

# Personal Accident and Travel



## What Is It?

**M**ost companies agree that their staff are the most important asset. So how do you protect them and your organisation in the event of death or injury?

Unlike Employers Liability policies, Personal Accident cover does not require proof of liability. When arranging a policy, you can choose whether to cover individuals or your whole workforce against injury or death. You can also choose to cover them on a 24-hour or other basis. If an accident occurs during the selected period the cover would provide your business with essential financial assistance whilst you deal with the after-effects.

## How Would I Benefit?

Cover is designed to benefit all manner of business from major employers with a large number of staff to the self-employed.

Imagine the unfortunate loss of one of your key sales, production or operations staff. Worse, how would your business cope if a whole team was unable to work?

The benefits of a Personal Accident policy are payable to the policyholder, i.e. the company. This gives you the flexibility to minimise impact to the business as well as offer help and support to the individual and their dependants.

Valuable cover doesn't need to cost you the earth. With our help and guidance you can assess the risks faced by your business. The policies are very flexible and can be structured to deliver the right level of benefit to individuals or groups within the company.

## CONTACT US

Just call your Account Manager for a no-obligation appointment on 0845 688 9088. Alternatively send the fax-back form overleaf or post it to your Account Manager.

For full details of policy cover, terms, limits and exceptions, refer to policy wording, a copy of which is available on request.

Registered in England No. 546706.

Registered office: St. James House, Grosvenor Road, Twickenham, Middlesex, TW1 4AJ.

## Benefits of the Cover Include:

- Lump sums in the event of death or serious injuries
- Payments for permanent or temporary disablement, including loss of speech and/or hearing, for a specified period (usually up to 2 years with a selected initial deferment period)
- Hospital treatment charges

## Travel

Mishaps can occur to anyone when travelling abroad. From missing luggage to industrial action, we appreciate that external factors can drastically affect your plans.

If you're travelling on business, we also know that time is money. You could potentially suffer financial loss if your journey is interrupted or cancelled.

Based upon the estimated annual number of trips made by your business, cover applies on a "blanket" basis to trips abroad and domestic travel (if a flight or overnight stop is involved).

It can also be selectively extended to include holiday travel (although usually only for directors and senior managers).

## Cover Includes:

- Cancellation
- Personal accident / Medical expenses
- Lost money / passports
- Delayed / missed departures

Please note: Personal Accident and Travel policies are often combined although they can be bought separately.