

FIRST ACT INSURANCE

**Equity Members Stunt Performers Personal Accident Cover
Renewal Date 1st October 2010
Amended from 4th January 2011 due to increase in Insurance Premium
Tax**

Equity Stunt Performers, Arrangers and Coordinators are excluded from the Equity Standard Accident Cover in respect of their stunt performing and related activities.

To purchase this Standard Cover (OPTION A, stunt occupation only) or any other OPTION B – J (24 Hour Cover) Simply complete the application attached and return together with your cheque payable to First Act Insurance (or tel 0208 686 5050) in the Free Post envelope enclosed.

We are pleased to advise that Equity has subsidised all options by £165.

Only members aged less than 70 years are eligible for cover for Option A and those under 65 yrs for Option B - J.

Please note that the Standard Accident Cover (OPTION A) only applies whilst you are performing, rehearsing, practising or training in connection with a professional performance in film, television, theatre, variety or similar media.

The maximum you are able to insure under the weekly benefit is 75% of your gross average weekly income from the last 12 months stunt related earnings.

Full details of the cover is summarised on the attached Policy Summary, as are our terms of business. The full policy wording is available on request or by visiting www.firstact.co.uk.

A statement of your Demands and Needs is also attached.

Illness Cover

In response to membership enquiries we are pleased to advise that limited illness cover is available on request.

Important Note

Members are advised that the rules of the JISC register state that “all members must provide their own personal accident cover when undertaking stunt work” whether provided by First Act Insurance or an alternative Insurer.

Cover will run from the 1st of October 2010 or the date payment is received, whichever the latter. All policies will be renewable on the 1st of October 2011. The annual premium will be payable in all cases unless you are a new entrant to the register. In such circumstance the premium will be charged on a pro rata basis but subject to a minimum premium.

FIRST ACT INSURANCE

PAYMENT AND APPLICATION FORM FOR EQUITY STUNT PERFORMERS/ARRANGERS ACCIDENT BENEFITS

Equity
Name: _____ Tel _____

Legal Name: _____ Date of Birth _____

Address: _____ Equity No _____

_____ Occupation _____

OPTION A Occupation Only

Loss of Life £20,000

Permanent total disablement £20,000

Temporary total disablement
payable for 52 weeks* £ 125 p/w

PREMIUM: £ 30.28

OPTION B 24 Hours

Loss of Life £20,000

Permanent total disablement £20,000

Temporary total disablement
payable for 52 weeks* £ 200 p/w

PREMIUM: £ 340.11

OPTION C 24 Hours

Loss of Life £30,000

Permanent total disablement £30,000

Temporary total disablement
payable for 52 weeks* £ 300 p/w

PREMIUM: £ 593.50

OPTION D 24 Hours

Loss of Life £40,000

Permanent total disablement £40,000

Temporary total disablement
payable for 52 weeks* £ 400 p/w

PREMIUM: £ 846.89

OPTION E 24 Hours

Loss of Life £50,000

Permanent total disablement £50,000

Temporary total disablement
payable for 52 weeks* £ 500 p/w

PREMIUM: £1,100.28

OPTION F 24 Hours

Loss of Life £60,000

Permanent total disablement £60,000

Temporary total disablement
payable for 52 weeks* £ 600 p/w

PREMIUM: £1,353.67

OPTION G 24 Hours

Loss of Life	£70,000
Permanent total disablement	£70,000
Temporary total disablement payable for 52 weeks*	£ 700 p/w

PREMIUM: £1,607.06**OPTION H 24 Hours**

Loss of Life	£80,000
Permanent total disablement	£80,000
Temporary total disablement payable for 52 weeks*	£ 800 p/w

PREMIUM: £1,856.41**OPTION - I 24 Hours**

Loss of Life	£90,000
Permanent total disablement	£90,000
Temporary total disablement payable for 52 weeks*	£ 900 p/w

PREMIUM: £2,113.84**OPTION J 24 Hours**

Loss of Life	£100,000
Permanent total disablement	£100,000
Temporary total disablement payable for 52 weeks*	£ 1,000 p/w

PREMIUM: £2,367.23**Important Note**

Premiums include insurance premium tax and administration charge of £10.00 except for Option A.

A copy of the policy is available on request.

*** Weekly benefits exclude the first two weeks of any claim.**

Equity Members Stunt Performers Personal Accident Cover

Policy Summary

INTRODUCTION

This is a summary only. For definitive information on policy cover, terms and exclusions please refer to the insurers policy wording.

Those choosing OPTION A will only be covered whilst performing, rehearsing, practising or training in connection with a professional performance in film, television, theatre, variety or similar media. OPTIONS B to J apply 24 hours subject to the policy terms.

ABOUT THE POLICY

The insurance is underwritten by Royal and Sun Alliance Insurance plc.

WHO ARE ELIGIBLE TO APPLY FOR THE COVER?

Any member of Equity aged under 70 years who at the time of the inception of this policy is a "Member in Benefit" as described in the rules of the Union and registered on the Joint Industry Stunt Committee Register.

WHERE AM I COVERED?

Cover is Worldwide provided that you are usually resident in the United Kingdom other than any country where the Foreign Office advises against travel to it.

DURATION OF THIS INSURANCE

The period of Insurance will be for 12 months unless otherwise agreed by Underwriters. The period of Insurance will be shown in the schedule of insurance.

KEY FEATURES

This policy will provide the benefits stated in your schedule following Bodily Injury caused by Accident as defined by the policy.

WHAT IS NOT COVERED?

- The first 14 days of a claim for weekly benefits following Temporary Total Disablement.
- Aeronautics (Flying, parachuting etc) **unless in connection with a professional performance or as a passenger in air travel.**
- Accident whilst under the influence of drugs.
- Suicide or self injury.
- Involvement in the armed forces.
- Fighting, duelling, mountaineering, cliff or rock climbing, riding and racing, **unless in connection with a professional performance.**
- Illness, disease, naturally occurring condition or degenerative process.
- Any gradually operating cause.
- Any pre-existing physical weakness, defect, disease or injury sustained prior to this insurance.
- Psychological disorder.
- Accident arising from a non Equity Occupation.

RENEWING YOUR POLICY

At least 21 days before each policy renewal date, you will be advised of the premium and terms and conditions that will apply for the following year. All premiums quoted are inclusive of Insurance Premium Tax.

Please note in normal circumstances your premium is due to be paid in full by the inception date of the policy, unless you have specifically agreed alternative payment methods with your insurance broker. Failure to pay within the terms may result in your Insurance being cancelled.

CANCELLATION RIGHTS

You may cancel this insurance within 14 days from the conclusion of the contract or the day on which you receive the policy document, whichever is the later. Underwriters reserve their rights to charge a pro-rata premium for the period for which cover was provided.

Administration fees charged for the inception of the policy would not be refunded.

HOW TO MAKE A CLAIM

In the unfortunate event that you need to make a claim, please contact us soon as possible. Contact details are listed below. *Please note that late notification can lead to claims being repudiated.*

HOW TO MAKE A COMPLAINT

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact us.

If you are unable to resolve the matter with us and wish to make a complaint you may do so at any time by referring the matter to the Complaints Department at Royal and Sun Alliance Insurance plc. Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

The full complaints procedure is shown in the policy wording.

FINANCIAL SERVICES COMPENSATION SCHEME

Royal and Sun Alliance Insurance plc are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from the FSCS website at www.fscs.org.uk.

DETAILS OF OUR REGULATOR

First Act Insurance is a trading name of Hencilla Canworth Ltd. Hencilla Canworth Limited and Royal and Sun Alliance Insurance plc are authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

ADDITIONAL INFORMATION

If you require any further information or wish to request a copy of the policy wording – Please contact Hencilla Canworth Limited at:

Simpson House
6 Cherry Orchard Road
Croydon
Surrey
CR9 5BB

Tel: 020 8686 5050
Fax: 020 8686 5559
e-mail: mail@hencilla.co.uk

Sept 2010

Statement of Demands and Needs

The quotation and / or cover provided has been obtained following our assessment of your Demands and Needs. Please find below our summary of your requirements and why we believe that our recommended cover meets them.

Your requirements are:

A policy to provide benefits in the event of being unable to work as a Stunt performer due to accident.

Our recommendation is:

Royal and Sun Alliance personal accident cover

The reasons for our recommendation are as follows:

Cover is provided for the stated benefits in the event that you are unable to work, either permanently or temporarily, as a result of accident.

This Scheme has been specially negotiated for members of Equity listed on the stunt register.

Requirements our recommendation does not fulfil:

You are not covered for the first 2 weeks you miss work as a result of accident.

You are not covered for accidents occurring from non Equity Occupations.

You are not covered for domestic accidents unless you have purchased increased benefits.

If your requirements have changed, or you do not believe that the above statement accurately reflects your requirements, please inform us and we will be happy to discuss any amendments to your cover that may be required. We can be contacted as follows:

First Act Insurance
Simpson House,
6 Cherry Orchard Road
Croydon
Surrey
CR9 5BB

Tel: 020 8686 5050
Fax: 020 8686 5559