



**UK Healthcare**™

*Looking after every body*

Leeds & Yorkshire Housing Association - Recent improvements to terms and conditions are listed below and replace the equivalent clauses:

**Face-to-face counselling – Employee only is covered by this benefit**

Following your call to the helpline or as a result of intervention by your employer, if your counsellor considers that it would be of benefit to your circumstance, our service partner can arrange for up to six face to face counselling sessions in person. These counselling sessions occur following:

- A referral by your telephone counsellor
- A referral by your manager
- A request by yourself

The service provides access to a network of counsellors covering the UK enabling you to meet someone close to your home or place of work, typically within either 15 miles or 30 minutes' drive. Travel expenses are your responsibility. The fully experienced counsellors work with a wide range of issues including (but not limited to):

- Emotional problems
- Work related issues
- Stress/ Anxiety
- Relationship difficulties and family matters
- Bereavement
- Retirement
- Redundancy

This service is completely free of charge to you, however face to face counselling is unfortunately not available to your immediate family as this would then be deemed as a taxable benefit. One-off telephone counselling and online support is available for your legal partner and children aged 18-24 in full time education residing in the same household. The service is provided by a third party.

**To speak to a counsellor call 0800 107 6585 quoting reference number 73006**

**Accidental Death – Employee only is covered by this benefit**

If any insured person suffers death as result of a personal accident, benefits will be payable in relation to the level of cover held. However there are some limitations for which the following exclusions and limitations are applicable:

- Attempting to commit suicide or intentionally inflicting self-injury
- Engaging in flying or other aerial activity except as a passenger
- Participating in any hazardous sport. A full list of these is available upon request.
- Engaging in active service of any of the armed forces in any nation.
- Radioactive contamination
- Being in a state of insanity or any psychiatric, mental or nervous disorder
- Deliberate exposure to exceptional danger (except in an attempt to save human life)
- Participation in a criminal act
- Only payable on the event of death
- Pregnancy or child birth

Should you require a claim form in respect of this benefit, please contact UK Healthcare on 01204 522775

We strongly recommend you keep this amendment with your policy document in order to maintain an accurate record of the terms and conditions employed.



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