



ACCIDENT AND HEALTH

YOUR PEOPLE

The human workforce is the single most important asset in any organisation: it is also the most vulnerable. Providing the best protection for your people against unexpected events is not just a legal and moral – but also commercial – imperative.

These unwelcome events vary widely in form and severity of impact to the individuals and their employers. Such events can range from terrorist attacks to adverse weather conditions: the spectrum of misfortune is open-ended.

“THE CLAIMS SERVICE STARTS AT ANY INCIDENT TIME AND PROVIDES MORE THAN FAST PAYMENT”

However, one element all such incidents have in common is disruption: disruption of a single life or of a group of lives – and consequent disruption of their organisation. This could be loss of productivity, of leadership – even, ultimately, of reputation.

The combination of globalisation and the intensely competitive business culture that characterises the 21st Century has meant that travel to and work in dangerous and volatile areas is common in many companies (large and small).

The freedom and confidence to conduct its affairs wherever on the planet it chooses is vital to the health of any organisation, in pursuit of profit or not. Having ensured that its people are exhaustively shielded against the unwelcome events that intrude on human enterprise, an organisation can proceed with confidence.

OUR CAPABILITIES

The Accident and Health team has developed a unique expertise in arranging precisely-focused solutions for clients whose multinational workforce travels to and operates in remote and often hazardous regions.

Our bespoke products would generally comprise the following components:

ACCIDENT AND ILLNESS

- Death
- Permanent Total Disablement
- Permanent Disablement in accordance with a Compensation Scale (Accident only)

EMERGENCY MEDICAL/EVACUATION/REPATRIATION EXPENSES

- As a result of Accident and Illness
- Including Funeral Costs and Mortal Remains Repatriation
- Follow-Home Cover

TRAVEL BENEFITS

- Loss of Money/Personal Property, Damage to Personal Property
- Cancellation and Curtailment
- Personal Liability
- Extension Benefits such as Hospital Confinement, Employee Replacement

**“OFFERING THE FINANCIAL SECURITY
FROM WHICH OUR CLIENTS CAN OPERATE
WITH FREEDOM AND CONFIDENCE”**

CLAIMS SERVICE

The claims service starts at any incident time, and our products offer much more than payment: for example, immediate coordination of medical assistance and medical evacuation from the harshest terrains. Our highly-experienced in-house Claims department working with a Global Medical Assistance Company are dedicated to the prompt provision of Emergency Medical and Repatriation/Evacuation, especially in remote regions.

FLEXIBILITY OF BENEFITS: A SUMMARY

Benefits are generally on a lump-sum basis (either as a fixed amount or on a multiple of salary) and cover can include various categories of staff (Expatriates, Third Country Nationals and Local Country Nationals) each with their own benefit structure.

Our bespoke products can be enhanced to complement organisations' existing Health and Safety arrangements by insuring specific perils. This could mean payment of a weekly benefit as part of a temporary incapacity or settling a lump sum, should a person die or become permanently incapacitated.





GROUP PERSONAL ACCIDENT AND BUSINESS TRAVEL PROGRAMME

The team oversees a wide portfolio of Group Personal Accident and Business Travel Insurance for multinational organisations, comprising over a million business travellers and expatriates.

For business travellers, our strong relationships with the leading providers of insurance and emergency assistance ensure that our clients have easy access to cutting-edge solutions to the risks that their employees face.

The latest product enhancements include:

- ALERT-24
- Emergency Political Repatriation and Relocation
- Unlimited Medical, Emergency Assistance and Rescue Expenses
- On-line pre-travel advice on security, vaccination and visa requirements, etc
- End-user pack-rescue card, 'leave behind section' for family/dependants
- No territorial exclusions and full War cover

**“EMPLOYEE SECURITY IS
INCREASINGLY COMPLEX AND
NEEDS SPECIAL SOLUTIONS”**

PROGRAMME MANAGEMENT

Each programme is client-specific utilising the leverage of our comprehensive portfolio with a dedicated panel of specialist Underwriters.

The Accident and Health team provides added value in a variety of ways:

- Expert evaluation and assessment of client needs, often balancing Human Resources' desire for extensive cover with concerns over premium spend
- Development and design of specific schemes to fulfil agreed requirements
- Review of prior claims and losses to identify and quantify trends and issues of potential concern
- Negotiation with Underwriters to achieve most competitive policy scope, terms and conditions, at the best rates
- Preparation of bespoke wordings – in conjunction with our dedicated Liability Wordings Team
- Placement and ongoing administration of client programmes, including mid-year adjustments, premium settlement, and Claims Management



SUMMARY

ALERT-24

An innovation: in an exclusive partnership with leading Risk Consultancies/Security Companies, Willis has created ALERT-24. This Personal Accident and/or Business Travel product uniquely provides preventative risk and crisis management, and financial protection solutions to a wide range of security risks.

INTERGOVERNMENTAL ORGANISATIONS

Injury and illness cover against malicious acts including Terrorism, Staff Compensation, Defined Benefits, War Risks, Group Life, Medical Evacuation and Travel Benefit plans.

GROUP LIFE ASSURANCE AND MEDICAL

Policies are arranged for employer groups, associations, sports teams or specific groups such as expatriate employees or executive management. Includes Keyman cover, Occupational Insurance and Medical expenses, and Emergency Assistance abroad.

GLOBAL WAR AND TERRORISM

Comprehensive benefits for local and international staff of not-for-profit entities, charities, security companies or contractors operating worldwide and particularly in areas of conflict.

CORPORATE PA AND TRAVEL

Worldwide coverage for personnel, travel packages for business travellers and expatriates. The scope and benefits are selected to match clients' and Human Resources requirements, complementing any other employee benefits.

PROFESSIONAL SPORTS

Cover can be arranged for accidental death, temporary and permanent disablement of the individual, and accumulation risk of a whole team travelling together.

OUR PEOPLE

THE ACCIDENT AND HEALTH TEAM

Global Markets International's Accident and Health team is one of the largest and most experienced broking teams in its field in the London insurance market. We specialise in niche risks involving Accidental Death, Injury or Sickness. Solutions range from simple Personal Accident policies to complex, multi-benefit contracts for multinational clients. We have a particular reputation for innovative insurance products.

GLOCAL SERVICE: GLOBAL RESOURCES DELIVERED LOCALLY

The team uses its extensive knowledge and experience of the market, with its well-established international networks to identify and deliver the correct solutions for our clients, and drives competitive terms from quality markets.

The team is proactive in designing the best offerings available, channelling global resources to one, local point: our client. We are innovators: committed to developing fresh strategies that counter the challenges that surround us now and that the future undoubtedly holds. The Accident and Health team provides a secure platform from which our clients can operate with freedom and confidence.

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