

## ACCIDENT AND HEALTH

# GROUP LIFE ASSURANCE AND MEDICAL

## GROUP LIFE ASSURANCE

Term Life Assurance is designed to indemnify the beneficiary in the case of death of an Insured Person resulting from an accident and/or from natural causes.

Policies are arranged for employer groups, associations, sports teams or specific groups such as expatriate employees or executive management.

The sum assured is either a stated monetary amount or a multiple of salary. Typical limits on a group scheme would be five times annual salary per person, but higher limits can be secured, subject to financial justification.

Cover can be arranged on a standalone basis or in conjunction with Personal Accident and Sickness benefits such as Permanent and/or Temporary Total Disablement and/or Medical Expenses.

## MEDICAL EXPENSES AND EMERGENCY ASSISTANCE ABROAD

The Accident and Health Team arranges Medical Expenses Insurance, necessary in the case of illness or injury suffered whilst out of one's own country of residence on a business trip, holiday or working as an expatriate. This cover includes emergency assistance, repatriation and evacuation.

The team works with underwriters and specialist assistance companies to provide the following services:

- A 24-hour helpline to assist in medical emergency situations.
- Medical teams, and doctors who are trained in coordinating with local doctors to determine the most appropriate treatment.
- Evacuation and Repatriation, where medically necessary or in the absence of appropriate local facilities.
- The facility to arrange payment with local hospitals and service providers.
- These services can be provided on a standalone basis, but more typically are built into a business travel or expatriate insurance programme.



## KEYMAN COVER

Key individuals are those employees essential to the success of Company operations, including completion of designated projects, contracts or management buy-outs. Keyman Insurance is a composite cover which protects the purchasing Company against financial losses arising from the loss of the services of key individuals connected with the Company, due to death or disablement from accident or illness.

The Company can use the insurance proceeds for expenses until they find a replacement person or, if necessary, pay off debts, distribute money to investors or pay severance to employees. In a tragic situation, Keyman Insurance gives the company alternatives.

The components of the cover include Death from Any Cause and Permanent Total Disablement as a result of Accident and/or Illness of named individuals.

The importance of key individuals means that the sums insured required may be far greater than the amounts purchased as part of a standard employee benefit programme. Usually, sums insured reflect the contract value or the Company's exposed value.

Cover is usually subject to receipt of a satisfactory proposal/medical form. Additionally, various medical tests can be required depending on age and sum assured. A justification of the sums assured is also necessary.

All information is handled on a strictly confidential basis.

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## OCCUPATIONAL HIV INSURANCE

Occupational HIV Insurance is a cover that pays a lump sum following the accidental infection of HIV of the Insured Person whilst carrying out professional activities. The indemnity is not a reimbursement: its purpose is to provide financial means in order to help the Assured through the medical treatments that ensue.

It is intended as an occupational accident cover only. It is offered to those who work in environments where there is a risk of infection as a consequence of skin piercing, exposure of mucous membranes or exposure of non-intact skin to blood. It is typically requested by laboratory technicians, researchers, prison security guards, volunteers, social assistants, doctors, nurses, hospital staff in general and other specialist roles.

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The policy wording will provide details of all policy coverages and exclusions. A full policy summary highlighting any significant or unusual limitations and exclusions will be supplied with your quotation.

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