

DANBRO

Accounting Solutions for Contractors

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Personal Accident Insurance

As a freelance consultant you will be aware that you no longer have many of the benefits of being an employee to fall back on and a personal accident can have a serious impact on your ability to earn.

Personal Accident insurance provides cover for accidental bodily injury which results in death, or loss of limbs and eyes, or permanent disability and temporary disability within 24 months of an accident which is not an intentionally self inflicted injury and does not result from illness and which occurs whilst performing occupational duties, including commuting.

At Danbro you can include personal accident insurance within your accountancy service fee for just an additional £10 plus VAT per month.



Visit: www.danbro.co.uk

Significant Product Features, Benefits and Exclusions

The Significant Covers	Significant Features and Benefits	Policy Limitations and Exclusions
Personal Accident Section		
Death by Accident An amount of £50,000	Provides lump sum compensation following death resulting from an Accident.	
Permanent Loss of Limbs An amount of £50,000	Provides lump sum compensation following physical severance or permanent loss of use of a limb following injury resulting from an accident.	
Permanent Loss of Eyes, Speech and Hearing An amount of £50,000	Provides lump sum compensation following disablement caused by injury resulting from an Accident which causes total and permanent loss of sight, speech and hearing.	Loss of Hearing in one ear is restricted to 25% of the Sum Insured.
Permanent Disability		
Permanent Total Disablement An amount of £50,000	Provides lump sum compensation following disablement caused by injury resulting from an Accident which prevents you from working in your usual occupation.	Permanent Total Disablement is only payable if you are disabled to the extent that you are unable to work in any gainful employment by which you are fitted by way of training, education or employment.
Permanent Partial Disablement Up to £50,000	Provides lump sum compensation based on a set scale of percentages according to the degree of disability caused by injury resulting from an Accident.	Amounts based upon specific percentages of the total sum-insured payable for a lesser degree of disability. Including fixed benefits for paraplegia or quadriplegia.
Temporary Disability		
Temporary Total Disablement (TTD) Up to £400 per week	Weekly compensation resulting from injury which temporarily prevents you from carrying out either the whole of your occupational duties (TTD) or the majority of your occupational duties (TPD).	The amount we will pay is limited to 52 weeks and is not payable for the first 2 weeks and will not exceed 75% of your Gross Weekly Wage
Temporary Partial Disablement (TPD)		
All Personal Accident Covers		There is no cover: for intentional self-injury, suicide or attempted suicide, flying as a pilot, sickness or disease, any naturally occurring condition or degenerative process or any gradually operating cause or claims arising from displacement or affection of the spine, its discs or associated musculature. Only one of the specified benefits is payable as the result of an accident covered by the policy causing bodily injury. If an insured person dies within 13 weeks of bodily injury, as long as death was a result of bodily injury, the death benefit will be paid instead of the permanent disabilities benefits.
Healthline Plus Medical Second Opinion Advice Service	Provides a medical second opinion for any accident or sickness related condition (whether covered by the policy or not) for you and your immediate family.	

For further information please contact your Danbro consultant