



HOW CAN YOU LOOK AFTER LAUREN?

This is Lauren, a self-employed speech therapist. She's just had a car accident. It was her fault. She was distracted and drove in to the back of the car in front. As a result, she has concussion and a bruised vertebrae. She won't be able to work for two weeks.

If Lauren had been driving the vehicle in front, as soon as she phoned her insurers to report the accident, she would have been referred to a solicitor who would have arranged physiotherapy treatment for her and started a claim for compensation and loss of earnings.

But Lauren wasn't in that car. She caused the accident. When she called her insurer, they contacted the person in the front car to offer them help. Why can't Lauren have access to the same help and support?

Whilst personal accident insurance, which is sometimes offered to customers, does cover accidents irrespective of fault, it will only pay out if the customer has had a catastrophic injury.

Recovery First is a brand new product in the UK insurance market. It has been designed by Addept to directly address the gap in support to those injured in a motor accident who don't have anybody to claim against, because there was nobody else to blame.

Recovery First is designed to help anyone that is injured get back on their feet after an accident, providing rehabilitation and driver confidence sessions as well as financial related support.



This products provides: -

- + Rehabilitation**
Up to six physiotherapy sessions, including an initial assessment, if injured in a motor accident
- + Driver Confidence**
One, 2-hour session, up to £100, with a local driving school if the insured loses their confidence in driving
- + Hospital Cash Benefit**
Up to £100 per night hospitalization, up to 10 nights
- + Loss of Income**
£250 per week, for up to 10 weeks, if the insured is unable to work due to an injury and as a result of which they lose their income
- Home Adaptation**
+ Up to £5000 to make changes to the insured's home to accommodate any permanent disability arising from an injury
- Funeral Costs**
+ Up to £5000 for funeral costs in the event of the insured's death



**HERE TO HELP
YOU LOOK
AFTER LAUREN**

RECOVERY
PERSONAL INJURY
REHABILITATION COVER
FOR MOTORISTS
First

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