Dear [employee]

I am writing to let you know that for the year [date] to [date] we have enrolled [OR shall, once you have successfully completed the probationary period, enrol] you in the TBA’s new income protection scheme for stud employees, **Stud Employee Accident Benefit Scheme (‘SEABS Scheme’)**, subject to both the terms of the relevant insurance policy and the rules of the relevant scheme (as each may be amended from time to time), and you being eligible to participate in or benefit from such scheme pursuant to their rules, at a cost and on terms which are acceptable to us.

Please note that our obligation to you under the SEABS Scheme is limited to the cover provided by Howdens under the terms of the insurance policy as it applies at the time. We shall have no obligation to make any payments to you or your beneficiaries under the SEABS Scheme, save to the extent that we receive payment from insurers for that purpose and you or your beneficiaries, as applicable, are not receiving payments from the relevant insurance provider directly.

We, in our sole and absolute discretion, reserve the right to replace, amend or withdraw the SEABS Scheme (including the level of your cover, the relevant insurance provider and the relevant insurance policy) at any time on reasonable notice to you.

Please be aware that if Howdens or any replacement insurance provider refuses for any reason to provide the insurance benefit to you under the SEABS Scheme, we shall not be liable to provide you with any replacement benefit of the same or similar kind or to pay any compensation in lieu of such benefit.

While we hope that you never have to call on the SEABS Scheme, we think it is a valuable new initiative that will provide a safety net for staff who are injured at work.

[After the first year we will review how the SEABS Scheme has operated and make a decision on whether to continue with it and let you know. If you want more details, they are available from xxx.]

Ends…