



INSURANCE CONSULTANTS

10 Edgehill Road Purley Surrey CR2 2NA
Telephone 01-668 6998

Association of Crossroads Care Attendent Schemes Limited

Insurance Arrangements

Employers Liability and Public Liability insurances have been arranged to protect the Association and, of course, all Affiliated Crossroads schemes.

There is no need for either of these two insurances to be arranged locally.

The details are as follows:-

EMPLOYERS LIABILITY

Insurer Iron Trades Mutual Insurance Co.
Policy No: 19830040

Cover Liability at law for damages and legal costs should any employee/s sustain bodily injury or disease arising out of or in the course of employment whilst employed in, or temporarily out of, Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Indemnity There is no limit of Indemnity.

Certificate An annual certificate of "Employers Liability Insurance" is provided as required by law.

NOTE Benefit is not automatic. This insurance protects the employer should negligence be alleged. The Insurer pays any agreed sums whether negotiated or awarded by the Court, including claims, costs and expenses.

PUBLIC LIABILITY

Insurer Commercial Union Assurance Plc.
Policy No: TG 965826361

Cover Any sums which are legally payable to persons (other than employees) as compensation for bodily injury or damage to their property, including any legal costs incurred with the consent of the Insurer.

Indemnity The limit of Indemnity for any one event is £500,000 payable to any claimant or a number of claimants in respect of or arising out of any one occurrence or series of occurrences and shall not exceed the limit of indemnity for any one event.

<u>Exclusions</u>	There is NO COVER FOR THE TREATMENT RISK <u>other than</u> : (a) the administration of drugs or medicines <u>prescribed</u> by qualified medical practitioners; (b) the movement of disabled persons for social purposes.
<u>Extension Cover</u>	<u>Contingent Liability for Employees Vehicles</u> Illness, injury, disease, loss or damage arising from the use by an employee of the Insured of his own vehicle or the business of the Association or local scheme.
<u>Indemnity</u>	Subject to the limits of Indemnity specified above.

OPTIONAL INSURANCES

These are optional insurance schemes available as follows:-

PERSONAL ACCIDENT

<u>Insurer</u>	Commercial Union Assurance Plc. Policy No. UP 965837619
<u>Cover</u>	From the time of leaving the employee's home to commence work until return after the last case has been visited, including travel to and from the branch office and/or head office.
<u>The Event</u>	Bodily injury caused by accidental, external, violent and visible means which shall solely and independently of any other cause within twelve calendar months from the date of the accident result in:- (a) Death) (b) Total and permanent loss of sight) in one eye or both eyes) £5,000 (c) Total and permanent loss of) one or both hands or feet) (d) Total permanent disablement) (e) Temporary total disablement - £50 per week for a period not exceeding 52 weeks

OFFICE COMPREHENSIVE

Insurer Marbarch Insurance Company (Gibraltar) Ltd.
Policy No: 8304AR0116

Cover All Risks including Transit

Sums Insured The whole contents of offices £5,000
Increased costs incurred should premises be uninhabitable following Loss or Damage at the premises £1,000
Money in Transit
Limit in Transit and on the Premises during business hours £3,000
Money on the premises outside business hours or in the home of an authorised official £250
This limit is increased to £3,000 on two occasions per annum.
Transit of Property (e.g. typewriters) between premises and residences of officials included.

Location Any premises or private residences used for Branch Office purposes.

NOTE The use of night safe facilities should be arranged for the deposit of special collections if this is practicable. A minimum of two persons should take monies in excess of £1,000 to the Bank.

CLAIMS Any incident which might give rise to a claim to be notified to Philip Bloy of PGB Insurance Consultants

ADVICE Schemes are encouraged to raise any matters which might affect any of the insurance arrangements with Philip Bloy, who will liaise, when necessary with the Administrator.

