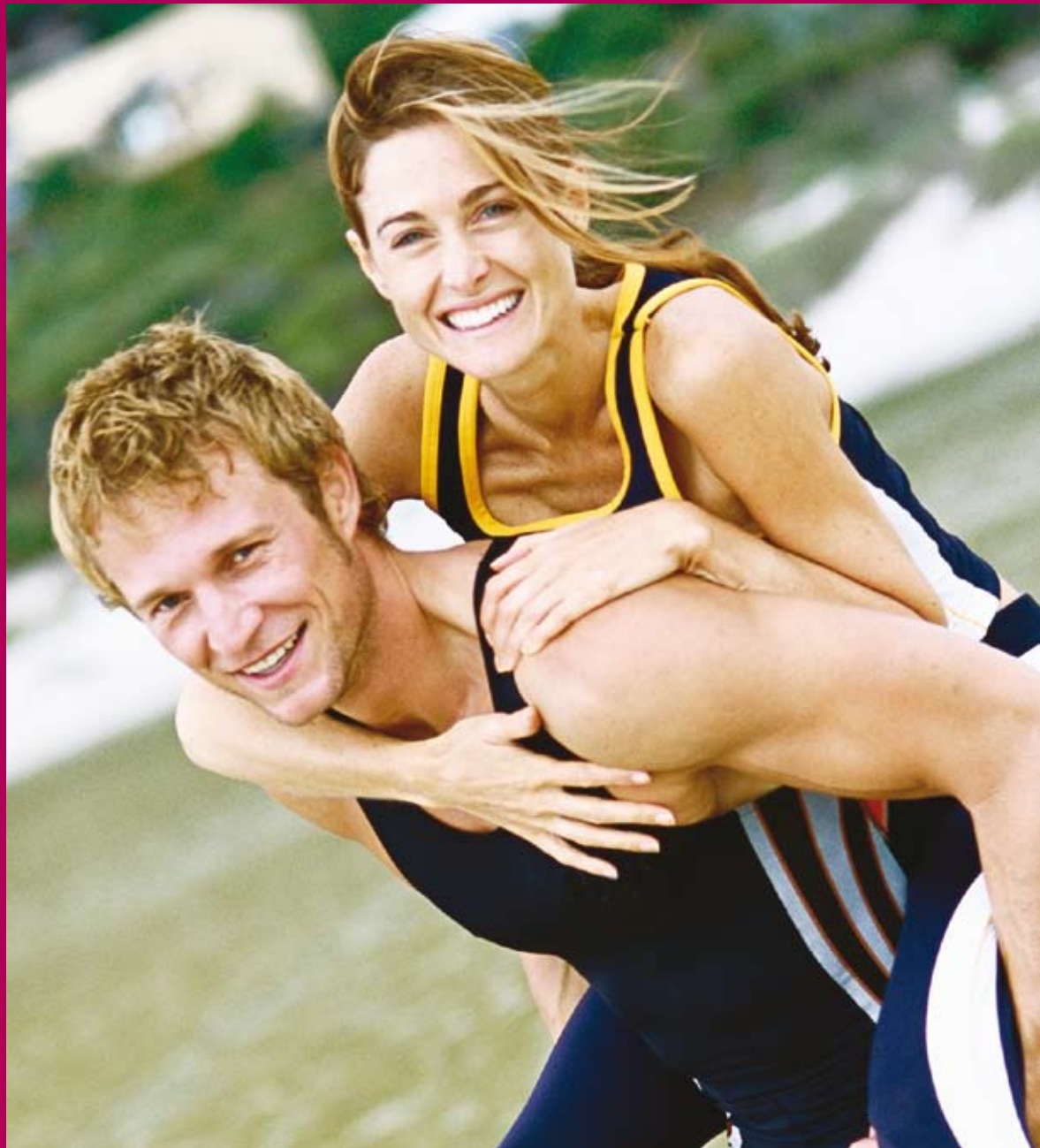


Personal accident

5



Big enough to deliver, small enough to care™

Individual Personal Accident and Illness

Groupama's individual personal accident and illness policy is a competitive personal accident policy with flexible levels of cover that can be tailored to individual needs. Cover may be extended to include a selection of sporting pastimes and Continental Scale e.g. loss of fingers and toes.

The following is a summary of the major benefits of covers available under the policy. Please refer to the policy wording for full details of cover and applicable terms and conditions.

Covers	
Standard package provides	
Personal accident	
Death	Lump sum - up to limit of five times annual gross salary
Loss of limb or limbs	Lump sum - up to limit of five times annual gross salary
Loss of sight	Lump sum - up to limit of five times annual gross salary
Loss of speech	Lump sum - up to limit of five times annual gross salary
Loss of hearing	Lump sum - up to limit of five times annual gross salary
Permanent total disablement	Lump sum - up to limit of five times annual gross salary
Temporary total disablement	Weekly benefit – up to limit of 75% of gross weekly wage. Payable up to a maximum of two years
Illness	Weekly benefit – up to limit of 75% of gross weekly wage. Payable up to a maximum of two years

Policy benefits

Cover automatically includes	
▪ Clothing and personal property	Up to £150
▪ Hospital benefit	£50 a day for up to 100 days
▪ Kidnap and hijack benefit	Up to £2,000

Cover may be extended to include a selection of sporting pastimes and continental scale

Deferment period and excesses

Temporary total disablement	14 or 21* days deferment period (varies by occupation)
Clothing and personal property	£50 franchise

* This can be increased for a premium reduction. We will also consider excess periods in place of deferment periods



Who is it for?

- Self employed and employed people with clerical and/or light manual occupations

Commission

- 20%

Minimum premium

- £100 plus IPT

How to get a quote

- Via our personal accident underwriters in London



Insurances

Business Personal Accident and Illness

Groupama's business personal accident and illness is a comprehensive policy wording designed to protect a company's employees. There are a wide range of flexible cover options available. The benefits may be requested as a set financial amount or as multiples or percentages of annual salaries or weekly wages.

The following is a summary of the major benefits of covers available under the policy. Please refer to the policy wording for full details of cover and applicable terms and conditions.

Covers

Standard package provides

Personal accident

Death	Lump sum - up to limit requested
Loss of limb or limbs	Lump sum - up to limit requested
Loss of sight	Lump sum - up to limit requested
Loss of speech	Lump sum - up to limit requested
Loss of hearing	Lump sum - up to limit requested
Quadriplegia benefit	Lump sum - up to limit requested
Paraplegia benefit	Lump sum - up to limit requested
Permanent total disablement	Lump sum - up to limit requested
Temporary total disability	Weekly benefit - payable up to a maximum of two years
Temporary partial disability	Weekly benefit - payable up to a maximum of two years
Illness	Weekly benefit - payable up to a maximum of two years

Cover can be extended to include

Business travel

Medical and other expenses	Up to £5 million
Personal property and money	£1,000 for any one item and £1,000 for coins and bank notes
Replacement of essential clothing or toiletries	Up to £750
Costs incurred in obtaining replacement essential documents	Up to £1,000
Cancellation, curtailment and rearrangement expenses	Loss of deposits or prepaid charges
Replacement personnel expenses	Up to £5,000
Personal liability	Up to £1 million limit of indemnity
Travel delay	£50 for the first 12 hours and £5 for each hour thereafter
Legal expenses	£25,000 each insured person



Who is it for?

- Risks with between 25 to 300 employees
- Risks with employees based and registered in the UK
- Risks requiring the maximum benefit for any one life up to £1 million

Commission

- 20%

Minimum premium

- £250 plus IPT

How to get a quote

- Via our Personal Accident Underwriting Team in London



Insurances

Policy benefits

The policy cover can be tailored to the clients needs so that different status employees may have different levels of cover. This applies not only for benefit amounts but also for deferment / excess periods and operative cover times

While we usually look at providing cover to a maximum of five times annual earnings, we will consider alternative benefit limits

Personal accident section automatically provides

Clothing and personal property	Up to £500 per person
Funeral expenses	Up to £5,000
Retraining expenses	Up to £5,000
Hospital benefit	£50 a day for up to 100 days
Medical expenses (personal accident)	Up to 10% of the capital benefit or 20% of the weekly benefit, whichever is the greater, up to a maximum of £20,000
Kidnap and hijack benefit	£200 per person per day up to £5,000
Dependant child	2% of the death benefit per child up to a maximum of 10% of the death benefit

Business travel section automatically provides

Funeral expenses	Up to £5,000
Hospital benefit	£50 a day for up to 100 days
Replacement keys for insured's home	Up to £500 if lost, damaged, stolen or destroyed on a journey

Deferment period and excesses

Temporary disablement	14 or 21* days deferment period (varies by occupation)
Clothing and personal property	£50 franchise

* This can be increased for a premium reduction. We will also consider excess periods in place of deferment periods