



Accident and Health from Allianz

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 for further details.



Protecting a business's most important asset - its people

Our Accident and Health (A&H) products consist of two key elements:

Group personal accident

Cover that helps injured employees on their road to recovery and return to work, whilst also minimising the financial cost and interruption to the business.

Business travel cover

Travel insurance for employees, contractors, guests and their family whilst on a business trip. From pre-travel training and advice, to handling complex medical and security emergencies, we'll make sure they're in safe hands.

Why A&H insurance is important



Helping employees get back to work

Even with the best precautions in place, accidents can still happen. Group personal accident cover helps employees return to work after an accident and supports them with their physical and mental health.

Complementing employers' liability

Unlike employers' liability, which can often focus more on the fault of the employer and lead to litigious disputes, A&H supports employee wellbeing and recovery.

At your side, anywhere in the world

Businesses have a duty of care to protect the health and safety of their teams when travelling abroad. Business travel insurance provides medical assistance and security services to minimise the risk to employees, operations and shareholders.

Attracting talent

An A&H policy can bolster an employee benefits package to help businesses stand out and attract the best talent in the market.

Financial safety net

The impact on a business can be huge if one or more employees are unable to work for any length of time. A&H insurance can be used to support wages, hire temporary or permanent staff or offset other unexpected costs, so your customers can continue to operate.

Why Allianz for Accident and Health?

road to recovery

Flexible benefits

With a choice of a lump sum or a weekly financial benefit, customers can decide how they want to best support their injured employees. We offer a range of cover options, from accidents while at work to those that happen at any time.

Specialist rehabilitation team

Employees will be supported by our team of clinically qualified professionals, including registered nurses and occupational therapists.

Trauma counselling

Regardless of whether it's a physical or an emotional trauma – we'll look after employees following a traumatic event.

Comprehensive support for patients in hospital

We'll help with hospital fees for the injured party as well as their family's travel and accommodation costs – so that they can be by their side.

More than just rehabilitation

To help speed up recovery, we'll contribute towards the costs of physiotherapy, prosthesis, corrective cosmetic surgery, and even parasport equipment to help people get back to doing the things they love.



Why Allianz for Accident and Health?

ACCIDENT & HEALTH

Invaluable pre-travel advice

Employees can safely plan their business trip with our pre-travel advice, ranging from visa applications to inoculations.

Allianz Travel Oracle

Our app offers destination information as well as real-time alerts on breaking news to help employees stay safe while on a business trip. Plus a 24/7 emergency contact via an alert function for immediate medical and security assistance.

Unexpected costs

It's often the case that plans change due to travel disruption; we're on hand to cover the expenses.

Director's holidays and winter sports

It's not all work and no play. Our cover extends to director's holidays and includes extensions for ski hire and piste closure.



hassle-free



Why Allianz for Accident and Health?

safe travels

24 hour medical support

Our multi-lingual team will manage medical emergency treatment and support conversations with overseas medics.

Emergency dental and optical cost

Should employees suffer an accident or assault, we'll cover their emergency dental care and optical costs.

Rapid security support

We'll help with emergency support on the ground following a major incident of political unrest. Our incident management team provide a rapid, tailored response including daily contact, welfare checks, access to safe locations and evacuation.



Our product portfolio

Customers can purchase group personal accident and business travel cover either individually, combined, or alongside our other insurance products.



Complete Accident and Health
For SMEs including sole proprietors, traded digitally via QuoteSME and Acturis.



Accident and Health Select
For medium to larger companies, not-for-profit, sports or other organisations, traded via our branch network.



Our cover

Group personal accident

Flexible benefits

Lump sum or weekly financial benefits.

Worldwide cover for accidental injuries

Resulting in death, permanent total disablement or loss of limb, hearing, sight, intellectual capacity or speech or temporary total disablement.

Trauma counselling

Up to £2,500 for a wide range of trauma triggers such as an assault; witnessing an act of terrorism or the accidental death or permanent disablement of a parent; child, partner or colleague; or the insured person's own permanent disablement.

Rehabilitation expenses

As part of a rehabilitation plan we can provide up to £2,000 for physiotherapy; £75,000 for prosthesis; £30,000 for parasport equipment and £10,000 for transport to work or medical appointments.

Hospitalisation

Cash benefits up to £75 per day in case of hospitalisation as a result of accidental bodily injury and up to £3,000 for the insured's family to travel to hospital.

Workplace disruption

We can provide up to £50,000 for crisis management expenses; £5,000 to hire a temporary employee; £5,000 recruitment expenses for new permanent employees and up to £5,000 for training interruption.

Sickness (optional)

A weekly benefit to the company in the event of an employee being unable to work due to illness.

A range of additional covers

Modification of homes and workplaces, funeral expenses, dental expenses and much more.

Business travel

Medical & emergency travel cost

Up to £25,000,000 whilst on an insured trip, including repatriation to UK where necessary.

Cancellation, curtailment & delay

Up to £10,000 per trip and £250,000 per year.

Up to £750 for delayed departure.

Continued medical expenses

Incurred/or not available from NHS, up to six months to a maximum benefit of £50,000.

Political evacuation

Up to £50,000 per trip and £250,000 per year.

Overseas hospitalisation

Benefits include £75 per day if hospitalisation occurs.

Vehicle rental excess

Up to £25,000.

A range of additional covers

Legal expenses, personal belongings, trauma counselling, winter sports and much more.



Our appetite

We can find solutions for most businesses, but these are our preferred sectors:



wholesale and retail



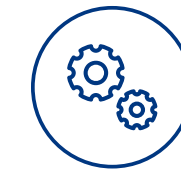
professional services



general manufacturing



print, publishing and media



metalworking and precision engineering



education.

But we wouldn't look to write:



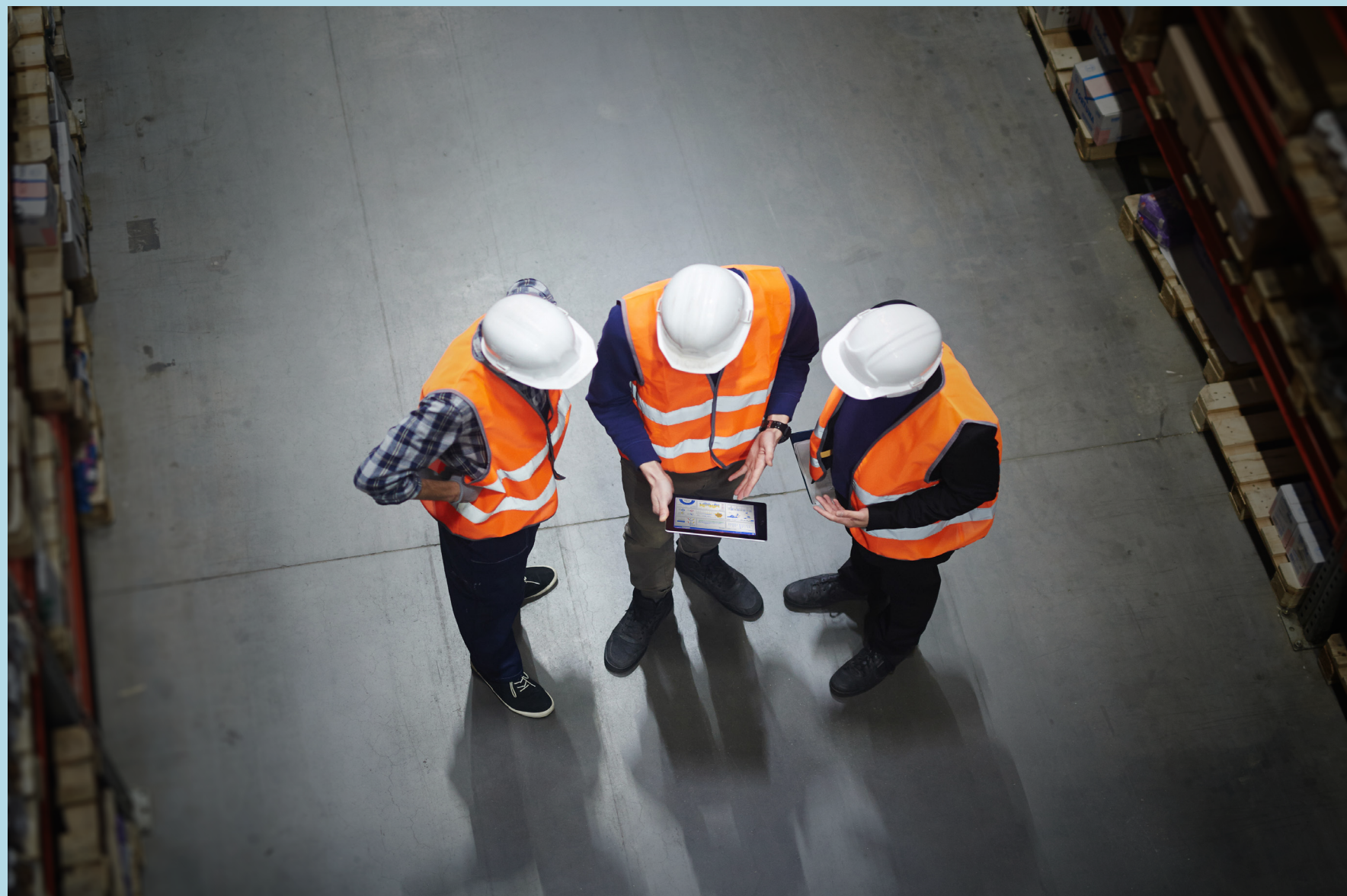
the armed forces



professional sports



coal, gas, oil or high carbon trades.



Get a quote

Accident and Health Select

Please speak to your usual Allianz contact.

Complete Accident and Health

Visit allianzquotesme.co.uk.

For any other information

Please visit allianz.co.uk/broker.

ACOM9911 09.23

Allianz Insurance plc. Registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.



ALLIANZ.CO.UK