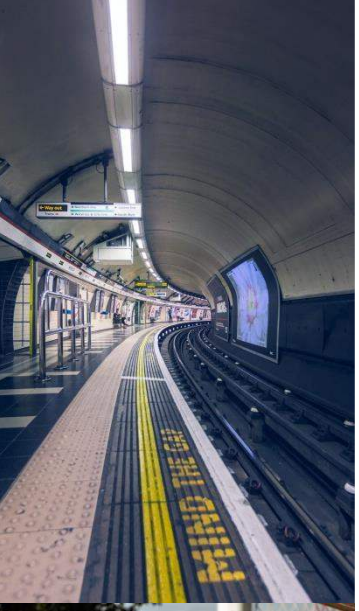

CSP

CRISPIN SPEERS & PARTNERS LTD

Personal Accident Insurance

Reassuring Financial Protection

Extensive Cover

Dedicated Claims Team

No Excess

Significant Fixed Benefits

Worldwide 24/7 Protection

Most Activities Covered

Please refer to the full policy wording available from your employer for the full policy terms and conditions.

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Crispin Speers & Partners Limited | Authorised and Regulated by the Financial Conduct Authority | Firm Reference Number. 311507
Registered in England Number. 1960404 | Registered Office: St Clare House, 30-33 Minories, London EC3N 1PE

CSP PAI Leaflet V2 10/25

CRISPIN SPEERS & PARTNERS LTD

Frequently Asked Questions

This leaflet is designed to provide more information on the personal accident insurance. You should refer to the full policy wording, available from your employer, for the full policy terms, conditions and exclusions.

Q. What is Personal Accident Insurance?
A. Personal Accident Insurance provides a cash amount if you suffer an injury as a result of an accident. It provides a degree of financial security in an uncertain world.

Q. How much compensation is paid?
A. The amount is based on the injury itself and the amount of cover purchased. Please refer to the Scale of Benefits in the policy wording.

Q. What if I have other insurance covering this event?
A. This insurance will pay the lump sum even if you have other policies covering the same event or are entitled to compensation from another party.

Q. What is an "Accident"?
A. An "Accident" is defined as "a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the period of insurance."

Q. What injuries are covered?
A. The insurance covers your death, loss of limbs, loss of eyesight, loss of hearing and a number of other serious outcomes. It also includes benefits for lesser injuries such as fractures and burns.

Q. How quickly will I be paid?
A. Payment will be made as soon as the medical evidence supports the occurrence of the injury and where necessary the prognosis is established.

Q. Can I nominate beneficiaries in the event of my death?
A. There is no provision within this insurance for you to nominate a beneficiary. If you die intestate (without a will) then the courts will appoint an administrator who will ensure that your estate receives all money due and will allocate this according to their understanding of the situation. If you make a will then you can state your wishes, and these will be carried through by your executors.

For more frequently asked questions, please scan the QR code or visit https://www.cspinsurance.com/faqs/ and select Employee Benefits, Personal Accident Insurance.