



## **Policy Information**

### **The Practice & Staff Absence Insurance Plan**

This policy information does not contain full details and conditions of your insurance these are located in your policy.

This policy is underwritten by AXA Insurance UK plc, authorised and regulated by the Financial Services Authority.

### **Type of Insurance and Cover**

Personal accident and sickness insurance for your practice to cover partners, salaried GP's, managers, nurses and other ancillary staff – please refer to your insurance schedule for details of who is covered.

This insurance provides a range of financial benefits in the event of accidental bodily injury, sickness or death – please refer to your insurance schedule for details of your cover.

The maximum amount we will pay is the benefit shown on your insurance schedule.

Cover is automatically extended for Bereavement Leave, suspension, jury service, adoption leave and paternity leave - your policy gives full details of these extensions.

### **Conditions**

All benefits will automatically terminate at the end of the period of insurance when the insured person attains the age of 70 years.

### **Significant Features and Benefits**

#### **Sickness & Injury Cover**

If during the period of insurance an insured person is absent from work, due to total disablement as a result of a sickness or injury, for longer than the excess period (as shown on your insurance schedule) we will pay in arrears a proportion of the benefit for each day of disablement up to the maximum benefit period chosen as shown on your insurance schedule.

#### **Personal Accident Cover**

If during the period of insurance an insured person sustains bodily injury as a result of an accident which directly and independently of any other cause results in permanent loss or death, as described, within 12 months, we will pay multiples of the lump sum benefit shown in the policy based on the number of units selected as shown on your schedule of insurance.

The Medical Insurance Advisory Bureau  
The 1<sup>st</sup> Floor, 22 Basils Road, The Old Town, Stevenage, Hertfordshire SG1 3PX  
Tel: 01438 730210 Fax:01438 318683

[www.theMIAB.co.uk](http://www.theMIAB.co.uk)

[info@theMIAB.co.uk](mailto:info@theMIAB.co.uk)

## **Significant or unusual Exclusions or Limitations**

Please refer to the 'Policy Exclusions' section of your policy wording for full details.

### **Exclusions relating to all cover types**

We will not pay any claim arising directly or indirectly from:

- War and kindred risks
- Flying, unless you are a passenger in an aircraft
- Suicide, intentional self-injury or the influence of alcohol or drugs
- Medical conditions that you were aware of, whether diagnosed or not, prior to the policy inception which led to more than 10 consecutive days absence within the last 12 months
- Radioactive contamination.

### **Exclusions under Sickness & Injury Cover**

We will not pay sickness or accident benefit for any claim:

- For any period of total disablement in excess of the maximum benefit period
- If the period of total disablement does not continue beyond the waiting period (as shown on your policy schedule)
- War and kindred risks
- Flying, unless you are a passenger in an aircraft
- Suicide, intentional self-injury or the influence of alcohol or drugs
- Medical conditions that you were aware of, whether diagnosed or not, prior to the policy inception which led to more than 10 consecutive days absence within the last 12 months
- Radioactive contamination.
- Sexually transmissible disease
- for absence caused solely by investigative treatment.
- treatment or surgery which is not medically necessary to sustain or maintain the insured person's quality of life

### **Exclusions under Section 3 - Personal Accident Cover**

In respect of each insured person benefit will not be paid:

- Under more than one of the items covered within this section
- In excess of £100,000 in total under all sections in any one period of insurance
- If the permanent loss is caused solely by sickness, disease or disorder.
- War and kindred risks
- Flying, unless you are a passenger in an aircraft
- Suicide, intentional self-injury or the influence of alcohol or drugs

### **Duration**

This is an annually renewable policy.

### **Cancellation period**

You are free to cancel this policy at any time.

### **Claim Notification**

To make a claim, contact The Medical Insurance Advisory Bureau on 01438 730210.

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## **Making Yourself Heard**

Any complaint you may have should in the first instance be addressed to The Medical Insurance Advisory Bureau. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

## **Financial Services Compensation Scheme (FSCS)**

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)