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Personal accident insurance

Financial protection for when accidents happen

Financial support for employees if they're involved in an accident.

The financial cost of an accident isn't something that a lot of employees consider. With the cost of living increasing every year, an accident could set employees back considerably.

Our personal accident insurance helps employees out financially, and doesn't cost employers a penny. All the employer has to do is set up some simple admin, and we'll take care of the rest. Employees have the option to sign up, and payment is taken monthly from their salary via payroll deduction.

Our cover pays a lump sum of up to £500,000*, and premiums start from just £3.72 per month.**

We've got employees covered in the workplace, at home, out and about, and even on holiday. With our financial back up plan in place, employees are free to get on with their lives.

Employees just need to be aged 16 or over when they apply, and be a resident of the UK.

Want to know more? [Click here to see more product information.](#)

**Based on Gold cover, Quadriplegia benefit.*

***Based on Bronze Personal cover. Insurance Premium Tax is included.*

Individual cover provides insurance for the employee –for single parents, their children will also be covered. Family cover provides insurance for the employee and their spouse/civil partner/permanent partner and children. All children are covered up to their 18th birthday, or their 23rd birthday if they remain in full-time education and permanently reside with the employee.

This plan doesn't cover injury arising from certain circumstances such as:

- War/civil commotion/terrorism
- Self-inflicted injury/suicide/attempted suicide/misuse of drugs
- Aerial flight other than as a passenger
- Sickness or disease not resulting from an injury
- Wilful exposure to danger

No advice has been given by BHSF in relation to the sale of this product. All benefits payable are subject to BHSF policy terms. For full terms, conditions and exclusions of the policy, please see the policy details – you can request a copy of these by getting in touch via the email and telephone number in the 'Want to know more' box.

Get in touch

Want to know more?

Make a positive impact on the health and wellbeing of your employees. We'd love to talk to you about our personal accident insurance. You can get in touch with us by completing the form below, on email at enquiries@bhsf.co.uk or over the phone on **0121 454 3601**.

First name Last name

Telephone number Email address Company name

Number of employees in company

Confirm your preferred method(s) of contact:

☐ email ☐ phone

Read our full privacy policy [here](#).

Find out more about our services to help your employees manage their health and wellbeing.

Our services

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