

# Personal Accident Insurance

We offer a range of insurance products and risk management services developed in response to the demands and expectations of the business sector, from minor risks to major exposures.

 **Our emphasis is on providing:**

- professional insurance services
- comprehensive insurance programs tailored to your individual needs
- responsive and proactive claims service
- an extremely competitive price structure.

Our in-depth understanding of personal accident insurance comes from extensive experience in the worldwide market since 1990. Over the years we have earned a reputation for integrity, creative solutions and outstanding service. For you that means real benefits, personal attention and fast claim settlements.

### A range of options

Our flexible solution to personal accident insurance can provide cover 24 hours a day, seven days a week, anywhere in the world, or be structured to suit your specific requirements. The options available include:

#### Accidental death only

Covers you subject to specific exclusions and a maximum sum insured, as documented in the agreed schedule.

#### Personal accident and illness

Covers you in the event of injuries or illnesses that prevent you from working. Your insurance will pay you an amount up to the earnings lost.

#### Voluntary workers

Cover is based on similar conditions to the personal accident and illness option.

#### Expatriate health insurance

Specially designed for the many businesses with employees and their families who are seconded overseas for a period of time. This option ensures their standard of health insurance is not compromised.

#### Inbound medical insurance

This option provides health insurance for visitors to Australia. Many people, particularly those who come here to work, require health insurance before their work visa is issued. We can provide cover similar to that offered by Australian health funds, at a very competitive premium.

Let us work with you to develop an insurance program tailored to your specific requirements.

As well as personal accident insurance we can provide cover for any or all of the following: equine and livestock, photographic equipment, musical instruments, bathing boxes, town planners, business package, credit, employment practices, liability, motor vehicles, property, home and contents, travel, construction and builders warranty, directors and officers liability, industrial special risks, marine, credit insurance, professional indemnity, energy, promotional, and worker's compensation.



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#### General advice warning

This document has been provided without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in light of your own individual circumstances, to act upon the information. The document is a summary of the insurance so please refer to the policy and our product disclosure statement for full details prior to making any decision to acquire this product. Insurance cover will not begin until your application has been accepted and the premium paid.