

Dear Flexi-Worker

Personal Accident Insurance (PAI) Scheme

The PAI Scheme is an insurance scheme which covers you against accidental bodily injury whilst on assignment with Single Resource Limited, Extra Personnel Limited or Extra Personnel Automotive Limited. If you choose to join the insurance scheme, you are covered whilst on assignment or whilst travelling to or from assignment locations from your normal place of residence.

The PAI scheme is not mandatory and you must elect to participate after satisfying yourself that the cover is appropriate and specific to your individual requirements. In this regard, we would refer you to the enclosed policy summary and Question and Answer document entitled "Group Personal Accident Insurance Plan".

The insurance cover is provided by Aviva Insurance Limited and administered by Trusted Owl on behalf of The Staffing Group ("TSG"). Trusted Owl is a trading name of TSG Financial Services Ltd, who will arrange for completion of the application form and administration of the premium.

If you would like to benefit from this insurance cover whilst working for Single Resource Limited, Extra Personnel Limited or Extra Personnel Automotive Limited, the cost of participation is £2.65 per week (inclusive of all administration costs, commissions and Insurance Premium Tax). Trusted Owl will arrange for you to sign a mandate whereby the premium can be deducted from your NET pay and paid direct to Trusted Owl being the administrator of the PAI scheme.

Please note that neither Single Resource Limited, Extra Personnel Limited, nor Extra Personnel Automotive Limited will benefit from you becoming a member of the scheme.

The cover will commence on day one of your first assignment, provided you have completed the paperwork provided by Trusted Owl.

How is the Premium Broken Down?

Personal Accident Insurance Premium including Insurance Premium Tax	£0.42
Administration Charge (retained by Trusted Owl)	£2.23

Total Charges	£2.65
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If you would like to proceed, please read the policy carefully paying particular attention to the policy exclusions (section on "significant policy limitations" and "what is not covered") are particularly relevant). For example, the insurer shall not be liable for any claim arising directly, indirectly or attributable to any displacement of affection of the spine, its discs or associated musculature arising from any gradually operating cause or any naturally occurring condition or degenerative process.

The Staffing Group Ltd and Trusted Owl (A Trading name of TSG Financial Services Limited) are appointed representatives of Resolute-IS Ltd and we would ask you to ensure you fully understand our regulatory relationship with Resolute – IS Ltd which is set out in the Initial Disclosure Document.

Please rest assured that any information supplied by you will remain confidential and for the sole purpose of the PAI scheme.

Full Policy Wording

In addition to the policy summary, you should also make yourself aware of the full policy conditions which, for ease of reference, can be located at each branch and site or by downloading a copy from the following web-site www.extrapersonnel.co.uk or www.singleresource.co.uk

Should you wish to make a claim, or require further information, please contact a member of the Trusted Owl team on 0800 197 1117. This is a Freephone number so you will not be charged.

Yours faithfully



Jeremy McGrail
Managing Director



ep | professional
experts in people

Registered in England and Wales. Company Number: 5801688
Directors: S P Price, C M Price, J C McGrail
Company Secretary: C M Price

About Our Insurance Services

The Staffing Group Limited
Forster House
Hatherton Road
Walsall
West Midlands
WS1 1XZ

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer?

We only offer products from Aviva Insurance Limited, a Personal Accident Insurance policy.

3 Your Right to Exit the Scheme

This insurance policy is **not** mandatory and you can exit at any time without having to provide a reason. To exit, please complete an Exit Agreement form and by giving minimum 5 days' notice, which can be obtained from your consultant or contacting the Trusted Owl team on 0800 197 1117.

4 Which service will we provide you with?

You will not receive advice or a recommendation from us. You will need to make your own choice about how to proceed.

5 What will you have to pay us for our services?

For the Personal Accident Insurance a total of £2.65 per week which includes the insurance premium, insurance premium tax, administration costs and commission. Please refer to the accompanying letter for details.

6 Who regulates us?

The Staffing Group Limited and Trusted Owl (A trading name of The Staffing Group Financial Services Limited) are an appointed representative of Resolute-IS Limited which is authorised and regulated by the Financial Conduct Authority. Resolute-IS Ltd's FCA Register number is 540258. Resolute-IS Ltd's permitted business is arranging cover and assisting clients with the administration of their policies (including helping with claims) in connection with general insurance. You can check this on the FCA's Register by visiting www.fca.org.uk or by contacting the FCA on 0845 606 1234.

7 What to do if you have a complaint

If you wish to register a complaint, please contact our Principal, Resolute-IS Ltd, directly:
...in writing Write to The Managing Director, Resolute-IS Ltd, 3 Vigo Place, Aldridge, Walsall, WS9 8UG... **by phone** Telephone 01922 745836. Alternatively, if insured by this service you can also contact Aviva Insurance Limited direct at The Mezzanine, St Helens, 1 Undershaft, London, EC3P 3DQ.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8 Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. The FCA operate a compensation scheme known as the Financial Services Compensation Scheme (FSCS). We are covered by this scheme that is designed to respond in the event of intermediary (or insurer) insolvency. You may be entitled to compensation from the scheme if we cannot meet our financial obligations. Whether you will be entitled to compensation depends on the type of business you have placed and your circumstances. For further information about the compensation scheme arrangements are available from the FSCS on 0207 77414100 or at <http://www.fscs.org.uk>

Affinity Solutions

Personal Accident Policy Summary

Group Policyholder: TSG Financial Services Ltd

Group Policy No: 25229946 ECA

This summary of cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten by Aviva Insurance Limited.

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	To find further details
Personal Accident Cover applies to all temporary employees who have agreed to pay the required fee to the group policyholder. Accidental bodily injury which causes: Death £75,000 Permanent Total Disablement (any and every occupation) £75,000 Loss of Sight in one or both eyes £75,000 Loss of Hearing one ear £18,750 Loss of Hearing in both ears £75,000 Loss of one or more Limbs £75,000 Loss of Speech £75,000 Temporary Total Disablement £250 per week Temporary Partial Disablement £Nil per week 14 Day Excess Period 52 Weeks Benefit Period	This section does not cover: <ul style="list-style-type: none"> any gradually operating cause sickness or disease any naturally occurring condition or degenerative process This policy does not cover: <ul style="list-style-type: none"> war in the Country of Residence any kind of flying other than as a passenger being a full time member of the armed forces suicide or self harm criminal acts being insane countries the FCO advise against all travel to Permanent Total Disablement if an Insured Person is retired from gainful employment and receiving a pension of any kind Temporary Total Disablement and/or Temporary Partial Disablement is only payable to an Insured Person in gainful employment Section age limit – up to 75 years	Page 8 Exclusions Page 11

Effective Time

Whilst An Insured Person is carrying out their occupational duties for their employer either on or away from their employer's premises
While an Insured Person is on their employer's premises.
While an Insured Person is travelling between their place of residence and place of work for their employer. While an Insured Person is travelling between their places of work where the travel is at the expense of their employer. While an Insured Person is getting in and out of, travelling in, loading or unloading, carrying out emergency road-side repairs to and re-fuelling a motor vehicle owned, hired by, or leased to their employer, or an insured person (in respect of an Insured Person, where travel is at the expense of the employer, or any vehicle temporarily replacing it.

Extensions

1) In the event of a claim being paid in respect of Death the amount payable will be increased by 5% per each dependant child up to a maximum of 25% of the benefit, but for a total amount of no less than £5,000, subject to a maximum cumulative amount payable of £500,000.

2) In the event of an insured person being admitted to a hospital as an in-patient in the United Kingdom or their permanent country of residence, which is beyond a 10 mile distance from their normal place of residence in the United Kingdom or their permanent country of residence, we will pay the costs of transporting the insured person's relative or partner or child as requested by the insured person to visit them, up to a maximum of £2,500.

3) In the event of bodily injury being sustained by an insured person which results in the continuous unconscious state of that insured person, we agree to pay the insured person an amount of £50 per day or part thereof of continuous unconsciousness, up to a maximum period of 730 days. This will be in addition to any amount paid under the Hospitalisation Benefit.

United Kingdom

For the purposes of this policy means England, Scotland, Wales, Northern Ireland and the Channel Islands.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Duration of Policy

The policy will remain in force for 12 months from date of commencement and annually renewable.

Right of Cancellation

We may also cancel this policy at any time by sending not less than 30 days notice in writing to the Policyholder's last known address.

How to Claim

If you need to make a claim please call our claims line on **08000 516 583**. Our line operates 9am to 5pm, Monday to Friday.

Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

If you remain unhappy with the decision received, you may write to

Chief Executive UK Insurance,
Aviva,
8 Surrey Street,
Norwich,
NR1 3NS

Or e-mail details of your complaint to ukgiceo@aviva.co.uk

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Aviva: **Confidential**

V15 Nov 18 Extra Personnel Automotive Limited, Extra Personnel Limited and Single Resource Limited are subsidiary companies of The Staffing Group Limited

Flexi-Worker Benefits

Group Personal Accident Insurance Plan

What is the Group Personal Accident Insurance Plan?

Group Personal Accident Insurance Plan is an insurance scheme which covers you against accidental bodily injury whilst working on Assignment for Extra Personnel Limited, Single Resource Limited or Extra Personnel Automotive Limited travelling to and from these workplaces from your normal place of residence. This insurance is currently provided by Aviva Insurance Limited.

Who is covered?

Any person working for Extra Personnel Limited, Single Resource Limited or Extra Personnel Automotive Limited will be covered, provided you have completed a salary deduction form.

What does it cost?

The total cost including the insurance premium, premium tax, administration costs and commission is £2.65 per week, this will be passed across to Trusted Owl.

When does my cover start?

If you choose to join the scheme you will be covered on all assignments provided you have signed the Salary Deduction form at registration.

When does the cover apply?

Whilst an Insured Person is carrying out their occupational duties for their employer either on or away from their employer's premises.
While an Insured Person is on their employer's premises.
While an Insured Person is travelling between their place of residence and place of work for their employer.
While an Insured Person is travelling between their places of work where the travel is at the expense of their employer.
While an Insured Person is getting in and out of, travelling in, loading or unloading, carrying out, emergency road-side repairs to and re-fuelling a motor vehicle owned, hired by, or leased to their employer, or an insured person (in respect of an Insured Person, where travel is at the expense of the employer, or any vehicle temporarily replacing it).

Can I Exit the scheme?

Once in the scheme you can exit by completing an Exit Agreement form and giving a minimum of 5 days' notice. For more details, contact your Extra Personnel Limited, Single Resource Limited, Extra Personnel Automotive Limited representative or Trusted Owl on 0800 197 1117.

Is there any waiting period before a weekly benefit claim is paid?

The first 14 days of every claim is excluded. A medical certificate will be required before benefits can be paid.

How long will the weekly benefit be payable?

After the first 14 days for up to 52 weeks.

What benefits are payable?

As a result of an accident

Death: £75,000

Capital Sums: £75,000

(loss of arm, leg, sight, speech, hearing etc)

Total Temporary Disablement: Up to £250 weekly benefit

Medical Expenses incurred in connection with a valid claim up to a maximum of £15,000.

Additional standard benefits include:

- 5% additional benefit (up to 25% of sum insured) payable to child of a fatally injured Flexi-Worker subject to minimum of £5,000 payment per dependent child (maximum of 5 children)
- Hospital in-patient benefit of £50 per day, for up to 365 days, following an accident

What is not covered?

Please read the full policy wording which sets out all of the features, terms, conditions, limitations and what is not covered. You should review the cover periodically to ensure it continues to meet your needs.

What do I do in the event of a claim?

Please contact a member of Trusted Owl on 0800 197 1117.

Where can I get further information?

You will be provided with a key facts policy summary and a full policy wording is available upon request by calling 0800 197 1117 and asking to speak to Trusted Owl.

November 2018

