

# Groupama Individual Personal Accident and Illness

## A competitive personal accident policy that can be tailored to individual needs

Standard personal accident benefits provide lump sum payments for accidental death, permanent total disablement, loss of limbs, loss of sight and loss of speech or hearing.

Cover can be extended to include weekly benefits for temporary total disablement due to accidental bodily injury or illness.

Benefit levels may be selected according to individual requirements (subject to salary levels or other financial justification).

### Effective times of cover

- 24-hour worldwide - but other options are available on request (e.g. occupation only)

### The policy includes as standard

- Disappearance - the death benefit will be payable following disappearance for 52 consecutive weeks
- Hijack/kidnap - a maximum of £2,000 per occurrence for forcible detainment
- £150 for clothing and personal effects damaged following bodily injury
- £50 per day spent in hospital as a result of bodily injury or illness
- Accidental bodily injury following exposure to the natural elements

### Optional features

- Cover may be extended to include a selection of sporting pastimes
- Continental scale e.g. loss of fingers or loss of toes



For further information about Groupama Individual Personal Accident and Illness, please contact your usual Groupama representative, or visit [www.groupama.co.uk](http://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.

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[www.groupama.co.uk](http://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](http://www.groupama.co.uk) or [www.groupamahealthcare.co.uk](http://www.groupamahealthcare.co.uk) to find out more.



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