

Policy Reference Document

This plan has been developed by MIAB and RSA on behalf of Royal & Sun Alliance Insurance plc. Both companies are authorised by the Financial Services Authority.

Some important facts about your insurance are summarised below. This summary does not contain all the terms and conditions of your policy, so please take time to read the policy wording to make sure you understand the cover it provides, a copy is available on request.

This plan has been designed to pay your practice a regular sum of money to cover the cost of employing a locum or temporary replacement if an insured person is unable to work due to unexpected ill health or injury. The scheme will also cover you for other optional extensions as listed below.

Benefit	Description	Policy Wording page reference
Suspension Cover	Cover for up to 52 weeks should an Insured Person be suspended from duty by any authorised body or Health Care Organisation. No excess period applies.	Page 9
Jury Service Cover	Cover for Jury Service duty up to 52 weeks. No excess period applies	Page 9
Compassionate Leave Cover	Cover for up to 4 weeks in case of death, serious illness or serious injury of an immediate family member. No excess period applies	Page 9
Maternity Return Payment	Lump sum payment upon the return to work within 12 months. Equal to 5 x weekly benefit, up to a maximum of £5000.	Page 9
Paternity Cover	Cover for up to 2 weeks when an Insured Person's partner has given birth to a child. No excess period applies	Page 9
Adoption Cover	Cover for up to 2 weeks following you or your partner adopting a child. No excess period applies	Page 9
Travel Delay	Up to 50% of the weekly benefit if an Insured Person is delayed from returning to work from your holiday abroad	Page 10
Coma Benefit	£50 per day if an Insured Person should be in an continuous unconscious state. Cover for up to 52 weeks. No excess applies	Page 8
Funeral Expenses	Lump sum payment of up to £5000 following the death of an Insured Person	Page 8
Personal Accident	Lump sum payment if an Insured Person sustains loss of use of sight/hearing/speech/limb or death	Page 8

Stress / Depression / Anxiety	Full cover with no need to see a specialist	Page 11
Excess Periods	Choose from 2, 4, 8, 13 or 26 weeks	See Illustration
Payment Periods	Choose from either a 52 week or 26 week period.	See Illustration
Premium Guarantees	You can set your premiums for a 2 or 3 year period by paying an additional premium	See Illustration
Group Discounts	Although the plan is available to individuals, we are able to apply Group discounts once the number of members reaches 4 or more	See Illustration
Maximum Age for Cover	You can insure your members up to the age of 70	Page 11
Who can be Covered	You can cover any Practice staff who work 16 or more hours per week and who are named on the Staff List	Page 1
Exclusion for Pre-Existing Conditions	We look at each case on an individual basis. Exclusions may be lifted once you have a continual 12 month period symptom free.	Page 11
Exclusions	Although we don't apply automatic exclusions, please also view What We Do Not Cover	Page 11
Age/Sex/Smoker Status/BMI Related Premiums	We don't have rates that are subject to any of these factors. We underwrite purely on your absence history	N/A
Claiming Again for the Same Event	If you are absent within 3 calendar months of the previous absence, we will treat it as one claim and no excess period will be re-applied	Page 10
Claims affecting Renewal Status / Continuation of Cover	Insurers won't cancel, nor restrict or reduce the level of cover on the policy solely because of Claims that you have made in the preceding year	Page 5