

# ACCIDENT + HEALTH

In-house efficient claims

Experienced & accessible underwriters

IF IN DOUBT, PLEASE CALL TO DISCUSS

## RISK APPETITE

The A+H products are designed for wholesale clients only, specifically:

- ✓ Manufacturing groups with more than **100** employees
- ✓ All other businesses with more than **20** employees

### Group PA

- Designed to insure multiple individuals associated through a common group or activity
  - Typical example: Employees of a business
  - Other valid examples: Members of an organisation or facility

#### Group Characteristics (Eligibility Criteria)

- The group must be a legal entity that can enter into an insurance contract (e.g. company, registered association)
- The individuals covered must be clearly identifiable, such as:
  - A specific category of employees
  - A common interest group
- The group must be defined by a common trait other than the desire to obtain insurance
- Covered individuals may include:
  - Directors
  - Employees
  - Contractors
  - Members of the organisation or business

### Corporate Travel

- Comprehensive corporate travel insurance for eligible wholesale clients
- Designed to protect businesses and employees engaged in business-related travel
- Key coverage areas include:
  - Medical expenses
  - Trip cancellations and delays
  - Lost baggage and personal effects
  - Political evacuation and natural disaster assistance
- Addresses risks such as:
  - Unexpected medical emergencies
  - Geopolitical instability
  - Operational disruptions beyond the insured person's control

## TARGETED SEGMENTS

- |                                    |                         |                       |                      |
|------------------------------------|-------------------------|-----------------------|----------------------|
| • Entertainment                    | • Government Services   | • Financial Services  | • Retail / Wholesale |
| • Enterprise Bargaining Agreements | • Hospitality & Leisure | • Retail              | • IT and Technology  |
| • Real Estate                      | • Health and Services   | • Transportation      | • Transportation     |
| • Construction                     | • Manufacturing         | • Mining and Resource |                      |

CALL US TODAY: (02) 9249 4850

## CONTACT

Steve Bardsley  
Head of Accident & Health

+61 412 355 659  
[steve.bardsley@leworldwide.com.au](mailto:steve.bardsley@leworldwide.com.au)

