



PERSONAL ACCIDENT

Personal Accident insurance provides financial protection from bodily injury following an accident with a lump sum payment. Focus' facility is designed for occupational accidents only, and the rating is based on all employees – including clerical.

BENEFITS

- Occupational accident insurance
- Statement of fact basis – no proposal form required

CORE COVER

- Lump sum payable if within two years as the result of

bodily injury following an accident an insured person dies or is left permanently totally disabled

- 1 Death £30,000
- 2 Loss of two or more limbs, both eyes, or one of each £30,000
- 3 Loss of one limb or eye, permanent or total loss of speech, permanent or total loss of hearing £30,000
- 4 Permanent total disablement from any occupation £30,000
- 5 Fracture to pelvis, femur, skull or spine £500
- 6 Fracture to any other bone other than tarsals, metatarsals, phalanges, carpals, metacarpals or

phalanges £250

- Accident medical expenses – up to 25% of any amount paid under the above criteria, subject to a maximum of £10,000
- Funeral expenses – up to a maximum of £10,000 any one insured
- Personal hospitalisation – £50 per full 24 hours, up to a maximum of 52 weeks and one insured person

TARGET BUSINESS

- Groups of three or more insured persons
- Cover only available for PAYE Employees
- Clerical employees

focus

Insurance Solutions Provider

Product Range



Commercial



Construction



Professions

Business Combined

Computers

Excess Loss PL/

Products & EL

Health & Safety

Legal Expenses

Manufacturing Premises

Non-Standard Trades

Property Owners

Retail/Shops/Packages

Unoccupied Buildings

Building and Allied Trades

Contractors All Risks

Contractors Excess Loss

Public/Products Liability

Contractors Liability

Design and Construct PI

Excess Loss PL/

Products & EL

Group Personal Accident

Hazardous Location

Liability

Health And Safety

High Risk Liability

Jct 6.5.1.

Larger Contractors

Combined

Legal Expenses

Performance Bonds

Buildings & Property

Home Workers

Legal Expenses

Office Insurance

Performance Bonds

Personal Accident

Professional Indemnity

Public/Employers Liability

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