

Groupama Business Personal Accident and Illness

A comprehensive policy protecting the most valuable assets of a business - its people - with a wide range of cover options

Business personal accident and illness insurance from Groupama, provides a benefit to a company in the event of the accidental death or disablement sustained by an insured employee. The benefit payable may be used to compensate the injured person or to pay for replacement staff, depending on the needs of the insured company.

Benefits are available to provide compensation for temporary total disablement as a result of accidental injury or illness.

Cover can be arranged for employees undertaking business trips - providing valuable protection against overseas medical expenses, plus the usual covers associated to business travellers.

Cover options

- Personal accident with or without illness cover
- Personal accident and business travel or business travel only
- All inclusive package to include personal accident, illness and travel
- Choose to insure specific categories of employee for specific benefits
- Choose when the cover applies - for example, 24-hour or occupational only

Personal accident and standard features

- Accidental death
- Permanent total disablement
- Loss of limb
- Loss of sight/speech or hearing
- Quadriplegia and paraplegia
- Temporary total disablement and temporary partial disablement
- Retraining expenses
- Kidnap and hijack
- Funeral expenses
- Medical expenses
- Hospital benefit
- Clothing and personal property

Business travel standard features

- Medical and other expenses
- Cancellation and curtailment of rearrangement expenses
- Personal property and money
- Travel delay
- Personal liability
- Legal expenses

For further information about Groupama Business Personal Accident and Illness, please contact your usual Groupama representative or visit www.groupama.co.uk

PLEASE NOTE: Terms and conditions may apply in relation to some of the benefits described above and reference should be made to the appropriate policy wording.



www.groupama.co.uk



What you need to know about Groupama

Information for you and your client

- **Products for you;** Groupama Insurances is one of the UK's leading general insurers. It offers business, motor, home and health insurance products through professional insurance intermediaries and affinity partners. The company employs over 800 staff in 6 centres and is an accredited 'Investor in People'.
- **Strength and security;** Groupama Insurances is part of European financial services giant Groupama, an international insurance business that generates annual revenues of more than €13 billion. In the UK Groupama enjoys an 'A' rating with Standard and Poor's.
- **Social responsibility;** In France the Group is keen to engage with local communities and works to improve patient wellbeing through the Groupama Foundation. Its Film Foundation also seeks to preserve cultural heritage through the support of the French film industry. In the UK we believe in acting ethically to reduce our impact on the environment and to encourage the support of charitable projects through our 'Groupama Giving' charities committee.
- **Service for you;** Groupama Insurances does not operate overseas call centres. We offer supporting intermediaries direct access to our customer service and claims centres here in the UK. Groupama is committed to treating its customers fairly.
- **Building on success;** Groupama was winner of the 'Claims Initiative of the Year' in the British Insurance Awards 2007. It also received the award for 'Most Innovative New Product' at the 2006 Health Insurance Awards. Previous accolades include 'Company of the Year' in the Insurance Day Awards 2005 and being 'Highly Commended' in four categories including 'Best General Insurer' in the British Insurance Awards 2006.
- Log onto www.groupama.co.uk or www.groupamahealthcare.co.uk to find out more.



www.groupama.co.uk

