



Concordia (YSV)Limited Programme Participant Insurance - Policy Summary

This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the policy document. A copy of the policy document is available on request.

The insurance policy is underwritten by The National Farmers Union Mutual Insurance Society Limited (NFU Mutual).

The period of cover starts from the date you arrive in the United Kingdom and ends when your placement arranged by Concordia (YSV)Limited ends or you depart from your employer's farm whichever is the earlier. A premium of £21.00 including 5% Insurance Premium Tax is payable for cover up to 12 months.

Questions and answers about the policy

What are the key features of the policy?

Key Features	Limit
Personal Accident Death, loss of limbs, sight, speech or hearing or permanent total disability from undertaking gainful employment after 104 weeks	£6,000
Loss of four fingers and thumb of one hand	£4,500
Loss of four fingers	£2,400
Loss of both phalanxes of one thumb	£1,500
Loss of one phalanx of one thumb	£ 600
Loss of each phalanx of one index finger	£ 240
Loss of each phalanx of one middle finger	£ 180
Loss of each phalanx of one little finger	£ 120
Loss of one big toe	£ 600
Loss of any other toe	£ 300
Repatriation and associated costs Costs of necessary repatriation, additional travel or accommodation following accidental physical injury or illness.	£25,000
Money Loss of money including travel tickets, travellers cheques and credit cards.	£250 in cash, £500 in total
Personal liability Your liability for death, injury or illness to another person and accidental damage to the property of another.	Damage to accommodation £100,000 £2,500,000 all other losses
Personal belongings Loss of or damage to personal belongings.	£300 per article, £750 in total

What are the key exclusions or limitations of the policy?

Key Exclusions or limitations

You must pay the first **£35** of every claim made for personal belongings or money

You must pay the first **£100** of every claim made for damage to your accommodation

What are the key exclusions or limitations of the policy?

Key Exclusions or limitations

Personal Accident

- pregnancy or childbirth
- suicide or deliberate self injury
- intoxicating alcohol or drugs
- HIV and related conditions
- motor cycling
- various hazardous activities such as mountaineering or rock climbing
- any activities taken against medical advice and other specified activities

Money and Personal belongings

- losses not reported to the police within 24 hours
- credit card loss unless all conditions of the credit card company have been met
- unauthorised use of credit cards by you

Personal liability

- death, injury or illness to any insured person
- damage to your own property and property in your custody or control
- death or injury following a direct or indirect assault or alleged assault
- liability arising out of the use of a motor vehicle

How can I contact NFU Mutual to make a claim?

To report an incident that may give rise to a claim on your policy, claim forms are available via your employer from: Concordia (YSV) Limited, 19 North Street, Portslade, BN41 1DH (telephone 01273 422293). Completed claim forms should be sent to CCBC, NFU Mutual, Tiddington Road, Stratford upon Avon, CV37 7BJ (telephone 01789 202789)

What do I do if I want to complain?

NFU Mutual strives to provide its customers with the highest level of service. If you wish to make comments of any kind about our service please contact: The Manager, CCBC, NFU Mutual, Tiddington Road, Stratford upon Avon, CV37 7BJ

If you are not satisfied with the way in which we have dealt with your complaint, please write to: The General Manager, NFU Mutual, Tiddington Road, Stratford upon Avon CV37 7BJ.

In the unlikely event that you remain dissatisfied, the Financial Ombudsman Service may be prepared to review your complaint. You can find out more at www.financial-ombudsman.org.uk or by calling 0845 080 1800.

Am I entitled to compensation?

We are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0207 892 7300.

NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982).
Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.
Authorised and regulated by the Financial Services Authority.
A member of the Association of British Insurers.
For security and training purposes, telephone calls may be recorded and monitored.