

# Just Eat Time Off Work Insurance

Xact  
European Solutions ApS

## Product Information

Insurer: Lloyd's Insurance Company SA

Broker: Xact European Solutions ApS

Company: Collective Society Ltd

Product: Time Off Work

**Collective.**

## Welcome to your insurance 🙌

*Provided by Just Eat.*

*Powered by Collective.*

Just Eat is teaming up with Collective Benefits to provide you with insurance, completely free of charge.

With your insurance, you'll be able to stay financially stable if you need to take time off work. Whether you get into an accident while out working for Just Eat, welcome a new family member or lose a loved one, your insurance has got you covered.

You'll be able to make a claim within minutes, with no long forms or needless paperwork. Plus, once your claim is approved, the money will be in your account within just 5 days (or even less!)

Meanwhile, our team will be on hand to help you all the way, from live support to Q&A sessions to help you understand your insurance.

Keep on reading to find out everything you need to know about your cover.

## Insurance Information

In this document, you can find out what you're covered for, and how much you could claim. If you have an accident while you're out working with Just Eat, you're covered for a number of events:

**Accidental Death:** €55,000 compensation for accidental death.

**Disablement:** Up to €55,000 compensation (depending on the severity of your injuries) if you're permanently injured in an accident.

**Accident & Injury Pay:** Daily compensation of €50 for 4 weeks if you're unable to work for more than 7 days after being injured in an accident.

**Family Benefit:** €500 upon the birth or adoption of your child

**Compassionate Benefit:** €500 upon the death of a close family member

Keep on reading to see what you'll be able to claim for, and how much you'll be able to claim for each event.

For full details of your insurance cover, please refer to your additional Policy Wording documents. These were emailed to you when you created an account with Collective Benefits.

Permanent Critical Injuries		
Sum Insured Limits	<b>Accidental Death:</b> <b>Permanent Total Disablement:</b> <b>Permanent Partial Disablement Scale:</b>	€55,000 €55,000 up to €55,000
Sum Insured Limits	The <b>Sums Insured</b> for <b>Permanent Partial Disablement</b> are as per the <b>Bodily Injury</b> scale below:	
	<b>Permanent Partial Disablement Scale</b>	<b>Percentage of PPD Sum Insured</b>
	Loss of either one or both Hands	Permanent Total Disablement
	Loss of either one or both Feet	Permanent Total Disablement

	Complete and incurable insanity	Permanent Total Disablement
	Complete and incurable paralysis (including paraplegia and quadriplegia)	Permanent Total Disablement
	Complete & irrecoverable Loss of Sight - Both eyes	Permanent Total Disablement
	Complete & irrecoverable Loss of Hearing - Both ears	Permanent Total Disablement
	Complete & irrecoverable Loss of Sight - One eye	50%
	Complete & irrecoverable Loss of Hearing - One ear	50%
	Loss of Thumb - Right Hand	25%
	Loss of Thumb - Left Hand	20%
	Loss of Index Finger - Right Hand	20%
	Loss of Index Finger - Left Hand	15%
	Loss of Ring or Middle Finger - Right Hand	10%
	Loss of Ring or Middle Finger - Left Hand	8%
	Loss of Little Finger - Right Hand	12%
	Loss of Little Finger - Left Hand	8%
	Loss of Big Toe - Either Foot	10%
	Loss of any other Toe	5%
	Permanent rigidity of a Hip, Knee or Ankle	20%
	Permanent rigidity of a Wrist or Elbow	10%
	Removal of Lower Jaw by surgical operation	30%
	In the event of partial loss of any item specified above, a proportionately lower percentage of compensation shall be payable, as set out in the Policy Wording.	
	Please refer to the Policy for full descriptions of the above Benefits.	

Temporary Total Disablement	
Type	Accident
Operative Times	From the start to the end of your shift, as recorded by JustEat's on-demand delivery management application. In addition, you will be covered for a single additional 30-minute period commencing at the end of their last shift of the day, to provide coverage for their journey home.
Benefit Payment Period	4 weeks
Waiting Period	7 days
Benefit: Sum Insured per day	€50
Compassionate Leave Benefit	€500
Family Leave Benefit	€500
Endorsements	None
Other/special terms	None

#### Claims:

It's extremely important that the process of submitting a claim is quick and easy. To submit a new claim or check on the status of an existing claim, please refer to the information below.

- For Accidental Death, by calling +32 3 895 05 05 or emailing [justeatclaims@broadspire.be](mailto:justeatclaims@broadspire.be). Our claims team will provide guidance on the requirements to get claims processed quickly.
- For all other Benefits, by going to [app.collectivebenefits.com/claims](http://app.collectivebenefits.com/claims) where there is detailed information about the claims process and you'll have the ability to submit an online claim.

If you have any questions or concerns, please contact us at [help@collectivebenefits.com](mailto:help@collectivebenefits.com)