

Accident & Health Select



Our Accident & Health Select product provides protection for a businesses' most important asset - its people.

It can be added to our Commercial Select product to support Employer's Liability cover and can be used to bolster an employee benefit package, helping to minimise the financial impact and disruption that a long-term employee absence can cause.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.

Cover

We offer two types of cover; group personal accident and business travel, which are available to purchase individually, combined, or added to our Commercial Select product to support Employer's Liability cover.

Group personal accident

Customers can opt for a lump sum or a weekly financial benefit to help support an employee should they experience an accidental injury that results in: death; permanent total disablement; a loss of hearing, sight, a limb; intellectual capacity or speech; temporary total disablement.

- **Trauma counselling** - available for trauma triggers such as an assault; witnessing an act of terrorism or the accidental death or permanent disablement of a parent; child, spouse or colleague; or the insured person's own permanent disablement, up to £2,500.
- **Rehabilitation expenses** - as part of a rehabilitation plan we can provide up to £2,000 for physiotherapy; up to £75,000 for prosthesis; up to £30,000 for parasport equipment and up to £10,000 for transport to work or medical appointments.

- **Retraining expenses** - covers the retraining costs to help facilitate the insured person's return to work, up to £25,000.
- **Workplace disruption** - we can provide up to £50,000 for crisis management expenses; £5,000 to hire a temporary employee; £5,000 recruitment expenses for new permanent employees and up to £5,000 for training interruption.
- **Permanent total disablement** - we can provide the following benefits: paraplegia £50,000; quadriplegia £125,000; hemiplegia £50,000; triplegia £85,000.
- **Hospitalisation** - up to £75 per day if the insured person is hospitalised as a result of accidental bodily injury and up to £3,000 for the insured's family to travel to hospital.
- **First aid expenses** - includes up to £1,000 to replace workplace defibrillators.
- **Dental, optical and personal property costs** - up to £500 for urgent optical expenses; £2,500 for urgent dental expenses; and £1,000 for personal property.

- **Piloting** - up to £10,000.
- **Additional insured persons** - up to £100,000 for a spouse and child and up to £30,000 for visitors, guests, contractors and members of the public injured whilst giving support.
- **Sickness (optional)** - a weekly benefit to the company in the event of an employee being unable to work due to illness.
- **Continental scale** - enhances loss of limb benefit and also includes loss of intellectual capacity, internal organs, smell and scarring.
- **Vehicle rental excess** - up to £25,000.
- **Director's holiday** - up to 30 days.
- **Winter sports** - included with extensions for ski hire, up to £200, and piste closure up to £200.
- **Cancellation, curtailment and change of itinerary** - up to £10,000 per trip and £250,000 per year. Up to £750 for delayed departure.
- **Legal expenses** - up to £50,000 to cover the costs of pursuing a negligent third party for damages as a result of a death or injury to an insured person.
- **Additional insured persons** - includes spouses and children, guests and contractors.
- pre-trip advice, safety information and e-learning
- a tailored country watch list
- a risk map
- 24/7 emergency contact (app only) - an email alert function to a designated emergency contact as well as medical and security assistance.
- **24/7 emergency medical support** - business travel policyholders will be supported by our emergency medical team. They will manage medical fees, multi-lingual personal and if necessary, repatriation.
- **Claims rehabilitation team** - if required, personal accident policyholders will be supported by a team of clinically qualified professionals, including registered nurses and occupational therapists, who can arrange tailored rehabilitation and counselling programmes.

Business travel

Covers directors, employees, contractors, guests and their accompanying spouse and children whilst on an insured trip, including repatriation back to the UK where necessary.

- **Medical and emergency travel expenses** - up to £25,000,000.
- **Continued medical expenses** - incurred/or not available from the NHS, for up to six months to a maximum benefit of £50,000.
- **Political evacuation** - up to £50,000 per trip and £250,000 per incident.
- **Overseas hospitalisation** - benefits include £75 per day if hospitalisation occurs.
- **Trauma counselling** - available for trauma triggers such as an assault; witnessing an act of terrorism or the accidental death or permanent disablement of a parent, child, spouse or colleague; or the insured person's own permanent disablement, up to £2,500.

Appetite

We're able to accommodate any trade, including those operating in the following sectors:

- wholesale and retail
- general manufacturing
- metalworking and precision engineering
- professional services
- print, publishing and media
- education.

Additional services

Our additional services can help policyholders to travel safely and with peace of mind:

- **Allianz travel oracle** - our business travel website and app provide policyholders with an invaluable source of pre-travel advice, destination information as well as real-time alerts on breaking news.
 - country profiles
 - travel alerts



Claims can be reported 24/7/365

Emergency medical and security claims
+44 (0) 1483 265696

For non-emergency claims please
contact our claims team
+44 (0) 344 893 9500
casualty1@allianz.co.uk