

EMPLOYEE BENEFITS

# A guide to benefits for employees in Ireland

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# Important information

This document does not form part of a contractual arrangement. It is intended as a guideline only, providing you with jargon free general information about the benefits available to you and does not cover every exception or possibility. This booklet does not override or replace Plan rules or the Policy Documentation, which constitute the legal documents between The Natural Power Consultants (Ireland) Ltd. ("the Company") and the Insurers that govern the operation of the Plans. Whilst the information in this brochure is correct as at December 2017, neither the Insurers nor the Company and its advisers can be held responsible for future plan changes.

All monetary amounts quoted in this document are in EUR unless stated otherwise.

The information contained within this guide is based on information provided to us by the relevant financial institutions and is subject to change.

This guide is not intended as an offer to invest.

Please ensure you read all documents and accompanying literature before joining the plans available.

This guide does not provide any individual advice and you should satisfy yourself that the plans are suitable for you. If you are unsure about the plans' suitability, you should seek independent financial advice, for which there may be a charge. The guide is based on our understanding of current legislation and practice which may change in future. In addition, there may be changes to your personal circumstances which may affect your entitlement to tax relief.

**Chloe Adams**

**HR & OD Advisor**

# Natural Power Consultants Limited

Natural Power Consultants Limited (NPC) has been a subsidiary of Fred. Olsen Limited since 2000. Established in Glasgow from the spare bedroom of its founder, NPC has forged a successful and unique path by offering development expertise on a consultancy basis to those successful in the 'tendering lottery' that characterised the UK industry at the time.

In 2001 we relocated our head office from Glasgow to a purpose built environmentally friendly development in Dumfries and Galloway. Designed to provide an innovative and enjoyable working environment, the Green House is our global headquarters supporting our offices in Wales, England, Ireland, France, Sweden and Canada.

NPC has continued to expand a series of offices and services to support or manage the entire lifecycle of wind and marine renewables projects in Europe and the Americas.

# Pension scheme

## Introduction

The Natural Power Consultants (Ireland) Ltd. Pension and Death Benefits Scheme (the Scheme) has been established to help you save for your retirement and the Company will pay contributions on your behalf, on top of your normal salary, providing you also make contributions. You will have your own policy under the plan and have control over where your money is invested and flexibility in when you start to receive your pension.

All money paid into your policy will belong to you and you will benefit from tax relief from the government. If you die before you start to receive your pension, the value of your fund as at the time of your death will be payable to your dependent's or your estate.

### The scheme is administered by:

Aviva Life & Pensions Ireland  
Building 12,  
Cherrywood Business Park,  
Loughlinstown,  
Co. Dublin  
D18 W2P5

### The scheme trustees are:

Freedom Trust Services  
Charlotte House  
Charlemont Street  
Dublin 2

### The scheme intermediaries are:

O'Leary Life Ltd  
Lough Mahon House  
Blackrock  
Cork  
T12 C43C

## What the scheme can offer you

### 1. Contributions from the company and tax relief on your contributions

- 5% of your annual basic salary payable monthly from your employer, providing you also contribute a minimum of 5%
- Tax relief on the contributions you pay into your pension at your marginal rate (up to certain limits)
- Up to 25% of your fund value as tax-free cash when you take your pension in Ireland

### 2. Protection for your family

- Your account balance is payable to your dependents on death before retirement
- This is in addition to any benefits paid under the company's life assurance scheme

### 3. Tax efficiency and flexibility

- Funds grow in a tax efficient environment
- You may be able to take a portion of your pension fund as a tax-free lump sum on retirement.

### 4. Personal ownership

- Your account and all contributions belong to you, not your employer
- You can select your own investment funds
- Online Service Centre to view up to date values and fund information

## Enrolment

### How do I join?

The HR & OD Advisor will ask you to sign and complete an application form and a Letter of Exchange. You should then return these documents to the HR & OD Advisor.

You can use this form to instruct how you want your contributions invested and also who, as beneficiary, you would like to receive the value of your account if you die.

## Eligibility

### Who is eligible for membership of the scheme?

All employees immediately upon joining the Company who are contracted to work in the Company's Republic of Ireland offices are eligible to be a member.

### What will I receive when I join?

When you join the Scheme Aviva will provide you with a Membership Certificate and Policy Schedule. You will also receive an annual Benefit Statement which will give you a written breakdown of your contributions as well as the value of your fund:

## Online access

You can also access up to date information on your pension fund at any time through Aviva's Online Service Centre. You will need to register for this service by logging onto [services.aviva.ie/MyAviva/](https://services.aviva.ie/MyAviva/)

## Contribution levels

### Company contributions

The Company will contribute 5% of your annual basic salary on a monthly basis. The employer contribution will be payable from the date you join the Scheme until you leave employment or become a retired member.

### Your contributions

In order to receive your employer's contribution, you must contribute 5% of your annual basic salary on a monthly basis. It will be payable from the date you join the Scheme until you leave employment or become a retired member. These contributions will be made via payroll deduction and tax relief will be automatically applied.

You can contribute any amount above the 5% contribution mandated above up to an overall maximum prescribed by the Irish Revenue and noted in the table below. This is subject to change and you should check the maximum allowable contributions with the HR & OD Advisor or your financial adviser.

These contributions will be made by payroll deduction. You may increase, decrease or stop your voluntary contributions but must notify the HR & OD Advisor of the change to your desired rate of contribution before the Payroll cutoff date which is the 7th of the month.

You will also need to complete Group Pension Member Change Request form which is available from the HR & OD Advisor.

Age	Voluntary contribution Limit
Up to 30	15% of net relevant earnings
30 up to 39	20% of net relevant earnings
40 up to 49	25% of net relevant earnings
50 - 54	30% of net relevant earnings
55 - 59	35% of net relevant earnings
60 or over	40% of net relevant earnings

The upper net relevant earnings limit to which contributions can be made and granted tax relief is €115,000. These figures are correct at the time of writing. You should seek independent financial advice and check up to date information.

### How are my contributions invested?

Aviva offers a range of active, passive (index) and managed funds as well as absolute return strategy funds and portfolio funds. In addition, there are two "Lifestyle Strategies"

Selecting where to invest your contributions is an important decision and it is strongly recommended that you seek financial advice before making any choice.

If you do not make any choice then you will be automatically invested in the Scheme's default investment option.

### Default investment option

The Company has selected the Compass Portfolio Fund, combined with Aviva's Lifestyle Strategy My Future, as the default investment option for employees who do not make a decision as to where their contributions are to be invested.

The Compass Portfolio Fund is a medium to high risk "fund of funds" – an investment strategy of holding a portfolio of other investment funds rather than investing directly in equities, bonds or other types of investment. It aims to provide good long-term growth within a balanced risk framework.

The fund predominantly invests in index tracker funds – funds which aim to mirror the portfolio of a particular market index and generate performance in line with that index. For example, the SSgA Indexed Emerging Markets Equity Fund currently aims to track the MSCI Emerging Markets Index.

Whilst the Compass Portfolio Fund offers significant exposure to equity markets, the fund also diversifies across other growth assets such as commercial property, commodities and absolute return strategies (funds that seek to provide positive returns in all market conditions) to help reduce overall volatility.

Factsheets for the Compass Portfolio fund and all of the underlying funds are available online at [www.aviva.ie](http://www.aviva.ie)

Incorporated into the default investment option is a Lifestyle Strategy MY Future that is designed to move a member's pension fund to lower risk funds over the last 7 years before normal retirement age (NRA).

The strategy gradually moves a member's pension fund from the Compass Portfolio Fund into a Long Bond Fund and a Cash Fund and is particularly suitable for members intending to purchase an annuity at retirement rather than continue investing through an Approved Minimum Retirement Fund.

An illustration of how this might look is shown in the table below:

Years to NRA	% Invested in Compass Portfolio Fund	% Invested in Long Bond Fund	% Invested in Cash Fund
7	100.00%	0.00%	0.00%
6	80.00%	12.00%	8.00%
5	64.00%	21.60%	14.40%
4	48.00%	31.20%	20.80%
3	32.00%	40.80%	27.20%
2	16.00%	50.40%	33.60%
1	0.00%	60.00%	40.00%

The Lifecycle Strategy is available if other investment funds are selected and not just with the default option.

Please refer to the Your Investment Guide section of the Aviva Executive Pension Member's Booklet for further details about the full range of investments available.

### **Important notice**

**It is important to bear in mind that the past performance of funds is not a guide to future returns. The value of your investment can fall as well as rise and you may get back less than you originally invested.**

**There is a risk that your funds may not keep up with the rise in the cost of living over the long term.**

### **Benefits**

Benefits can be paid out of the plan in the following circumstances:

- Upon retirement from age 65
- Upon death while in service

In certain circumstances, you may be able to take benefits early, i.e. before your normal retirement age or later, i.e. after your normal retirement age. The benefits you will be able to take on retirement will be directly linked to the value of your pension fund (accumulated pot of money) at the time of your retirement.



## At retirement

The normal retirement age for the Scheme is 65. At this point you may elect to either take an annuity and a lump sum or leave your pension fund invested and take a lump sum.

You are permitted to take up to one-and-a-half times your final salary as a lump sum and use the rest of your fund to buy an annuity. The amount of the lump sum is dependent upon how long you have worked for the Company and the maximum of one-and-a-half times salary assumes you have 20 years of service.

An annuity is an income for life. You can elect to buy an annuity which builds in continuing income to your spouse or dependent's on your death after retirement and/or a pension which increases at a fixed rate each year. You do not have to decide on the exact make up of your annuity until you are taking your benefits.

Alternatively, you can elect to take 25% of your fund as a lump sum. If you decide to do this you may be able to re-invest the balance of your fund through an Approved Retirement Fund (ARF) provided you meet certain criteria. These criteria are that you must either:

- have a minimum guaranteed income for life above a set level. This level is reviewed every year and is currently €12,700 pa (January 2014), or
- you must invest a certain minimum amount of your fund in either an annuity or an Approved Minimum Retirement Fund (AMRF). This minimum amount is reviewed every year and is currently €63,500 (January 2014).

An ARF is an open-ended investment. You can withdraw funds from it whenever you like, although, you will have to take out a minimum annual withdrawal (currently set at 5% of the value of the ARF) each year. You can use the funds in your ARF to buy an annuity at any time. An AMRF is like an ARF except that you can only withdraw any growth over the original investment until the age of 75. Once you turn 75, or meet the minimum guaranteed income for life rule, the AMRF becomes an ARF.

### Important notice

**Private pension income may reduce availability of certain state pension benefits.**

## Upon death

If you die before taking your benefits, the minimum benefit provided on death will be the value of your fund at the time of death. Part of your benefit can be paid as a lump sum to your dependent's. The maximum lump sum is four times your salary, as at the date of death, plus a return of your own contributions with reasonable interest. This can be paid tax free to your spouse but may incur Inheritance Tax if paid to anyone else.

The balance of your benefits, if any, must be used to provide a taxable pension for your dependent's.

The treatment of your benefits if you die after taking them at retirement will depend on how you decided to use your benefits at retirement age.

## **Any questions?**

Please contact the Head of Organisational Development for further information about joining the Scheme. The Aviva Members Booklet will also provide you with further information.

## **Introduction**

The Company will provide all eligible employees with life assurance cover, which will provide your beneficiary(ies) with a lump sum payment in the event of your death.

The cover is provided through **Aviva**.

## **Aviva Life & Pension Ireland**

Aviva can be contacted at the following:

Aviva Life & Pensions Ireland Ltd  
Building 12  
Cherrywood Business Park  
Loughlinstown  
Co. Dublin  
D18 W2P5

Tel: 1890 202 434

[www.aviva.ie](http://www.aviva.ie)

# Life cover

## Eligibility

### Can I join the plan?

All employees working in the Republic of Ireland and between the ages of 16 – 70 are entitled to be covered.

### Can my dependent's join the plan?

No. Your dependent's will not be covered under this plan.

## Plan details

### What benefits does the plan cover?

This insurance pays a lump sum in the event of your death whilst employed by the Company. The insurance premium for this plan is fully paid by the Company.

### What is the sum insured?

In the event of your death whilst employed by the Company, your beneficiary(ies) will receive a lump sum as a death benefit. The death benefit offered to eligible members under the policy is equal to 4 times your annual base salary as at January 2018.

### Will my cover increase?

The level of cover will increase by any salary increases you may receive as part of employment (please refer to your employee handbook for further details).

### When does cover cease?

This plan is only for employees of the Company and cover will cease upon leaving employment. The maximum age to which cover will still apply is age 70.

## Enrolment

### How do I join the plan?

If you are eligible to join the Plan you will need to complete a beneficiary nomination form which will be provided by the HR & OD Advisor. This form advises where you wish the benefits to be paid in the event of your death.

Please note it is your responsibility to keep the form up to date especially in case of change in your family status (e.g. marriage, birth, death etc.) to ensure that the correct details are held. Please advise the HR & OD Advisor should you wish to make any changes.

### What are the underwriting procedures?

Since this is a Group policy there are no underwriting procedures to complete.

However please note that dependent on the level of cover to be provided, certain members may have to provide satisfactory medical evidence before full cover can be offered. If this applies to you, you will be notified accordingly. In some circumstances, benefits may have to be restricted, for example, due to inadequate or unsatisfactory medical evidence, or if you have an adverse medical history. The Aviva Chief Underwriter will then review your case and confirm the terms, which may be offered.

After review of your application, the underwriters may need additional evidence to assess your case and may request a Medical Examination Report (MER).

The MER is an independent medical examination, which provides details of your current state of health. This report and/or specific laboratory tests may be required by Aviva Chief Underwriter. The HR & OD Advisor will advise you of any action required.

### **Who pays for the medical underwriting costs?**

Should a medical examination and investigations be required by Aviva then these costs will be met by the Insurer.

### **Will I be covered whilst underwriting is pending?**

No.

### **What underwriting decisions might there be?**

Aviva's Chief Underwriter will confirm acceptance terms, which may be one of the following:

- Accept on standard terms: This means that you are accepted for full benefits.
- Accept with an exclusion: This means that you are accepted for full benefits for any condition apart from the condition(s) detailed in the exclusion.

## **Claim procedures & benefit payments**

### **How do I or my beneficiaries make a claim?**

In the event of a claim, you or your beneficiaries will be required to contact the HR & OD Advisor who will confirm what the next steps are and any documentation required.

# Income protection

## Introduction

The Company will provide all eligible employees with income protection cover, which will provide you with an income in the event of absence from work due to disablement.

The cover is provided through **Friends First**.

## Aviva Life & Pension Ireland

Aviva can be contacted at the following:

Aviva Life & Pensions Ireland Ltd  
Building 12  
Cherrywood Business Park  
Loughlinstown  
Co. Dublin  
D18 W2P5

Tel: 1890 202 434

[www.aviva.ie](http://www.aviva.ie)

## Eligibility

### Can I join the plan?

You are eligible to join the plan from the day you start employment with the company providing you are between the ages of 16-65

### Can my dependents join the plan?

No. Your dependents will not be covered under this plan.

## Plan details

### What benefits does the plan cover?

If you become totally or partially disabled, you will receive a monthly benefit of up to 75% of salary, less the State Illness benefit. This is subject to an overall maximum of €175,000 p.a./ €3,365 per week.

Payment of the benefit is subject to a waiting period

The insurance premium for this plan is fully paid by the Natural Power Consultants Ltd.

### What is the waiting period?

The benefit becomes payable after absence from work due to disablement for a period of 26 weeks.

## **Will my cover increase?**

The level of cover will increase annually by 3% to allow for any salary increases you may receive as part of employment (please refer to your employee handbook for further details).

In the event of a claim your income benefit increases annually by 3% each year, while your claim is in payment.

## **When does cover cease?**

This plan is only for employees of the Company and cover will cease upon leaving employment or at retirement. The maximum age to which cover will apply is age 65.

## **Enrolment**

### **How do I join the plan?**

If you are eligible to join the Plan you will need to complete an application form which will be provided by the HR & OD Advisor.

### **What are the underwriting procedures?**

Since this is a Group policy there are no underwriting procedures to complete.

However please note that dependent on the level of cover to be provided, certain members may have to provide satisfactory medical evidence before full cover can be offered. If this applies to you, you will be notified accordingly. In some circumstances, benefits may have to be restricted, for example, due to inadequate or unsatisfactory medical evidence, or if you have an adverse medical history. The Aviva Chief Underwriter will then review your case and confirm the terms, which may be offered.

After review of your application, the underwriters may need additional evidence to assess your case and may request a Medical Examination Report (MER).

The MER is an independent medical examination, which provides details of your current state of health. This report and/or specific laboratory tests may be required by Aviva Chief Underwriter. The HR & OD Advisor will advise you of any action required.

### **Who pays for the medical underwriting costs?**

Should a medical examination and investigations be required by Aviva then these costs will be met by the Insurer.

### **Will I be covered whilst underwriting is pending?**

No.

### **What underwriting decisions might there be?**

Aviva's Chief Underwriter will confirm acceptance terms, which may be one of the following:

- Accept on standard terms: This means that you are accepted for full benefits.
- Accept with an exclusion: This means that you are accepted for full benefits for any condition apart from the condition(s) detailed in the exclusion.
- Accept with a pre-existing medical condition exclusion: In this case no benefit will be payable if the claim is as a result of any medical or related condition for which symptoms have appeared and which were first diagnosed, treated, advice sought or known to be in existence prior to the completion of the application form.

## **Claim procedures & benefit payments**

### **How do I make a claim?**

In the event of a claim, you will be required to contact the HR & OD Advisor who will confirm what the next steps are and any documentation required.

### **When are income protection benefits terminated?**

Disability benefit will cease to be paid in the following circumstances:

- If, in the opinion of Aviva, having regard to all of the information available to it, you are no longer suffering a Period of Disability
- your death
- you return to your full-time normal occupation

The maximum annual benefit that can be paid is €175,000.

# Private medical insurance

## Introduction

The Company will provide all eligible employees with Private Medical Insurance, which will provide you or your families with access to private medical care.

The cover is provided through **Laya Healthcare (“Laya”)**.

## Laya

Laya Healthcare is part of the AIG Group of companies, American International Group, Inc., also known as AIG, is an American multinational insurance corporation with operations in more than 80 countries and jurisdictions. As of December 31, 2016, AIG companies employed 56,400 people.

Laya can be contacted at the following:

Laya Healthcare  
Eastgate Road,  
Eastgate Business Park,  
Little Island,  
Co. Cork  
T45 E181

Tel: ++ 353 (0) 21 202 2000

<https://www.layahealthcare.ie/contactus/>

## Eligibility

### Can I join the Plan?

Yes. Provided you have successfully completed your probationary period and you are aged between; 18 – 65.

**Plan Name: Simply Connect Plus, Laya-Health Care=002-208-733**

### Can my dependants join the Plan?

Yes. Your dependants can be added to the plan, however these will be at your own expense and Laya will arrange the direct debit with you.



## Plan details

### What benefits does the plan cover?

This insurance provides for:

- Public Hospital Cover
- Private Hospital or Hi-tech Hospital Cover with a short-fall or excess – see plan for further details (including the Beacon Hospital) for coverage and costs.
- Maternity Benefits
- Child Healthcare Benefits
- Treatment overseas
- Outpatient Cancer Care Treatment
- Infertility Benefit
- Access to the plan via an App
- Employee Assistance Scheme, which includes; Counselling options, Telephone Helpline Support to Legal, Financial, Family and Matrimonial Law Advice, Management and Coaching Guidance.
- 24 hour Nurse and GP Helpline
- Online GP Consultations
- Physioline
- Access to reduced rate Health Screening
- Access to reduced rate everyday Medical Expenses

The insurance premium for this plan is paid by the Company, and you will enjoy it as a taxable benefit.

### Who is responsible for paying the Lifetime Community Rating (LCR)?

The employee is.

### When will my cover commence?

The Group Company Policy year runs annually and was first commenced from 1st July 2017. You will be eligible to be covered provided you are between; 18 – 65.

### When does cover cease?

This plan is only for employees of the Company and cover will cease upon leaving employment or at retirement, whichever comes first.

## Enrolment

### How do I join the plan?

If you are eligible to join the plan you should contact the HR & OD Advisor for further details.

## Claim procedures & benefit payments

### How do I or my beneficiaries make a claim?

In the event of a claim, please visit [www.layahealthcare.ie/howtoclaim/](http://www.layahealthcare.ie/howtoclaim/)

All you need to do is to complete the online claim form step by step with as much detailed information as possible and scan the bills and corresponding receipts before attaching them to the claim form. Claiming online is easy and it allows you to upload the claims in a secure way.

When the claims have been assessed, you will be notified by email or letter.

# Group business travel & personal accident insurance

## Introduction

The Fred. Olsen Group Business Travel & Personal Accident Insurance plan provides eligible employees of The Natural Power Consultants (Ireland) Ltd. with adequate protection in the event of medical need and other travel needs whilst travelling abroad on company business.

The cover is provided through **AIG Europe**.

## AIG Europe

AIG Europe provides the Lifeline Plus – Group Personal Accident & Travel Insurance policy. The American International Group, Inc., also known as AIG, is an American multinational insurance corporation with operations in more than 80 countries and jurisdictions. As of December 31, 2016, AIG companies employed 56,400 people.

They can be contacted on 24 hours, 7 days a week. The emergency medical number is:

Tel: +44 (0) 1273 552922                      Policy Number: 0015867993

Email: [claimsuk@aig.com](mailto:claimsuk@aig.com)

[www.mylifeline.co.uk](http://www.mylifeline.co.uk)

**However in the event of requiring assistance from Fred. Olsen / Natural Power Consultants Limited please also contact:**

**Samantha Gedny, Risk & Insurance Manager, Fred. Olsen Limited, Tel: 01473 243961  
or Email: [sam.gedny@fredolsen.co.uk](mailto:sam.gedny@fredolsen.co.uk)**

In addition to emergency travel, medical and security assistance, it includes a range of web and telephone based services which can be used at any time – not just when making a claim. What's more, they have made a number of improvements that allow you to access their services on mobile devices.

## Eligibility

### Who is covered under plan?

All employees who travel overseas for the Company will be eligible for cover.

### Can my dependants join the plan?

No. Your dependants will not be covered under this plan.

## Plan details

### What benefits does the plan cover?

For further details please see the full policy, however the policy cover includes the following:

- Medical and other Emergency Travel Expenses
- Repatriation expenses
- MyLifeline Assistance
- Legal Expenses
- Personal Liability
- Personal Property
- Business Equipment
- Personal Money
- Cancellation, Curtailment, Rearrangement and Replacement
- Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe
- Hijack

All of the covers are subject to the terms and conditions of the policy.

## Enrolment

### How do I ensure I am covered under the plan?

All employees will be covered for each eligible overseas business trip. An eligible business trip will be one which is authorised by the Company.

### What are the underwriting procedures?

There are no underwriting requirements, however if you suffer from a pre-existing condition before the beginning of your trip, and if the condition has been stable the last six months prior to each departure, it is normally covered. If you are unsure then please contact Sam Gedny.

## Claim procedures & benefit payments

AIG Europe aims to deal with all claims efficiently and equitably to ensure that all benefits are paid on time and any further distress to you or your dependants is minimised.

In case of hospitalisation, evacuation, compassionate emergency repatriation, accompaniment, compassionate emergency visit, death and accident, AIG Europe must always be notified immediately.

AIG Europe's in-house emergency service is available 24 hours a day and can be contacted by calling +44(0)1273 552922 or by email: [lifelineplusassist@aig.com](mailto:lifelineplusassist@aig.com)

AIG Europe can issue a guarantee of payment to hospitals, arrange home transportation and provide other kinds of assistance in connection with acute illness and injury.

Outpatient treatments such as visits to a doctor or dentist must be paid by you before claiming reimbursement.

## Claim online

You can submit your claims online on [www.aig.co.uk/claims](http://www.aig.co.uk/claims)

All you need to do is to complete the online claim form step by step with as much detailed information as possible and scan the bills and corresponding receipts before attaching them to the claim form. Claiming online is easy and it allows you to upload the claims in a secure way.

When the claims have been assessed, you will be notified by email or letter.

## Claim by email or post

The claims can also be sent electronically by email: [claimsuk@aig.com](mailto:claimsuk@aig.com) or via post: A&H Claims, AIG Europe Limited, The AIG Building, 2-8 Altyre Road, Croydon, Surrey CR9 2LG, United Kingdom

All claim forms can be downloaded from [https://www.aig.co.uk/claims#pr\\_cr\\_cr\\_inpagetitle](https://www.aig.co.uk/claims#pr_cr_cr_inpagetitle)

Please complete the form with as much detailed information as possible together with all relevant documentation such as itemised bills, scanned receipts, medical reports etc.

Please note that claims regarding delayed and lost baggage must be submitted by ordinary mail.

You must keep the original bills until your claims have been reimbursed as the bills may be requested.

# Any questions?

Should you have any further questions, please contact:

**Chloe Adams**

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Fred. Olsen Limited  
C/o Fred Olsen House  
White House Road  
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