

Personal Accident Insurance

Version 2
22 August 2007

1. Introduction

Highland Council staff shall be covered by a Personal Accident Insurance Scheme on the basis that the benefits on death arising out of and in the course of employment including commuting to and from work be set at 5 x annual salary, with other benefits and conditions as summarised below.

2. Personal Accident Insurance Cover

The Highland Council Scheme for all staff is framed in the following terms:-

3. Cover

Accidents of Occupation only including bodily injury sustained by the insured Person arising out of and in the course of his/her employment including commuting to and from work.

4. Benefits

Death	5 Times Salary
Loss of Limb or Sight	5 Times Salary
Permanent Total Disablement	5 Times Salary
Permanent Partial Disablement	% of Capital Sum
Temporary Total Disablement	Benefits paid to Council for up to 24 months depending on length of service. Salary will be paid to employee for up to 24 months less payment made by the Council's Statutory Sick Pay Scheme.

5.

Exclusions

There are a number of exclusions under the policy, e.g , use of drugs or intoxicants and other exclusions normal to Personal Accident policies.

6.

Claims Procedure

Employee completes personal accident form this can be accessed via [publicfolders/allpublicfolders/services/finance/insurance/claimforms/other/personalaccident](#).

The certificate on the form must be completed by GP

Completed form and medical certificate(s) returned to Insurance and Risk Section, Finance Service , Glenurquhart Road, Inverness, IV3 5NX

Following confirmation from insurers that it is a valid claim Payroll will be notified to reinstate wages.