



Fairgate Construction Services Ltd

Fairgate House
Kings Rd
Birmingham
B11 2AA

Tel: 0121 764 4444
Fax: 0121 707 8354

Web: www.fairgateservices.co.uk
Email: info@fairgateservices.co.uk

Broker Ref: FAIRG-1

Personal Accident Cover

We are pleased to confirm that we have negotiated a Personal Accident Policy on your behalf with Sagicor at Lloyds.

This has been incepted as an opt-out policy for all Employees of Fairgate Services Ltd. If you do not want to be part of this scheme and wish to opt-out please put this in writing to Fairgate Construction Services Limited at Fairgate House, 205 Kings Road, Tyseley, Birmingham, West Midlands, B11 2AA.

Total Payable
£2.20 per week

The premium of £2.20 (including insurance premium tax at 6%) will automatically be deducted from your weekly salary. The policy will last for one week and will continue weekly thereafter.

The insurer selected and cover provided is explained in more detail in the enclosed "Demands and Needs" statement.

Also enclosed are the following, which we recommend you read:

- **Key Facts summary of policy document**, detailing the significant exclusions, limitations and conditions that apply to the product.
- **Policy Wording for your records**, please check the document to ensure that the policy meets your demands and needs.
- **Our Terms of Business**, which provides you with important information about our services and your right to cancel your policy and how to enforce that right.
- **Treating Customers Fairly Statement**.

If you have any queries regarding this policy, or any other issues, please do not hesitate to contact ASJ Insurance Services Ltd on 0121 764 4949

Yours Sincerely

Fairgate Construction Services Limited