

ACCIDENT & HEALTH SELECT

quick guide

Accident & Health Select provides flexible insurance cover for clients to enhance their employee benefits package, protect their business continuity and protect employees whilst travelling abroad.



COVER INCLUDES

Clients can purchase Group Personal Accident and Business Travel individually as standalone sections, combined, or added to their Commercial Select policy.

Group Personal Accident –

a lump sum or weekly benefit to clients in the event of an employee sustaining accidental bodily injury resulting in death, permanent total disablement or loss of limb, hearing, sight, intellectual capacity or speech or temporary total disablement.

The following new features and cover enhancements apply if Group Personal Accident is purchased:

New cover:

- **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
- **Trauma counselling** – available for trauma triggers such as assault; witnessing an act of terrorism; witnessing the accidental death or permanent disablement of their parent, child, spouse or colleague; or the insured person's own permanent disablement, up to £2,500
- **Piloting** – automatically included up to £10,000.

Enhanced cover:

- **Additional insured persons** – up to £100,000 for spouse and child and up to £30,000 for visitors, guests, contractors and members of the public rendering assistance
- **Continental scale** – now included as standard and expanded to include permanent disablement by illness, loss of intellectual capacity, internal organs, smell and scarring
- **Retraining expenses** – covers the retraining costs to facilitate the insured person's return to employment – up to £25,000
- **Workplace disruption** – £50,000 limit for crisis management expenses; £5,000 to hire a temporary employee; £5,000 recruitment expenses for permanent replacements and up to £5,000 for training interruption
- **Rehabilitation expenses** – up to £2,000 for physiotherapy; up to £75,000 for prosthesis; and up to £30,000 for parasport equipment as part of the rehabilitation plan
- **First aid expenses** – includes up to £1,000 to replace workplace defibrillators
- **Permanent total disablement benefit** – Paraplegia £50,000; Quadriplegia £125,000; Hemiplegia £50,000; Triplegia £85,000

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 or proposition brochure for further details.



- **Hospitalisation benefit** – includes cover up to £75 per day if the insured is hospitalised as a result of accidental bodily injury and up to £3,000 for the insured's family to travel to hospital.

Other cover:

- **Sickness (optional)** – a weekly benefit to the company in the event of an employee being unable to work due to illness. This optional cover is available upon request.

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.

The following new features and cover enhancements apply if Business Travel is purchased:

New cover:

- **Political evacuation** – up to £50,000 per trip and £250,000 per incident
- **Vehicle rental excess** – up to £25,000
- **Director's holiday cover** – up to 30 days
- **Winter sports** – included with extensions for ski hire (£200), and piste closure (£200)
- **Additional insured persons** – includes spouses and children, guests and contractors
- **Trauma counselling** – available for trauma triggers such as assault; witnessing an act of terrorism; witnessing the accidental death or permanent disablement of their parent, child, spouse or colleague; or their own permanent disablement – up to £2,500.

Enhanced cover:

- **Medical and emergency travel expenses** – up to £25,000,000
- **Continued medical expenses** – incurred / not otherwise available from the NHS for up to six months to a maximum benefit of £50,000
- **Overseas hospitalisation** – benefits include £75 per day if hospitalisation occurs as a result of accidental bodily injury.

Other cover:

- **Cancellation, curtailment and change of itinerary** – up to £10,000 per trip and £250,000 per incident. Up to £750 for delayed departure.

APPETITE

We are prepared to underwrite any trade, including the following sectors:

- Wholesale and Retail
- General Manufacturing
- Metalworking and Precision Engineering
- Professional Services
- Print, Publishing and Media.

Examples of risks we are not focusing on include:

- Armed forces
- Emergency services
- Offshore trades.

ADDITIONAL SERVICES

Our additional services are provided as automatic benefits for policyholders:

Medical advice line – advice and information on a wide range of medical issues, from the rights of patients and their families, to do's and don'ts before and after treatment

Pre-travel helpline – provides support and assistance for travel enquiries ranging from visa applications to inoculations. Applies to Business Travel section only

Emergency medical assistance – access to our dedicated assistance provider (24 hours a day, 365 days a year) who will deal with any necessary fees covered under the policy; arrange for multi-lingual medical staff to converse with doctors and hospitals if overseas; and provide repatriation with a qualified medical escort, where medically advised. Applies to Business Travel section only

Claims rehabilitation team – a team of clinically qualified professionals, including registered nurses and occupational therapists, who can arrange tailored rehabilitation and counselling programmes where needed. Applies to Personal Accident section only.

TO MAKE A CLAIM:

Emergency medical claims can be reported 24/7/365
Tel: **+44 (0) 208 603 9517**

Or contact our claims handlers on:
Tel: **+44 (0) 344 893 9500**
Email: casualty@allianz.co.uk