a recent utility bill. This evidence is required by law to ensure we comply with Money Laundering Regulations.

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 claims process. To help us improve our service, we may record your call.

**3 Return all the information to us at:** B & C E Insurance Limited, 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

## 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

## Law

B & C E Insurance Limited is authorised to carry on insurance business in the United Kingdom and the Policy is issued on the basis that it concerns insurance business carried on in the United Kingdom, and that B & C E Insurance Limited is not required to be licenced or authorised to carry on insurance business in any other jurisdiction. B & C E Insurance Limited will refuse to provide cover should it transpire that providing the employee accident cover in respect of any employee may require us to be licenced or authorised otherwise than in the United Kingdom.

## Complaints and compensation

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

### Address

B & C E Insurance Limited  
Manor Royal, Crawley, West Sussex  
RH10 9QP

**Telephone** 0300 2000 555

**Email** info@bandce.co.uk



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

If you're not happy with how we've responded to your complaint, you can refer it to the Financial Ombudsman Service at:

### Address

Financial Ombudsman Service  
Exchange Tower, Harbour Exchange Square,  
London E14 9SR

**Telephone** 0800 023 4567 (free from mobile and landlines) or 0300 123 9123 (calls to this number cost no more than calls to 01 or 02 numbers).

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

In the event we are unable to pay a valid claim against us, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of the claim.

For more information about compensation arrangements contact the Financial Service Compensation Scheme at:

### Address

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

**Telephone** 0800 678 1100 or 020 7741 4100

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

# About Employee Life Cover (ELC)

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ELC 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.

ELC is a death in service registered scheme, a trust-based arrangement with benefits being payable in accordance with the Scheme's Trust Deed and Rules.

## 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 with this by letting the Trustee know who you would like payment to go to. To do this you'll need to complete 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 may 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'll need to 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.

## 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	£40,000	£80,000
Double	£80,000	£160,000
Triple	£120,000	£240,000

\*This may be lower in the case of ill-health or unemployment.

## What's not covered

There are no specific exclusions that apply. 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.

# 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 contribution was paid by your employer and die within two years of this date. You must also be under the State Pension age and have had before the unemployment at least 1 year's continuous membership of ELC.

## 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 shows what they could receive.

Period of absence	% for unemployment absence	Amount
0 – 6 months	90	£36,000
6 – 12 months	70	£28,000
12 – 18 months	50	£20,000
18 – 24 months	30	£12,000
24 months >	nil	nil

## Death during incapacity

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 contribution paid by your employer. You must also be under the State Pension age and have had immediately before the incapacity at least 1 year's continuous membership of ELC.

## What your beneficiaries can expect to receive

This depends on when you were last actively employed. The table below shows what your beneficiaries could receive.

Period of absence	% for incapacity	Amount
0 – 12 months	100	£40,000
12 – 24 months	60	£24,000
24 – 36 months	30	£12,000
36 months >	nil	nil

### 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.



# How to make a claim under ELC

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Death Benefit Lump Sums are a discretionary payment. The Trustee/Administrator of ELC shall consider the information provided when making their decision. It's 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:

### Completed information form

The person making the claim completes this form.

### Employer form

The employer form should be passed to your employer for them to complete 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 driving licence or passport for the person claiming, together with a marriage certificate where appropriate and proof of address, for example a recent utility bill.

We may also use an electronic verification service through SmartSearch to help us verify the claimant's identity and bank account. This check will be visible on your credit file but will not affect your credit rating. If the electronic check does not provide us with satisfactory evidence, we may ask for further proof, such as a recent utility bill. This evidence is required by law to ensure we comply with Money Laundering Regulations.

### 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.

**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.

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

**3 Return all the information to us at:**  
B & C E 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 will normally be made 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

# 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 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 downloading one at [www.bandce.co.uk/life-cover-nomination-form](http://www.bandce.co.uk/life-cover-nomination-form).

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

Full details of what you need to provide are included in the 'Making a claim' section 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	<a href="mailto:info@bandce.co.uk">info@bandce.co.uk</a>
Telephone	0300 2000 555
Post	B & C E Financial Services Limited Manor Royal, Crawley, West Sussex RH10 9QP
Website	<a href="http://www.bandce.co.uk">www.bandce.co.uk</a>

## Your data, your choice

Please take a look at our Privacy notice to find out more about how we look after your information [www.bandce.co.uk/privacy-policy](http://www.bandce.co.uk/privacy-policy).





**B & C E Financial Services Limited**

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