

It can't happen to me!

Crossing your fingers isn't enough

Find out here about valuable cover against occupational accidents at your workplace and accidents during travel to and from your place of work.

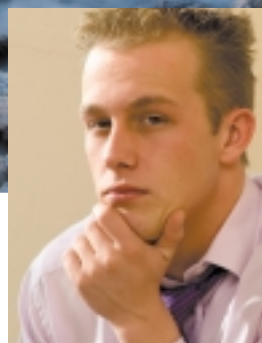
We have arranged comprehensive and competitive insurance cover against the risk of accidental bodily injury occurring while working as an employee of Gabem Management Limited (GML). If you are employed by Gabem we strongly advise you to take advantage of this policy because it offers good benefits at a cost of just £2.75 per week. This cover is also available to you if you work through Gabem CIS or Gabem Solo.

If you were to have an accident, we are sure you would appreciate the financial assistance this policy provides.

This document provides a summary of the benefits payable, but please refer to the policy itself for full details of the terms and conditions applicable. Ask Gabem for a copy of the policy terms and conditions if you wish to see the full details.

Additional Optional Cover 24-hour

For an additional cost of £1.50 you can opt for 24-hour cover that we have arranged with our insurers. You must still be working as an employee or sub-contractor via GML, and paying the additional premium, for this cover to apply.



Personal Accident Insurance Cover

You may only make a claim under the policy if the accident results in your being unable to work for 15 days or longer.

Benefits will be payable if the accident occurs in one of the following circumstances:

- Accidental bodily injury occurring in the workplace.
- Accidental bodily injury occurring whilst commuting to or from the workplace
- Accidental bodily injury suffered as a direct result of an unprovoked, malicious assault by another person.

Benefits are as follows:

- 1. Accidental Death £100,000**
In the event of a claim being paid for accidental death, the benefit payable under that section will be increased by 5% per dependant child up to a maximum of £25,000.
- 2.** In the event of an insured accident resulting in an employee being unable to work for 15 days or longer, a benefit of £400 or 75% of gross earnings whichever is the lower, is payable for each week of incapacity (excluding the first two weeks) for a period of up to 52 weeks.
- 3.**

a) Loss of one or more limbs	£40,000
b) Loss of one or both eyes	£40,000
c) Permanent Total Disablement	£40,000
- 4. Total loss by physical severance or total permanent loss of use of all of:**

(i) One thumb	£12,000
(ii) One index finger	£8,000
(iii) One finger other than an index finger	£4,000
(iv) One great toe	£6,000

5. Total and permanent loss of use of:

(i) One shoulder	£10,000
(ii) One elbow	£10,000
(iii) One wrist	£8,000
(iv) One hip	£8,000
(v) One knee	£8,000
(vi) One ankle	£8,000

6. Total and permanent loss of:

(i) Hearing in both ears	£40,000
(ii) Hearing in one ear	£10,000
(iii) Speech	£40,000
Quadriplegia	£100,000
Paraplegia	£25,000

7. Hospitalisation Benefit:

The insurer will pay the insured person £50 per day or part thereof up to a maximum of 365 days in the event of an insured person being admitted to a hospital as an inpatient as a result of accidental bodily injury. The benefit will be increased to £100 per day or part thereof on public or bank holidays.

8. Funeral Expenses:

The insurers will pay up to £5,000 Funeral expenses incurred after payment of benefit under Benefit 1. Accidental Death.

9. Hospital Transfer:

If an insured employee is being treated as a hospital in-patient, which is outside a radius of 25 miles from his/her usual place of residence, following accidental bodily injury covered by this policy, the Insurers will pay up to £2,000 in respect of reasonable costs of hire of a private ambulance to transfer the insured employee to a local hospital subject to:

- The expected hospital stay to last for at least 7 days
- The transfer is made with the approval of the Consultant treating the insured employee
- A bed being available at the nearest suitable local hospital.

10. Coma:

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

11. Electrocution:

In the event of a claim being paid for death or permanent disablement as a result of electrocution the sum insured will be increased by 25%.

Exclusions:

- Accidents or previous injuries prior to commencement of the insurance are excluded
- Sickness or illness are also excluded
- Back injury claims due to lifting, twisting, turning or wrenching are not covered by this insurance
- Partners/spouses are not covered by this insurance
- Motor vehicles are not covered by this insurance, you will still require car insurance
- Bodily injury resulting from intentional self-injury, suicide or attempted suicide, any unlawful act, flying unless as a fare-paying passenger
- Any naturally occurring condition or degenerative process or any gradually operating cause or being affected by alcohol or drugs.

Age limit:

This cover is available until the age of 70, after which the benefits paid are reduced up to a maximum age of 75 (ask Gabem if you need further information).

Full Medical evidence is required for the duration of the claim. A Second Opinion facility is available as part of this coverage, see policy for full details

If you would like further information, please contact our Operations Team by calling 01798 861100, or send an email to enquiries@gabem.com

Gabem Management Limited,
Waterside, Halfway Bridge,
Lodsworth, West Sussex, GU28 9BP
Tel: 01798 861100
Email: enquiries@gabem.com
Text messages: 07937 985389
Fax: 01798 861101
Website: www.gabem.com

Registered in the United Kingdom
Registration number: 4775883
Registered address: Waterside, Halfway Bridge, Lodsworth,
West Sussex, GU28 9BP

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Freedom to work the way you want