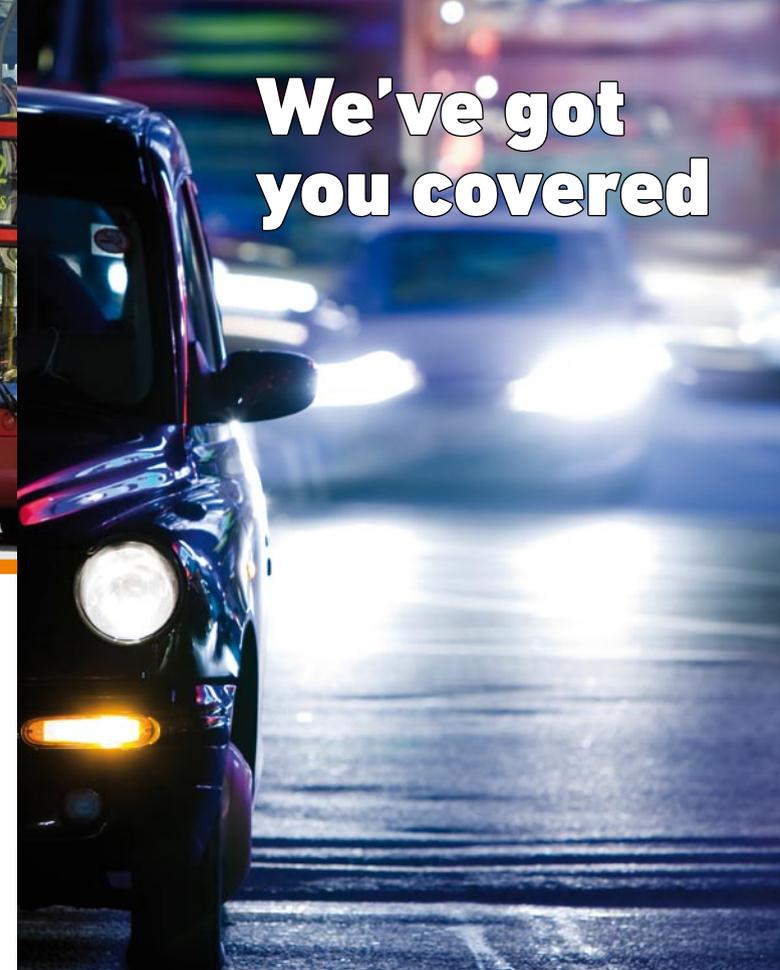


**We've got
you covered**



Licensed Taxi Drivers Association Limited

Gold and Platinum Plan – Eligibility Requirements

In order to be eligible to join the Licensed Taxi Drivers Association Gold or Platinum Membership Plans, which provide Life Assurance and Benefits for disability arising from accidents and sickness, you must satisfy all of the following requirements.

At the time of applying for Licensed Taxi Drivers Association Gold or Platinum Membership you must:

- 1) be over 18 years of age and under 50 years of age to join the Platinum scheme and under 55 years of age to join the Gold scheme
- 2) be actively at work on a **full time** basis as a licensed taxi driver
- 3) declare if you have suffered any accident or illness during the last 36 months that has prevented you from working for more than 5 consecutive days
- 4) declare if you have suffered from the following conditions within the last 5 years – Heart Related condition / Stroke / Cancer / Diabetes
- 5) not have been refused Personal Accident and/or Sickness Insurance by an Insurer at any time

Applicants who have suffered from any of the conditions stipulated in 3) and 4) will have their applications assessed by Underwriters as to whether they are accepted into the scheme.

Please note your cover will be invalidated if the information you have provided in answering 1) to 5) is incorrect or if relevant information is not disclosed at the time of making your application.



LICENSED
TAXI DRIVERS
ASSOCIATION
LIMITED

LTDA Ltd, Taxi House
11 Woodfield Road
London W9 2BA

T: 0207 286 1046
F: 0207 286 2494
E: info@ltda.co.uk
W: www.ltda.co.uk

The Group Personal Accident & Sickness policy is underwritten by:
Groupama Insurance Company Ltd
Registered Office:
6th Floor
One America Square
17 Crosswall
London. EC3N 2LB
Groupama Insurance Company Ltd is registered in England.
Authorised and regulated by the Financial Services Authority.

The Group Life policy is underwritten by:
Aviva Life Pensions UK Ltd
Registered Office:
8 Surrey Street
Norwich
Norfolk NR1 3NG
Registered in England Number 03253847
Authorised and regulated by the Financial Services Authority.

LTDA is an Appointed Representative of Garratts Insurance Brokers Ltd who are authorised and regulated by the Financial Services Authority under registration no 300659

GOLD & PLATINUM
Personal Accident, Sickness and Life
Assurance Protection from



Business Reply Service
Licence No PAM 2005

LTDA Ltd
FREEPOST
Taxi House
11 Woodfield Road
London W9 2BR





“Not only is the LTDA the biggest cab organisation, it also offers a first class sickness and accident scheme, which was a Life Saver for me.”

Chris Allum (pictured above)

“I had a heart attack out of the blue and was off work for 10 months. I couldn’t have made it without the Gold Scheme payments.”

Mr F W of Redbridge

“The Gold Scheme monthly payment covered my basic expenses and definitely helped to relieve the stress of being off work.”

Mr R F of Kent

We never know what’s around the corner. One minute life can be running smoothly and the next, disaster strikes.

If an accident, at work or at home, or some form of sickness forces you to stop working your livelihood is thrown into jeopardy.

Very few of us have sufficient financial reserves to be able to survive a prolonged period off work. Faced with this difficult and frightening situation, paying the mortgage, meeting the monthly taxi loan commitments and other monthly bills can cause serious financial hardship.

As taxi drivers, we at the LTDA know full well how being able to get ‘out and about’ is crucial to your livelihood.

We are pleased to introduce our new Gold and Platinum Personal Accident and Illness Membership Plans. Through our partnership with one of the UK’s leading insurance brokers we can offer a high quality cover package at the most competitive rates.

We have worked very hard to ensure that scheme membership provides real added value and genuine benefits, and many of your Taxi Driver colleagues already subscribe to this scheme to protect their livelihoods.

Tax Free Claims Payments

The benefits are paid **tax-free** and additional cover is provided for loss of limbs or sight resulting from accidental injury.

From 1st February 2012, the LTDA offers 2 levels of Weekly Benefit within the Personal Accident and Illness cover:

How Much Does the Insurance Protection Cost?

Gold: For only **£34.40 per month** in addition to your basic subscription, you will be paid up to **£250 weekly benefit** for up to 50 weeks. If you are hospitalised you will be paid an additional weekly benefit of up to £400 within the first 2 weeks and up to £200 for the 3rd and 4th week.

Platinum: For only **£43.10 per month** in addition to your basic subscription, you will be paid up to **£450 weekly benefit** for up to 50 weeks. If you are hospitalised you will be paid an additional weekly benefit of up to £400 within the first 2 weeks and up to £200 for the 3rd and 4th week.

You will also receive the following essential benefits under both the **Gold** and **Platinum** policies:

- **£60,000** accidental death
- **£50,000** permanent total disablement (accidental injury only)
- **£50,000** accidental death of spouse
- **£10,000** death from natural causes (Insured under the Aviva Group Life policy)

When do Payments Commence?

- Claims as a result of an insured Accident - No payment is made for the first two weeks of a claim.
- Claims as a result of an Insured Sickness – No payment is made for the first two weeks of a claim
- The Hospitalisation weekly benefit of up to £400 is payable from Day 1 of your hospitalisation

For How Long Are Claims Payments Made?

- Claims as a result of an insured Accident – Up to 50 weeks (after the two week excess period)
- Claims as a result of an Insured Sickness – Up to 50 weeks (after the two week excess period)
- The Hospitalisation weekly benefit of up to £400 is payable up to a maximum of 4 weeks (reduced to £200 for the 3rd and 4th weeks under the Platinum and Gold schemes)
- Claims arising from Back related or Mental illness conditions are limited to £90 per week up to 50 weeks (after the two week excess period)

What’s the Small Print – Are there any ‘Hidden Catches’?

There are no surprises – what you see is what get.

To apply for the Licensed Taxi Drivers Association Gold and Platinum Membership Plans simply:

- complete the attached application form and post to us
- or call Paula TODAY on 0207 286 1046 if you have any queries

We will then process your application and send you confirmation once you have been accepted onto the Scheme – it really is that simple

A copy of the policy documentation is available upon request.

Complete peace of mind from only £51.20 per month... should sickness or disaster strike, remember, we’ve got you covered.

“I don’t know how I would have survived if I hadn’t been in the LTDA Gold scheme – I received over £8,000 when I was sick and unable to work. Joining the Gold scheme was one of the most important decisions I have ever made.”

Sean Harris (pictured below)



ADHESIVE PANEL - STICK HERE

(Block letters) Surname:

First Name:

Address:

Post Code:

Telephone Home:

Telephone Mobile:

Email:

Date of Birth:

Owner Driver: Yes No

Badge Number:

Year Badge Obtained:

Height, weight:

Please confirm which Plan you wish to join
 Platinum Gold
 Platinum scheme – Members must join before the age of 50
 Gold scheme – Members must join before the age of 55

Preferred method(s) on receiving updates on enhancements to the Gold & Platinum Schemes:
 E-mail
 Text
 LTDA Newspaper
 Mail

Have you had any illness / accident during the last 36 months which has prevented you from working for more than 5 consecutive days? Yes No

If yes, please provide details including dates and period of absence from work

Have you suffered from the following conditions within the last 5 years – Heart Related / Stroke / Cancer / Diabetes

If yes, please provide details including dates and period of absence from work

Please state full name of beneficiary in the event of your death:

Relationship:

Address:

I declare that I do not receive income from any other source of employment:

Signed:

Date:

I declare that I satisfy all of the eligibility requirements stated overleaf.

Signed:

Date:

ADHESIVE PANEL - STICK HERE

ADHESIVE PANEL - STICK HERE

ADHESIVE PANEL - STICK HERE