

Essential Benefits Insurance

For UK & INTERNATIONAL HAULIERS and COACH OPERATORS

NAME ANY TRADE ASSOCIATIONS TO WHICH YOU BELONG

COMMENCEMENT DATE REQUIRED

Proposer
COMPANY OR INDIVIDUAL

Address

Business/Occupation

Emergency contact

Telephone Numbers

Your email address

TITLE	FORENAME	SURNAME
POST CODE		
NAME		
DAYTIME	EVENING	

How many Goods Vehicles do you operate? Specify the maximum number of vehicles abroad at a time

Is this cover for all your crews all the time? Yes/No Or only International Vehicle crews whilst operating abroad? Yes/No

If less than 5, specify below the vehicles and registration numbers

If you wish to insure Named Individuals rather than the crews of your vehicles (for example, you do not always use the same vehicle and you want cover for yourself only) then, just insert the names of the people to be covered instead of vehicle details.

Bronze Cover	Silver Cover - 60 and under	Gold Cover - 60 and under	List your own Benefits	
Amounts per unit of cover	Amounts per unit of cover	Amounts per unit of cover	Benefit (see page 4 for details and amounts)	Number of units 0 to 5
Hospital Benefit £30 per day plus Relatives accom & travel £600	Hospital Benefit £30 per day plus Relatives accom & travel £600	Hospital Benefit £30 per day plus Relatives accom & travel £600	Hospital Benefit plus Relatives accom & travel	@£7
Replacement Driver £1000	Replacement Driver £1000	Replacement Driver £1000	Replacement Driver	@£28
Occupational Accident Capital Benefit £10000			Occupational Accident	@£15
	24 Hour Accident Cover Capital Benefits £10000 Weekly Benefit £100 / 52 weeks	24 Hour Accident Cover Capital Benefits £10000 Weekly Benefit £100 / 52 weeks	24 Hour Accident Cover (age 60 and under)	@£66
		24 Hour Illness Cover Capital Benefits £10000 Weekly Benefit £100 / 52 weeks	24 Hour Illness Cover ONLY available with 24 Hour Accident Cover	@£50
		Cab Contents £500 / Money £200	Medical Loss of Licence	@£93
			Cab contents and Money	@£16
			Not available on its own	
UK Return Home costs £500	UK Return Home costs £500	UK Return Home costs £500	UK return Home costs	@£2
State the number of units required from 0 to 5	State the number of units required from 0 to 5	State the number of units required from 0 to 5	Total the cost of the items included X number of units	£
£50.00 inc IPT per person or vehicle per unit	£100.00 inc IPT per person per unit	£165.00 inc IPT per person per unit	Add 6% IPT	£
			Total Price per person	£

Please see additional questions on page 2 for each person effecting cover for 24 hour accident illness or loss of licence

I have read and understand the definition of Material Facts on Page 2. I have read and understand the Declaration on Page 2. If there is anything you do not understand, you must ask. (Contact Transmed on 08456.121003). If it has been necessary to state any exceptions to the declaration, I have attached it hereto.

Signed

Dated

AGE RESTRICTION

The maximum age is 60 years at the time of effecting Cover for each Insured Person under the Silver and Gold Cover packages and under 24 Hour Accident Illness and/or Medical Loss of Licence in List your own Benefits.

ADDITIONAL QUESTIONS for everybody effecting 24 Hour Accident Illness and/or Medical Loss of Licence cover.

Name Height Weight Date of Birth

Has your licence been "clean" (with no prosecutions pending) for 3 years? Yes/No If No, please give details

MATERIAL FACTS

It is a condition of this Insurance that all Material Facts have been disclosed to the Insurers. Failure to do so may affect the rights of the Insured Person under this Insurance. A Material Fact is a fact likely to influence Insurers in the acceptance or assessment of the insurance (for example the health of an Insured Person or that of a Close Relative). If there is any doubt as to whether a fact is a Material Fact then for your own protection it should be disclosed.

DECLARATION

This declaration applies to each Insured Person and it is necessary for the person signing the form to check with each Insured Person (now or included later) to ensure accuracy. I confirm that the following statements are correct.

- I am not currently insured against accident or illness
- I do not intend to fly other than as a passenger and then not in excess of 20 times per annum
- I do not engage in any occupation, sport, pastime or activity which is likely to involve an extra risk of accident such as winter sports, scuba diving, rock or mountain climbing using ropes or guides, potholing, parachuting, horse riding, any form of racing as a driver or rider, riding a motor cycle or scooter, playing football or rugby.

I have not suffered from:-

a slipped disc or other spinal disorder, a hernia, any rheumatic or arthritic condition, high blood pressure, heart condition, a circulatory disorder, rheumatic fever, diabetes, clinical depression or anxiety, any nervous or mental condition, fainting episode or black out, fits or paralysis, any alcohol or drug addiction, any uncorrected defect in sight or hearing or other senses or faculties, any respiratory, urinary or allergic condition or any disorder of the digestive system.

In the last five years I have had no conditions needing medical treatment or advice or any symptom or tendency that might necessitate this in the future nor any accident or illness that has prevented me from attending to my occupation for a period in excess of 7 days.

I do not have any reason to believe that I could test positive for HIV / AIDS or Hepatitis B or C nor any other sexually transmitted disease.

I have not had any life, accident or illness insurance declined or cancelled or issued subject to special terms.

I declare that to the best of my knowledge and belief all the information I have provided in connection with this Application whether in my own hand or not is true and that all Material Facts have been disclosed to the Insurers.

SEE MATERIAL FACTS ABOVE. I understand any non-disclosure or misrepresentation of a Material Fact may entitle underwriters to void the insurance cover. I agree that this Application shall be the basis of the contract of insurance. In the event of any claim being refused by the Insurers, I agree to repay all sums expended on my/our behalf. I also agree to repay any sums so expended in excess of the insured sum. I understand that the Insurers will determine their terms and conditions upon the information which I have provided and I further understand that the signing of this Application does not bind me to complete nor Insurers to accept the Insurance.

All Insurers invariably request General Practitioner's verification of pre-existing conditions in the event of a claim.

Please state here and give details of any exceptions to the above declaration.

SUMMARY OF COVER

In recognition of the problems facing hauliers and coach operators when an accident or illness prevents a crew member from working, **Transmed Insurances** have been devised to provide protection under the **OPTIONS** Policy for the employer, for the crew member and for his family.

Transmed Essential Benefits Insurance provides help in the UK and internationally towards the cost of a replacement driver, occupational accident benefits or 24/7 insurance protection following accident or illness, medical loss of licence and other related benefits, the details of which are given below and,

Transmed Medical & Repatriation Expenses Insurance provides Medical Repatriation and other expenses incurred whilst working overseas. There is a separate form giving the details.

WHAT IS COVERED

Cover includes all manual and non-manual activities consistent with the Insured Person's occupation as vehicle crew including (but not limited to) loading unloading erecting dismantling vehicle checks roadside repairs and the conveyance of hazardous goods (subject to ADR Certificate). Cover applies within the selected geographical limits during the period of insurance continuously from the loading and departure at the commencement of each new trip to completion and return to the depot for any number of National and International trips, or if you have elected to limit cover to International work, from the point of UK departure to the point of UK return for any number of trips.

If included, cover for 24 Hour Accident, 24 Hour Illness and/or Medical Loss of Licence applies continuously during the period of insurance whether at work or not. Please see page 4 for the details of each Section of the Policy.

WHAT IS NOT COVERED

- a) Expenses incurred more than 12 months after the incident except as may be specifically provided for.
- b) Any replacement driver or travel expenses claim worth less than £40.
- c) Deliberately fraudulent or false claims or statements.
- d) Temporary Disablement benefit exceeding two thirds of the Insured Person's gross weekly earnings.
- e) Medical or surgical treatment unless it was necessary after an Accident or Illness.
- f) The Temporary Disablement excess which is the first 14 days.
- g) loss or theft not reported to the Police within 24 hours, breakage of or damage to fragile items and loss, theft of or damage to Valuables or Money if left unattended.
- h) Vehicle parts and accessories.
- i) The Money / Cab contents excess which is the first £25.
- j) Travel against health requirements stipulated by a carrier, handing agents or public transport provider.
- k) Travel against Foreign Office advice.
- l) Activities inconsistent with employment as haulage or coach driver or crew other than amateur activities.
- m) Suicide or willfully self-inflicted injury or illness, anxiety, stress or depression, HIV, AIDS and other sexually transmitted diseases, alcoholism, drunkenness or the use of drugs.
- n) Self-exposure to needless peril except in an attempt to save human life.
- o) Engaging in any criminal or illegal act.
- p) Consequential Loss of any nature, except as may be specifically provided for in this insurance.
- q) Pre-existing conditions sufficient to prevent continuance of the Insured Person's LGV or PCV licence.
- r) War, terrorism, revolution, and the like, confiscation, requisition or destruction by any government and the like, ionising radiation or radioactive contamination or any risk from nuclear equipment. pressure waves by aircraft or other flying objects travelling at sonic or supersonic speeds. Full details are set out in the Policy.

GLOBAL RESPONSE – 24/7 ASSISTANCE SERVICE

The Transmed **OPTIONS** Policy is backed by 24 hour assistance. In the event of a Medical Emergency contact may be made with the assistance service at any time of the day or night. Full details are set out in the Policy.

NOTES

Worldwide extension

Prices shown in the table on page 1 do not include the extension to include worldwide non-occupational 24 hour accident illness or loss of licence. This can be added at any time at a flat premium of £27 plus IPT per person.

Fleet discount scale

- 5 to 9 vehicles - 15%
- 10 to 14 vehicles - 20%
- 15 to 23 vehicles - 25%
- 24 to 40 vehicles - up to 40%
- over 40 vehicles - by arrangement

Loss of Licence Company Scheme

A separate benefit scale and rating is available for Medical Loss of Licence Company Schemes

DAILY HOSPITAL BENEFIT

Cover is for incidental expenses such as consumables and telephone costs whilst confined to hospital. The amount is a flat £30 per day for up to 20 days. Cover also provides up to a further £600 for relative's travel and accommodation expenses if you are confined to hospital away from home as a result of an accident or illness at work in the UK. (Separate arrangements for relatives travel and accommodation exist in the Medical and Repatriation Section of the Policy for the same circumstances whilst you are abroad).

The premium is £7 per vehicle per unit. Up to 5 units can be included.

REPLACEMENT DRIVER BENEFIT

Cover is up to £1000 for a Replacement Driver to travel to a stranded vehicle to continue the journey if the original driver cannot continue on medical grounds. The amount payable can include up to £400 towards extra costs incurred to hire-in such replacement driver.

The premium is £28 per vehicle per unit. Up to 5 units can be included.

OCCUPATIONAL ACCIDENT BENEFIT

Cover is an Accidental Injury Benefit of £10000 for Death, for Loss of Eyes or Limbs or for Permanent Total Disablement for incidents arising at work.

The premium is £15 per vehicle per unit. Up to 5 units can be included.

24 HOUR ACCIDENT BENEFITS

Cover applies 24 hours per day within the Geographical Limits which you have selected whether you are working or not and also applies anywhere in the world whilst you are not working provided that the appropriate extra premium has been paid. For this reason we have to know whether you are involved in any hazardous leisure pursuits. If you are, we may well still be able to provide cover for you but cover might not be available instantaneously and it may affect the premium required. **One Unit of cover** provides these benefits:-

Death	£10000
Loss of one or both eyes	£10000
Permanent total disablement	£10000
Temporary total disablement	£100 per week

The temporary total disablement benefit is not paid for the first fortnight but is then paid in arrears according to Medical Certificates received at the equivalent rate for up to a year. The amount payable is determined by the number of units purchased (up to five units) and is limited to the maximum of two-thirds of your Gross Earnings established from wage-slips or your accountants' confirmation.

The premium is £66 per person per unit. Up to 5 units can be included.

24 HOUR ILLNESS BENEFITS

This Cover can be added to Personal Accident Benefits as above.

The premium is £50 per person per unit. Up to 5 units can be included.

MEDICAL LOSS OF LICENCE BENEFITS

This option **can be taken on its own or** as an extension to 24 Hour Accident Benefits. If your livelihood depends on your LGV or PCV driving licence and if your licence were to be withdrawn by the licence authority on medical grounds following accident or illness then this option would provide a lump sum benefit. The amount of benefit depends upon the number of units purchased (up to five units) as shown in the undernoted scale.

One Unit of cover provides this benefit:-

Up to 39 years of age	£10000 per unit
Up to 49 years of age	£7500 per unit
Up to 59 years of age	£5000 per unit

The premium is £93 per person per unit. Up to 5 units can be included.

For company schemes where the intention is to provide an increasing benefit for long serving drivers, an alternative method of calculating the premium and an alternative benefit scale is available.

CAB CONTENTS AND MONEY COVER

Cover is up to £500 in total per person and includes up to £200 for Money and up to £400 for valuables. The full details are set out in the Policy or can be supplied on request. A claims excess of £25 applies.

The premium is £16 per vehicle per unit. Up to 5 units can be included.

RETURN HOME COSTS

Costs up to £500 not otherwise covered under the Medical and Repatriation Section of the Policy to return home from anywhere in the Geographical Limits following Accident or Illness at work, breakdown and/or stolen vehicle.

The premium is £2 per vehicle per unit. Up to 5 units can be included.