



# LOCUM INSURANCE POLICY OVERVIEW



# INTRODUCTION

This document provides an overview of the main policy benefits, terms and conditions only. Some of the covers will only apply if you have chosen to take the option selected. In some instances, cover is subject to a Deferment Period (an Excess period). Where this is applicable, it is detailed in your policy schedule. For full details please refer to the policy document, a copy of which is available on request. Your insurance adviser will be pleased to explain the policy cover in more detail.

## WHAT IS LOCUM INSURANCE?

Locum Insurance is designed for practices who are looking to protect business continuity in the event of an insured person's absence due to injury, illness and other circumstances described below.

Most of the benefits from this policy are payable to the Insured, who may retain them or chose to pass on to the Insured Person. The Insurer may pay some benefits directly to providers for services such as counselling or rehabilitation costs. The Sickness Section exclusion can be amended with the addition of preferred or privileged extensions of cover.

Locum Insurance is underwritten by Allianz Insurance plc.

Assistance lines are administered by Healix International Group Ltd.

## COVERS AVAILABLE:

### PERSONAL ACCIDENT

A lump sum or weekly benefit to the Insured in the event of an employee sustaining accidental bodily injury.

### SICKNESS

A weekly benefit to the Insured in the event of an employee contracting a Sickness.

### JURY SERVICE

A weekly benefit to the Insured in the event of an employee undertaking Jury service.

### MATERNITY LEAVE

A lump sump payable to the Insured once the employee returns to full time employment.

### PATERNITY LEAVE

A weekly benefit to the Insured in the event of an employee taking Paternity leave.

### ADOPTION LEAVE

A weekly benefit to the Insured in the event of an employee taking Adoption leave.

### BEREAVEMENT LEAVE

A weekly benefit to the Insured in the event of an employee taking leave following the death of their Spouse, Parent or Child.

### FAMILY EMERGENCY LEAVE

A weekly benefit to the Insured in the event of an employee taking leave due to injury or Sickness of their Spouse, Parent or Child.

### SUSPENSION FROM DUTY

A weekly benefit to the Insured in the event of an employee being Suspended by their regulatory body.

### TRAVEL TO WORK SECTION

A benefit to enable employees who are fit to work but unable to use their normal commuting method because of an injury.

### COUNSELLING

A benefit to help employees through specific traumatic events or mental health issues.

# COVERS AVAILABLE

## PERSONAL ACCIDENT SECTION

### Significant Features and Benefits

The policy provides compensation for accidental bodily injury that results in:

Death

Loss of Sight, Limb(s), Hearing and Speech

Continental Scale includes Taste, Smell, Organs, Intellectual Capacity and Scarring

Permanent Total Disablement

Temporary Total Disablement

Temporary Partial Disablement

Cover operates 24 Hours a day Worldwide.

#### Extensions automatically provide cover for:

In addition to the Insured Persons described on the policy schedule the following are automatically included

- 1 Visitors and work placement students on the Insured Premises are covered for £30,000 for Death, Permanent Total and Permanent Partial Disability.
- 2 Spouses and Children of Insured Persons described in the policy Schedule are covered 24 hour a day for £100,000 Quadriplegia and £30,000 for Permanent Total and Permanent Partial Disability.
- 3 Members of the public attempting to save the life of an Insured Persons described in the policy Schedule are covered for £30,000 for Death, Permanent Total and Permanent Partial Disability.

#### Rehabilitation retraining relocation counselling and advice extensions are all in addition to other policy benefits

The benefits that may form part of a rehabilitation program to either

- 1 assist the Insured Person back to work or
- 2 assist them into a new post accident life

are

- a up to £2,000 for Physiotherapy
- b up to £3,000 for travel to hospital
- c up to £25,000 for the rehabilitation program
- d up to £75,000 for prosthesis
- e up to £30,000 for parasport equipment

#### Medical Helpline

Free service operating 24 hours a day, 365 days a year

### Significant or Unusual Exclusions or Limitations

The policy does not cover injury arising from:

Drugs or Alcoholism

Radioactive contamination

Service in the armed forces

War within Europe in which any of the major powers are involved, or United Nations enforcement action

## COVERS AVAILABLE CONTINUED

### PERSONAL ACCIDENT SECTION CONTINUED

#### Significant Features and Benefits

Up to £25,000 for the Insured Person to retrain for an alternative occupation

Up to £15,000 for the Insured Persons Spouse to retrain for an alternative occupation

Up to £25,000 to modify the Insured Persons vehicle, workplace or home

Up to £25,000 to relocate the Insured Person if their home cannot be modified

Up to £2,500 for Independent Financial Advice after a Permanent Disability Payment.

#### Hospitalisation Benefits

Daily benefits of

- a** £75 per day if hospitalisation occurs as a result of accidental bodily injury
- b** an additional £75 per day if the Insured Person is in a Coma up to a maximum of £54,600
- c** £75 per day convalescence following Hospitalisation up to a maximum of £2,000

Up to £3,000 for the Insured Persons family to Travel to Hospital

Up to £500 to return home from Hospital after 48 hours as an inpatient

Enhanced Permanent Disability Benefits may be paid following

Total Blindness	£50,000
Paraplegia	£50,000
Quadriplegia	£125,000
Hemiplegia	£50,000
Triplegia	£85,000

#### Personal Property

Up to £1,000 if the Insured Persons property is damaged as a result of accidental bodily injury

#### Assault Injury Enhanced Benefit

An additional 10% of the Death or Permanent Disablement benefits covered if an Insured Person sustains accidental bodily injury as a result of an unprovoked assault up to a maximum amount of £25,000

#### Significant or Unusual Exclusions or Limitations

## COVERS AVAILABLE CONTINUED

### PERSONAL ACCIDENT SECTION

#### Significant Features and Benefits

##### Workplace disruption

Up to £50,000 towards Crisis Management following the Death or Permanent Disablement of an Insured Person

Up to £5,000 towards a recruiters fees to hire a permanent replacement for an employee who has sustained an accidental bodily injury resulting in Death or Permanent Disablement

Up to £5,000 towards re examination and re training fees if an Employee has missed professional exams through accidental injury

Up to £10,400 for Domestic Assistance if the Employee is Permanently Disabled

##### Dental, Optical and First Aid Expenses

Up to £2,500 Dental Expenses

Up to £500 for urgent optical Expenses

Other urgent treatment expenses up to

15% of the capital sum insured

30% of the weekly sum insured

£5,000 following assault

Maximum benefit payable £15,000

##### Additional Death Benefits

An Additional payment of the lowest Sum Insured if both Insured Person and Spouse die in the same accident leaving a Dependent Child or Dependant Adult

An Additional payment of

**1** £7,500 per Dependant Child

**2** £25,000 per Dependant Adult

Up to a maximum of £50,000

Up to £10,000 Funeral Expenses

Up to £2,000 urgent estate expenses

Up to £2,000 Bereavement Counselling

Up to £2,500 for Independent Financial Advice for the Spouse following the Death of an Insured Person

#### Significant or Unusual Exclusions or Limitations

# COVERS AVAILABLE CONTINUED

SICKNESS SECTION	
Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Sickness</b></p> <p>The policy provides compensation for Sickness that results in:</p> <ul style="list-style-type: none"> <li>Temporary Total Disablement</li> <li>Temporary Partial Disablement</li> </ul>	<p>Sickness resulting from the Insured Person failing to follow advice of a Qualified Medical Practitioner.</p> <p>Sickness which is suffered as a result of the Insured Person being pregnant or giving birth unless Sickness arises from a diagnosed medical complication which is not a normal symptom of pregnancy or childbirth.</p> <p>Operations or treatments which are not medically necessary to maintain the insured person's quality of life, including cosmetic or beauty treatments.</p> <p>Pre-existing conditions that have caused absences before the start of this policy. The length of the the absences and the period in which they occur are specified in the quotation.</p>
<p><b>Jury Service</b></p> <p>The policy provides compensation for Jury Service that results absence from work.</p>	<p>The Policy does not cover Jury Service that has been previously deferred.</p>
<p><b>Maternity</b></p> <p>The policy provides compensation upon returning to work after maternity leave.</p>	

## COVERS AVAILABLE CONTINUED

### SICKNESS AND OTHER SECTIONS

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Paternity</b></p> <p>This Policy provides compensation if an employee takes paternity leave.</p> <p><b>Adoption</b></p> <p>This policy provides compensation if an employee takes leave to adopt a child.</p> <p><b>Bereavement</b></p> <p>This policy provides compensation if an employee takes bereavement leave following the death of their spouse, parent or child.</p> <p><b>Family Emergency</b></p> <p>This policy provides compensation if an employee takes leave to care for their parent, spouse or child who has suffered injury or contracted a sickness.</p>	
<p><b>Suspension from Duty</b></p> <p>This policy provides compensation if an employee is unable to work because their regulatory body has imposed a suspension on them for reasons relating to discipline, health or performance or due to criminal investigations or proceedings.</p>	
<p><b>Travel to Work Section</b></p> <p>This policy provides the weekly amount show in the schedule to pay for commuting costs when an otherwise fit employee is unable to use their usual commuting method to get to work.</p>	
<p><b>Counselling</b></p> <p>Up to £2,500 for counselling for the Insured Person following</p> <ul style="list-style-type: none"> <li><b>a</b> an unprovoked malicious assault,</li> <li><b>b</b> witnessing an act of terrorism</li> <li><b>c</b> witnessing the accidental Death or Permanent Partial or Total Disability of their parent, child, spouse or colleague</li> <li><b>d</b> their own Permanent Disablement</li> <li><b>e</b> diagnosis of a mental health disorder including stress, anxiety, or related condition</li> </ul>	



## LIMITATIONS APPLYING ACROSS ALL SECTIONS

AGE LIMIT	
Personal Accident	Up to 70 without referral to Underwriters
Sickness	Up to 70 without referral to Underwriters
ACCUMULATION LIMITS	
Accumulation Limit	£2,000,000

**Refer to the policy wording for full details of cover and the Policy Conditions and Policy Exclusions.**

**In some cases, the first amount of a claim is not covered (known as a Deferment Period).**

## GENERAL INFORMATION

### PERIOD OF INSURANCE

The policy has a 12 month period of insurance (unless shown differently on the policy schedule), and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

### RIGHT OF CANCELLATION

The policy may be cancelled at the request of the Insured however you will not be entitled to a return premium. To cancel the policy, please contact The Medical Insurance Advisory Bureau Ltd who arranged the policy.

### LAW APPLICABLE TO CONTRACT

Unless We agree otherwise:

- a** the language of the policy and all communications relating to it will be English;

and

- b** all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts

### YOUR OBLIGATIONS

You must make a fair presentation of the risk at inception, renewal and variation of the Policy.

The premium is to be paid on request. Please speak to The Medical Insurance Advisory Bureau Ltd about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact The Medical Insurance Advisory Bureau Ltd.

Please tell The Medical Insurance Advisory Bureau Ltd as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell The Medical Insurance Advisory Bureau Ltd, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim.

You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

### COMPLAINTS

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Insurance plc  
57 Ladymead,  
Guildford,  
Surrey  
GU1 1DB

Alternatively:

Phone: **01483 552438**  
Email: **accsm@allianz.co.uk**

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR

Website: **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**  
Telephone: **0800 023 4567** or **0300 123 9123**  
Email: **[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

Full details of our complaints procedure will be found in the policy documentation.

## GENERAL INFORMATION CONTINUED

### FINANCIAL SERVICES COMPENSATION SCHEME

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet its liabilities. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

### MAKING A CLAIM

Claims under the policy should be referred to:

MIAB  
Affinity House  
Bindon Road  
Taunton  
TA2 6AA

Tel: **01438 547040**  
Email: [claims@miab.co.uk](mailto:claims@miab.co.uk)

Claims Division,  
Allianz Insurance plc,  
PO Box 10509,  
51 Saffron Road,  
Wigston LE18 9PF

Tel: **01483 218782**  
Fax: **01483 790726**  
Email: [casualty1@allianz.co.uk](mailto:casualty1@allianz.co.uk)

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Allianz Insurance plc is authorised by the Prudential  
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Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.