ACCIDENTAL INJURY, ILLNESS & DEATH INSURANCE

Protecting those who protect our communities

24 HOUR PROTECTION

Covering you on and off duty.

PEACE OF MIND

Support for you and your loved ones when it matters.

SIMPLE & CLEAR

Easy to understand cover with no hidden surprises.

ABOUT THE POLICY

Accidents do happen and whilst we all hope that nothing ever happens to us, what would be the consequences of an injury to you?

A serious accident could stop you from working altogether, which could reduce or eliminate all employment income.

There would be no certainty of a successful compensation claim against your employer or any other negligent party and even if such a possibility existed it could take a very long time to be brought to a conclusion, leaving you financially impaired for some time.

The Fire and Rescue Services Association (FRSA) is concerned about the possibility of financial distress to their members caused by a member's inability to work through bodily impairment and have, therefore entered into an insurance contract with Zurich Insurance plc, arranged by Insurance Brokers, D W Moore & Co Ltd, which Union members are able to join by paying a premium of £4.99 per month.

The insurance policy provides for a payment to be made should you be unable to work due to bodily injury caused by an accident or a long term illness, occurring whilst you are employed by the Fire Service and a member of the FRSA.

Notes:

- The maximum amount that can be paid per person for death and capital sums is £30,000 from a bodily injury following an accident.
- Any interim payments made under Temporary Total Disablement will be deducted from any lump sum payable for the same injury.
- Insurers may request any documentary evidence to back up a claim, including medical reports and salary/wages details.
- The premium of £4.99 per month inclusive of Insurance Premium Tax is considerably lower than would be available to members to purchase on an individual basis.
- If you require any advice regarding this insurance, please contact D W Moore & Co Ltd, 13 Fish Hill, Holt, Norfolk NR25 6HN, telephone (01263) 713441 or email info@dwmoore.net.
- D W Moore & Co Ltd are authorised and regulated by the Financial Services Authority, FSA Registration No. 170327.
- The cover is extensive but, as with all insurances, there are some restrictions, including but not restricted to, accidents due to participation in dangerous pastimes, war, flying or criminal acts, anyone engaging in active service in any armed forces of any nation, naturally degenerative causes or caused by suicide or self-harm.
- The cover is applicable on a 24 hour basis anywhere in the United Kingdom and the full policy wording showing the cover, conditions and full exclusions can be found on the FRSA website or a hard copy can be requested by emailing info@dwmoore.net or telephoning (01263) 713441.

OVERVIEW

We would very strongly recommend that you consider obtaining the benefits of this arrangement, which can be achieved by giving appropriate instructions to FRSA Headquarters (01953 455005).

BRIEF DESCRIPTION	AMOUNT	MAXIMUM PAYMENT PERIOD
Temporary total disablement caused by accidental bodily injury (maximum amount payable) excluding first 14 days of disablement	£175 per week	52 weeks
Permanent total disablement from any and every occupations caused by accidental bodily injury	£15,000	Lump Sum
Loss of limbs caused by accidental bodily injury	£15,000	Lump Sum
Permanent loss of sight caused by accidental bodily injury	£15,000	Lump Sum
Loss of sight in both eyes caused by sickness	£15,000	Lump Sum
Permanent total disablement caused by sickness from any and every occupation	£15,000	Lump Sum
Temporary total disablement caused by sickness, first 52 weeks of disablement excluded	£175 per week	52 weeks
Death of policyholder caused by accidental bodily injury	£30,000	Lump Sum
Death of member's partner caused by accidental bodily injury	£15,000	Lump Sum
Death of member's dependent child caused by accidental bodily injury	£5,000	Lump Sum

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Full policy details can be found at www.frsa.org.uk or a hard copy can be requested by via info@dwmoore.net

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CONTACT US

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