

## Personal Accident cover

As part of our service to you, Nova has negotiated a very competitive Personal Accident insurance scheme, which provides you with an ongoing financial benefit in the event that you are injured during the course of your duties, whilst being engaged through 'Nova' and you are unable to work.

The policy costs only £1.95 a week and in the event that you are unable to work due to an accident at work will provide you with:-

- 1) £200 per week for up to 26 weeks of full incapacity from work, followed by
- 2) £150 per week for a further 26 weeks if still unable to work.
- 3) Accident medical expenses up to £2,000 following valid claim.
- 4) Coma benefit of £75 per day up to a maximum of 365 days (14 day waiting period)
- 5) Physiotherapy treatment up to the value of £500

Important points to be aware of:

- 1) The accident must take place during your occupational duties whilst on a Nova assignment, or your commute to and from your normal place of residence.
- 2) Maximum age is 70 years
- 3) There is a deferment period of 25 days before which you are not able to claim. For example, if you return to work within 25 days of having the accident, you will not be eligible to claim.
- 4) Maximum Benefit Amount per week of 70% of Weekly Pay.
- 5) Pre-existing Medical Conditions are not covered
- 6) Back injuries and strains due to lifting, twisting, turning or wrenching are not covered
- 7) Any work undertaken on offshore installations is not covered

Further policy details (IPID) are available [here](#), you cannot 'opt out' of this policy.

In order to make a claim, please follow these simple steps:

- 1) Once you have been off work for at least 25 days, download the claim form [here](#).
- 2) Complete the form fully, ensuring that your Doctor completes the Doctors Report section.
- 3) Send the form together with any further supporting info, e.g. copy of the Accident Book from your workplace at the time of the accident, to:

Claims Department  
T L Dallas & Co Ltd  
Dallas House  
Low Moor  
Bradford  
BD12 0HF  
Or email: [susan.young@tdallas.com](mailto:susan.young@tdallas.com)

- 4) It is your responsibility to ensure that fortnightly medical certificates / Doctors Notes are submitted as long as the disablement continues. Without sight of these insurers will cease making any payments under the policy.