

09/07/2013

Unity Insurance Services
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Nigel Sayers
4th Newbury (St. John's)
19 Blyth Avenue
Thatcham
United Kingdom
RG19 4QW

Ref 1020744880

Dear Nigel Sayers

Insurance Receipt

Premium: £39.75

Paid by: Nigel Sayers

Group Policyholder: 4th Newbury (St. John's)

Policy type: Scout Personal Accident and Medical Expenses for Non-Member Helpers and Supporters

Period of Cover: From 08/07/2013 to 07/07/2014

With Compliments

Karen Stockbridge
Senior Account Handler
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Scout Personal Accident and Medical Expenses for Non-Member Helpers and Supporters

Schedule of Cover

Contract Number: B0716WRS122224601
Policy Number: PAME/00768/10

Date of Issue: 09/07/2013

Insurer: Lloyd's Syndicate Number 609 managed by Atrium Underwriters

Period of Cover: From 08/07/2013 to 07/07/2014
(both dates inclusive)

Group Policyholder: 4th Newbury (St. John's)

Business Description: Voluntary Youth Organisation

Premium: £39.75
The premium includes £2.25 Insurance Premium Tax at 6%.

Group Name	Number of Policyholders
4th Newbury (St John)	25

Aggregate Limit of Liability
Any One Event: £1,000,000

If the Aggregate amount of all Benefits payable under this Schedule exceeds the Any One Event Aggregate Limit of Liability the Benefit payable to each Beneficiary shall be proportionately reduced until the total of all Benefits does not exceed the Aggregate Limit of Liability.

Signed on behalf of Unity Insurance Services



Karen Stockbridge
Senior Account Handler

Scout Personal Accident and Medical Expenses for Non-Member Helpers and Supporters

Schedule of Benefits

Section 1 – Personal Accident

Policyholder:

Adult Supporters and Helpers who are not members of the Scout Association whilst attending and/or participating in the activities of the Group Policyholder including whilst travelling to and from such activities.

Operative Time:

Whilst a Policyholder is participating in organised Scouting activities including travel thereto and therefrom.

Benefit Description	Sum Insured per Policyholder	
	Policyholders aged 18 to 70 years	Policyholders aged under 18 years
1. Accidental Death	£20,000	£3,500
2. Permanent Total Disablement	£20,000	£15,000
3. a. Loss of sight in both eyes	£20,000	£15,000
b. Total loss of speech	£20,000	£15,000
c. Total loss of hearing in both ears	£20,000	£15,000
4. Loss of one or more limbs	£20,000	£15,000
5. Loss of sight in one eye	£20,000	£15,000
6. Total loss of hearing in one ear	£4,000	£3,000
7. Amputation or total loss of use of:		
a. a foot below the ankle (talo fibular joint)	£10,000	£7,500
b. a thumb	£4,000	£3,000
c. a forefinger or big toe	£3,000	£2,250
d. any other finger	£2,000	£1,500
e. any other toe	£800	£600
8. Total loss of use of		
a. the back or spine below the neck with no damage to the spinal cord	£8,000	£6,000
b. the neck or cervical spine with no damage to the spinal cord	£6,000	£4,500
c. the shoulder, elbow or wrist	£5,000	£3,750
d. the hip, knee or ankle	£4,000	£3,000
9. Hospital Confinement resulting from an Accident.	£10 per day	£10 per day
Benefit Period	365 days	365 days
	Policyholders aged 16 years and over and in full time gainful employment	Policyholders aged 16 years and over not in full time gainful employment
10. Temporary Total Disablement resulting from a Bodily Injury	£100 per week	£20 per week
Benefit Period	104 weeks	104 weeks
Excess	£200	£100

Section 2 – Illness

Policyholder:

Adult Supporters and Helpers who are not members of the Scout Association whilst attending and/or participating in the activities of the Group Policyholder including whilst travelling to and from such activities.

Operative Time:

Whilst a Policyholder is participating in organised Scouting activities including travel thereto and therefrom.

Benefit Description	Sum Insured per Policyholder	
	Policyholders aged 16 years and over and in full time gainful employment	Policyholders aged 16 years and over not in full time gainful employment
Temporary Total Disablement	£100 per week or weekly wage, whichever is the lesser	£20 per week
Benefit Period	52 weeks	52 weeks
Excess	£200	£100

Section 3 – Medical, Travel and Dental Expenses

Policyholder:

Adult Supporters and Helpers who are not members of the Scout Association whilst attending and/or participating in the activities of the Group Policyholder including whilst travelling to and from such activities.

Operative Time:

Whilst a Policyholder is travelling on or participating in an organised Scouting activity.

Benefit Description	Sum Insured per Policyholder	
	Policyholders aged 18 to 70 years	Policyholders aged under 18 years
1. Medical and/or Travel Expenses incurred in respect of Bodily Injury sustained or Illness occurring outside the United Kingdom.	£25,000	£25,000
Excess	£15	£15
2. Medical Expenses incurred in respect of Bodily Injury sustained or Illness occurring within the United Kingdom.	£10,000	£10,000
Excess	£15	£15
3. Dental Expenses.	£5,000	£5,000
Excess	£15	£15
4. Loss of or damage to clothing as a consequence of a Policyholder's clothing being surgically removed or being blood stained beyond repair.	£100	£100

Significant or Unusual Exclusions

Cover in respect of persons aged over 70 years is limited to:

- Benefit 1 - Accidental Death
- Benefit 3a - Loss of sight in both eyes
- Benefit 4 - Loss of one or more limbs by physical severance
- Benefit 5 - Loss of sight in one eye
- Benefit 9 - Hospital Confinement resulting from an accident only.

Aggregate Limit of Liability:

Any One Event: £1,000,000

If the Aggregate amount of all Benefits payable under this Schedule exceeds the Any One Event Aggregate Limit of Liability the Benefit payable to each Beneficiary shall be proportionately reduced until the total of all Benefits does not exceed the Aggregate Limit of Liability.

Complaints Handling Procedures and Service Standards

These service standards do not apply where we have been able to resolve your complaint by close of business on the business day following its receipt.

We will send you written acknowledgement of your complaint within five business days of its receipt, giving the name or job title of the individual handling the complaint for us (together with these details of our complaint handling procedures).

If we are able to complete our investigation of your complaint and provide a final response within five business days of receipt of your complaint we will include our findings in our acknowledgment letter. A final response is a written response from us which:

- Accepts your complaint and, where appropriate, offers redress **OR**
- Offers redress without accepting the complaint **OR**
- Rejects your complaint and gives reasons for doing so

Our final response letter will inform you that, if you remain dissatisfied with our response, you may refer your complaint to the Financial Ombudsman Service (FOS) but that you must do so within six months. You can contact the FOS by telephone on 0800 0234 567 (free from a landline) and further information is available at <http://www.financial-ombudsman.org.uk/>.

If we are not in a position to investigate and respond within five days we will first send you the acknowledgement letter referred to above and then, within four weeks of receiving your complaint, send you either:

- A final response **OR**
- An interim response, which explains why we are not yet in a position to resolve your complaint and indicates when we will make further contact (which must be within eight weeks of receipt of your complaint)

If we have sent you an interim response, we will, by the end of eight weeks after receipt of your complaint, send you either:

- A final response **OR**
- A response which:
 - Explains that we are still not in a position to make a final response, giving reasons for the delay and indicating when we expect to be able to provide a final response
 - Informs you that you may refer your complaint to the FOS if you are dissatisfied with the delay and encloses a copy of the FOS's explanatory leaflet

You may accept our response in writing at any time during this process, even if we have not yet issued a final response.

Access to the FOS is not available to some, mainly larger, companies (for example those with turnovers over €2 million); if we know that a complainant is not eligible to refer to the FOS we will not refer to the Ombudsman in our correspondence but we will explain how their complaint could be progressed if they remain dissatisfied with the resolution which we offer.

We undertake to treat all complainants equally and fairly regardless of whether or not they are entitled to refer to the FOS.

If the matter to which your complaint relates is the responsibility of another firm (for example an insurer), we will pass details to them, in writing, within five business days of receipt of your complaint and write to you to advising you of this.

Unity Insurance Services Our Terms of Insurance Business

About us

Unity Insurance Services is the trading name of Scout Insurance Services Limited, a wholly owned subsidiary of The Scout Association.

Unity Insurance Services is authorised and regulated by the Financial Conduct Authority. Our firm's Registration Number is 312976. We are permitted to arrange, advise on, deal as an agent of insurers and clients, and assist in claims handling with respect to non-investment insurance policies. You can check these details on the FCA's Register by visiting the FCA's website <http://www.fca.org.uk/firms/systems-reporting/register/search> or by contacting the FCA on 0845 606 9966.

Your duty of disclosure

Consumers: You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

Commercial customers: If the insurance is arranged wholly or mainly for purposes related to your trade, business or profession you have a duty to disclose all material facts whether or not the insurer asks for specific information. This duty applies throughout the life of your policy, and when you renew your insurance. Material facts are any facts which may influence the insurer's decision to accept the policy and/or what terms are applied. Failure to disclose a material fact may invalidate your insurance and could mean that your claim will not be paid.

How to cancel

You may have a statutory right to cancel this policy within a short period. Please refer to your policy summary or your policy document for further details. If you cancel you will receive a pro rata refund of premium from the insurer.

In the event of you cancelling your policy outside this period, you will receive a pro rata refund except when your policy is on a minimum premium charge.

Unity Insurance Services may retain an amount that reflects the administrative costs of amending (or cancelling) the policy. (See Fees and charges) Insurers are also entitled to make an administrative charge.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a client), except where the disclosure is made at your request or with your consent in relation to administering your insurance, and except where law requires us.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Managing Director at the address below.

We and/or the insurers and/or credit providers may use publicly available data from a variety of sources, including credit reference agencies and other external organisations to verify your identity or creditworthiness, to avoid fraud, and to obtain beneficial quotes and payment options on your behalf. Each of the searches may appear on your credit report whether or not your application proceeds.

By agreeing to these terms and conditions you agree to these uses of your information.

How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. If in doubt about whom you should contact, please contact us on 0845 0945 702.

Unity Insurance Services, 75 Marlborough Road, Lancing Business Park, Lancing, West Sussex, BN15 8UF
Registered in England and Wales, Registered Office at: Gilwell Park, Chingford E4 7QW, Company No. 5038294

Products & Insurers

We arrange and administer specialist policies on behalf of youth groups and charities. Our policies are tailored to the specific needs of this sector. These are generally sourced by us through a single insurer who we have selected on the basis of the quality of cover, price competitiveness and service they provide to our clients. We sometimes use the services of wholesale brokers, excess and surplus lines brokers, underwriter managers, managing general agents or reinsurance intermediaries to source such policies. If however your requirements are more specialised we will endeavour to source a more specific product from our panel of insurers on your behalf. You may request details of our insurers at any time.

Remuneration

Our remuneration will either be commission, payable by the insurer to us, or a fee, as outlined below. Commission represents a percentage of the premium which the insurer pays to us. We will provide details of the remuneration we receive in respect of arranging your insurance on request.

Fees and charges

At times we may charge a fee for our services. This will be notified to you before you incur any cost. Other specific fees and charges payable under this Terms of Insurance Business document are as follows: Returned cheque - £10.00; Instalment Plan Administration Fee - £5.00 or £10.00 (varying conditions apply, but you will be advised of this in advance.); Instalment Plan Late Payment Charge - £10.00; Amendment/Cancellation Fee - £5.00 (may be charged, but you will be advised of this in advance).

Block Transfers

In respect of some classes of insurance we may operate block insurance arrangements in order to provide competitive terms. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial for our clients.

This Terms of Insurance Business document constitutes both your acceptance that we may do this and your prior request for us so to do.

Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent of the insurer (in which case your policy is treated as being paid for), or we hold it in a separate client money bank account under the terms of a statutory trust in accordance with the FCA rules, to ensure your money is safeguarded at all times. We may transfer your money to another intermediary in some cases. We shall retain any interest earned on client money as permitted under the FCA rules.

By accepting this Terms of Insurance Business document, you are giving your consent for us to operate in this way.

Complaints

It is our intention to provide a high level of service at all times. However, if you have any reason to be dissatisfied with the service we provide, you should raise the matter in the first instance with the person who handles your account. Alternatively, you should contact the Insurance Manager at the address below or ring 0845 0945 702.

If you are not happy with our final response you have the right to refer your complaint to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0845 080 1800 and further information is available at <http://www.financial-ombudsman.org.uk/> If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting <http://www.fscs.org.uk/>.

Demands, Needs and Recommendation Statement

The purpose of this statement is to set out your insurance Demands and Needs and the reasons why we recommend this policy to you.

We gathered information in order to identify your requirements. This included facts that would affect the type of cover recommended, including any existing arrangements that you have in place.

We recommend that you proceed with the following product, as we believe it meets the Demands and Needs of Scout Groups wishing to insure against Personal Injury for Adult Supporters and Helpers who are not members of the Scout Association whilst attending and/or participating in the activities of the Group Policyholder including whilst travelling to and from such activities.

Cover: Scout Personal Accident and Medical Expenses for Non-Member Helpers and Supporters
Period of Cover: from 08/07/2013 to 07/07/2014
Insurer: Lloyd's Syndicate Number 609 managed by Atrium Underwriters
Policyholder: 4th Newbury (St. John's)

Premium: £ 37.50
Insurance Premium Tax: 6% £ 2.25
Total Premium: £ 39.75

The policy is subject to a minimum premium of £37.50 plus Insurance Premium Tax. Please note that premiums are calculated on the maximum number of different Non-Member Helpers and Supporters who might help during the year, not on the basis of the maximum number at any one time.

The Insurer has been selected on the basis of a single insurer selected as being suitable following an assessment of similar products commonly available.

Please see the attached Schedules of Cover and Benefits for details of the premium and benefit limits. Significant or Unusual Exclusions are detailed in the attached Policy Schedule. Please read this very carefully, paying particular attention to any significant or unusual exceptions and limitations.

09/07/2013

Nigel Sayers
4th Newbury (St. John's)
19 Blyth Avenue
Thatcham
United Kingdom
RG19 4QW

Ref 1020744880

Dear Nigel Sayers

Policy type: Scout Personal Accident and Medical Expenses for Non-Member Helpers and Supporters
Insured: 4th Newbury (St. John's)
Policy no: PAME/00768/10

Gross Premium: £ 37.50
Insurance Premium Tax: 6% £ 2.25
Total Premium: £ 39.75

Thank you for payment of the premium for the above policy. Enclosed is your schedule of cover for the current period of insurance.

It is important that you examine this document and ensure it is in accordance with your instructions. If you feel it is incorrect in any way or if you have any queries please let us know immediately.

We would also like to remind you that you are required to disclose to insurers all changes in or additions to material facts and it is necessary to do so immediately they become known to you. Material facts are those facts which might influence insurers in acceptance of, or assessment of, your insurances. If you have any doubt as to your duty of disclosure please contact us as failure to do so could invalidate your policy.

Please let us know if we can be of any further assistance for any of your other insurance needs or if you have any questions.

Yours sincerely

Karen Stockbridge
Senior Account Handler
T: 01903 768519
E: karen.stockbridge@unityins.co.uk
www.scoutinsurance.co.uk