

PERSONAL ACCIDENT, ILLNESS & REDUNDANCY INSURANCE

2010 Premium Rating Schedule*

(Please refer overleaf for occupation classifications)

ACCIDENT

One unit of cover provides the following benefits:

Accidental Bodily Injury resulting in:

- a) Death, Loss of Sight, Loss of Limb and Permanent Total Disablement.....£10,000
 - b) Total & Irrecoverable Loss of Hearing in both Ears.....£10,000
Total & Irrecoverable Loss of Speech.....£10,000
 - c) Hospital Inpatient Benefit £25 per day (max 14 days)
 - d) Temporary Total Disablement (not to exceed 70% of gross weekly wage).....£100 per week
- Compensation in respect of benefit d) will be payable for a maximum of 104 weeks of each and every period of disablement excluding the first 14 days.

FOR CLASS ONE OCCUPATIONS THE DEFERRED PERIOD CAN BE REDUCED TO 7 DAYS SUBJECT TO AN ADDITIONAL PREMIUM OF 10%.

PREMIUMS (EXCLUDING IPT)

Class 1 £ 24.68	Class 2 £ 42.53	Class 3 £ 54.60
Class 4 £ 90.83	Class 5 £121.28	Class 6 £182.18

ILLNESS

(only in conjunction with Accident section)

One unit of cover provides the following benefits:

- a) Total and irrecoverable Loss of sight of both eyes.....£10,000
 - b) Permanent Total Disablement by Paralysis.....£10,000
 - c) Temporary Total Disablement (not to exceed 70% of gross weekly wage).....£100 per week
- Compensation in respect of benefit c) will be payable for a maximum of 52 weeks of each and every period of disablement excluding the first 14 days.

FOR CLASS ONE OCCUPATIONS THE DEFERRED PERIOD CAN BE REDUCED TO 7 DAYS SUBJECT TO AN ADDITIONAL PREMIUM OF 10%.

PREMIUMS (EXCLUDING IPT)

Class 1 £85.05	Class 2 £93.98	Class 3 £112.35
Class 4 £109.20	Class 5 £109.20	Class 6 £109.20

REDUNDANCY

(only in conjunction with Accident section)

One unit of cover provides the following benefit:

- a) Redundancy.....£ 50 per week
- Compensation in respect of benefit a) will be payable for a maximum of 52 weeks excluding the first 60 days. This benefit is not payable during the first 180 days of cover.

PREMIUM (EXCLUDING IPT)

All Classes £109.20

The above rates are indications only and are subject to: -

1. Satisfactory completed proposal form and underwriters acceptance of same.
2. Proposer must be a UK resident and aged between 18 years and 60 years.
3. Insurance Premium Tax must be added to the above rates.
4. The above rates include commission of 24%.
5. Redundancy cover is not available for Directors, Company Secretaries, Contract or Seasonal / Temporary Employees or Self-Employed persons.
6. Minimum policy premium applicable £75.

PLEASE CONTACT OUR UNDERWRITING DIVISION FOR QUOTATIONS FOR THIS OR ANY OTHER COVERS OR BENEFITS ON: -

TELEPHONE 020-7739-3444. FAX 020-7739-7888

E-MAIL: pa@marcushearn.co.uk WEBSITE: www.marcushearnunderwriting.co.uk

***Valid until 31st December 2010**

Also visit us at www.twinsinsurance.net