

**Equity West End Performers Additional Personal Accident Cover**  
**Available From 1<sup>st</sup> September 2010**  
**Amended from 4<sup>th</sup> January 2011 due to increase in Insurance Premium**  
**Tax**

You will have seen that Equity members on qualifying West End contracts are able to extend their membership Accident Cover to 24 hours for as little as £5.00 per annum.

Members who purchase the West End Accident Extension (between 18 and 75 years of age and resident in the UK) are invited to increase these benefits by the amounts illustrated in Options A to F below.

For example, if you purchase Option A (£20,000/£200) you would receive £325 per week for each week of disability following an insured accident up to a maximum 52 weeks (excluding the first 2 weeks) provided that you still qualify for the West End Accident Extension.

Similarly permanent disability or loss of life claims for the same example would pay £40,000.

**Important note**

The maximum weekly benefit that you are able to insure is 75% of your average weekly income derived from the entertainment industry over the past 12 months.

All other terms and conditions of the policy are summarised below. For full details of the Equity Accident Cover please visit [www.firstact.co.uk](http://www.firstact.co.uk) and follow the Equity link.

**You must remain an Equity member in benefit in accordance with the rules of the Union in order to receive benefits under any of the covers.**

To take advantage of this offer, simply complete the application and return in the SAE provided with your payment to First Act Insurance, Simpson House, 2 – 6 Cherry Orchard Road, Croydon, CR9 5BB

If you have any queries please contact First Act on tel 0208 686 5050 or e mail [Shirley.rose@firstact.co.uk](mailto:Shirley.rose@firstact.co.uk)

A policy document will be sent to you on receipt of your application and payment. Please check with us to confirm that your application has been received.

## FIRST ACT INSURANCE

### PAYMENT AND APPLICATION FORM FOR EQUITY WEST END PERFORMERS ADDITIONAL ACCIDENT BENEFITS-AMENDED FROM 4<sup>TH</sup> JANUARY 2011

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Equity  
Name: \_\_\_\_\_ Tel \_\_\_\_\_

Legal Name: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address: \_\_\_\_\_ Equity No \_\_\_\_\_

\_\_\_\_\_ Occupation \_\_\_\_\_

#### **OPTION A**

Loss of Life £20,000

Permanent total disablement £20,000

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

**PREMIUM: £ 94.80**

#### **OPTION B**

Loss of Life £30,000

Permanent total disablement £30,000

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

**PREMIUM: £ 137.20**

#### **OPTION C**

Loss of Life £40,000

Permanent total disablement £40,000

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

**PREMIUM: £ 179.60**

#### **OPTION D**

Loss of Life £50,000

Permanent total disablement £50,000

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

**PREMIUM: £ 222.00**

#### **OPTION E**

Loss of Life £60,000

Permanent total disablement £60,000

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

**PREMIUM: £ 264.40**

#### **OPTION F**

Loss of Life £70,000

Permanent total disablement £70,000

Temporary total disablement  
payable for 52 weeks\* £ 700 p/w

**PREMIUM: £ 306.80**

#### **Important Note**

**Premiums include insurance premium tax and administration charge of £10.00.**

**A copy of the policy is available on request.**

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

# Equity West End Performers Additional 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.

### **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 over 18 and under 75 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 has registered for the West End Accident Insurance Extension.

### 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](http://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](http://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](mailto:mail@hencilla.co.uk)

Sept 2010

