



# Accident and Health Playbook

A broker guide



# Spotlight on **Accident and Health**

◀ 02 ▶

Life is unpredictable, as are accidents, whether they occur at home or work. Accident & Health (A&H) cover helps businesses safeguard their most important asset – their people – minimising the financial cost and interruption to the business when an employee is unable to return to work.

At Aviva, our A&H proposition consists of two key areas of cover, which are available individually or as a combined product:

## Group Personal Accident (GPA)

GPA cover goes beyond the duty of care for employees. It helps protect businesses from the effects of business interruption, staff absence and serious injury caused by accidents. It can also form part of your client's employee benefits package.

## Business Travel

Business Travel cover helps protect employees who experience accidents, medical emergencies or security incidents while overseas for work. Cover automatically applies to all journeys, which saves the time and effort of arranging individual travel policies for each trip.

**1.7m**

UK workers suffered  
from work-related  
ill health in 2020/21<sup>1</sup>

**38.8m**

Estimated working days  
lost due to work-related  
ill health and non-fatal  
workplace injuries<sup>2</sup>

**441,000**

working people sustained an  
injury at work according to  
the Labour Force Survey<sup>3</sup>

**£33-42bn**

Estimated yearly cost of poor  
mental health to UK employers<sup>4</sup>

**38%**

Companies expect an average of 38% of  
employees to be travelling for business  
(vs. 40% before the pandemic). Only 1%  
said no employees will be travelling for  
business after the pandemic<sup>5</sup>

<sup>1</sup>Work-related ill health and occupational disease in Great Britain, HSE, 2021.

<sup>2</sup>Working days lost in Great Britain, HSE, 2021.

<sup>3</sup>Health and safety at work, Summary statistic for Great Britain 2021, HSE, 2021.

<sup>4</sup>Mental health in the workplace, BEIS, 2021.

<sup>5</sup>Business travel during COVID-19: a survey of UK businesses, DfT, 2021.



# Insights into the **Accident and Health market** today ◀ 03 ▶

As businesses establish new ways of working there is a growing need for business leaders to review and ensure they are protecting their employees.

<b>Health and wellbeing</b>	+
<b>Bleisure travel</b>	+
<b>Efficiency through a hybrid approach</b>	+
<b>Digital</b>	+
<b>Terrorism and security</b>	+
<b>Repatriation</b>	+



# Insights into the **Accident and Health market** today ◀ 04 ▶

As businesses establish new ways of working there is a growing need for business leaders to review and ensure they are protecting their employees.



## Health and wellbeing —

## Bleisure travel +

## Efficiency through a hybrid approach +

## Digital +

## Terrorism and security +

## Repatriation +

## Health and wellbeing

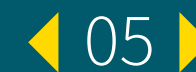
Workforce wellbeing has become a top 10 risk for business.<sup>1</sup> There's increased awareness of its links to business performance, operational resiliency and sustainability – especially at a time when skilled workers in many sectors are at a premium.

Businesses need to look at how they can manage the risk and reduce the potential for serious problems by making sure that issues are quickly identified and employees know there is support in place.

Your clients can differentiate themselves by adding Personal Accident cover to a wellbeing support package to retain and attract new employees when competition for talent is fierce.



# Insights into the **Accident and Health market** today



As businesses establish new ways of working there is a growing need for business leaders to review and ensure they are protecting their employees.

**Health and wellbeing** +

**Bleisure travel** -

**Efficiency through a hybrid approach** +

**Digital** +

**Terrorism and security** +

**Repatriation** +



## Bleisure travel

Bleisure travel – a blend of business and leisure – is a growing trend of business travellers adding incidental leisure days onto business trips.<sup>1</sup> This may play an important role in getting more employees to return to the office and in-person events. Employers owe a duty of care to their employees including safe travel for business trips abroad, breaches of which risk claims of negligence, reputational damage and employees' wellbeing.

It's vital for companies looking to use bleisure travel as an employee incentive to consider their duty-of-care obligations. Businesses must ensure they understand the protection offered by their business travel policy, as a lack of transparent policies can result in legal grey areas, especially with regard to vulnerable travellers.

# Insights into the **Accident and Health market** today ◀ 06 ▶

As businesses establish new ways of working there is a growing need for business leaders to review and ensure they are protecting their employees.

**Health and wellbeing** +

**Bleisure travel** +

**Efficiency through a hybrid approach** –

**Digital** +

**Terrorism and security** +

**Repatriation** +



## Efficiency through a hybrid approach

As businesses return to a sense of normality post-COVID-19, they are likely to face additional headwinds: sustainability and cost controls. The move to remote meetings has gathered significant pace since the pandemic<sup>1</sup> and, while business travel is a major contributor to most sectors of the global economy and remains critical to many businesses' growth, many will want to hold onto cost savings by keeping meetings online and limiting trip frequency.

Moreover, sustainability is becoming increasingly important and will continue to become a real consideration for business travellers. As business travel recovers it will differ by country and industry sector, with manufacturing, pharmaceuticals and construction being early adopters. Conferences and exhibitions are still viewed as very important to business success, especially those events that provide networking opportunities.



# Insights into the **Accident and Health market today** ◀ 07 ▶

As businesses establish new ways of working there is a growing need for business leaders to review and ensure they are protecting their employees.

Health and wellbeing	+
Bleisure travel	+
Efficiency through a hybrid approach	+
Digital	—
Terrorism and security	+
Repatriation	+



## Digital

Research has shown that UK companies expect the proportion of employees travelling for business and the frequency of trips to return to pre-pandemic levels.<sup>1</sup> For this reason, travel risk technology can play an integral part in creating not just a greater culture for an awareness of risk, but also faster reactions to avoid threats as they happen and provide a quick response to help safeguard employees.

Services such as the Aviva Travel Assistance App are becoming more commonplace. These can help travellers feel protected when abroad, by making claims payouts as quick and easy as possible to minimise disruption for travellers.

# Insights into the **Accident and Health market** today ◀ 08 ▶

As businesses establish new ways of working there is a growing need for business leaders to review and ensure they are protecting their employees.

**Health and wellbeing** +

**Bleisure travel** +

**Efficiency through a hybrid approach** +

**Digital** +

**Terrorism and security** —

**Repatriation** +



## Terrorism and security

Statistically, the chance of a terrorist attack during business travel is slim.<sup>1</sup> However, business travellers' security and sense of safety should remain a key consideration for many employers.

It's far more likely that travellers will be impacted by a low-risk crime or event, such as pickpocketing or a vehicle accident, therefore underlying threats like these also need to be considered.

It's vital business travellers are informed about the risks relevant to their destination of travel, prepared with the knowledge and support available to them, and aware of the actions to take during a crisis abroad.



# Insights into the **Accident and Health market** today ◀ 09 ▶

As businesses establish new ways of working there is a growing need for business leaders to review and ensure they are protecting their employees.

Health and wellbeing	+
Bleisure travel	+
Efficiency through a hybrid approach	+
Digital	+
Terrorism and security	+
Repatriation	—



## Repatriation

Employers have a duty of care to ensure their workforce remains safe and supported while travelling. This is particularly important in a time where COVID-19-related restrictions can limit movement.

Our travel and security assistance partners at CEGA have over 50 years' experience in aviation, arranging complex logistics such as medically escorted commercial repatriations and air ambulance evacuations from all over the world. During 2020, at the height of the pandemic, they experienced increasing challenges when trying to move patients, even by air ambulance, due to the ever-changing situation.

# A word from the industry experts



To help your clients understand the benefits of Accident and Health insurance, and why it's important for their business, we've sought the opinion of three industry experts.



As business travel patterns have evolved since the pandemic, brokers and clients should consider the type of travel they're undertaking now and check that they still have the right levels of cover in place. It's also important that businesses are adequately reviewing and assessing all travel risks, not just those trips that are deemed high-risk. Vigilance is needed even when the perceived travel risk is minimal.

**Matthew Gordon, Chief Underwriting Officer – Specialty, Aviva**



Aviva works in a dedicated partnership with CEGA to bring your clients access to the Aviva Travel App for overseas medical and travel emergencies, on the ground and anywhere in the world.

Business travellers will have an increased appetite for knowledge about real-time health and security risks abroad; for example, terrorist attacks, political unrest and more. This places more pressure on employers to ensure that the right precautions are taken before, during and after staff assignments overseas.

**Jody Baker, CEO of CEGA (Charles Taylor Assistance)**



Solace Global are specialists in global security and travel risk, providing 24/7 crisis management with Solace Secure – a platform developed to combine real-time risk intelligence with traveller location technology.

With the right cover, organisations can operate safely and compliantly, while giving their employees greater confidence when travelling for business.

**Emily Roberts, MD, Solace Global Risk**



# Reasons to buy Accident and Health cover

◀ 11 ▶

Businesses hold significant responsibility and a duty of care to their employees. Accident and Health cover can help your clients meet their obligations, providing a range of benefits to their business across a variety of sectors.

**1.****Minimise business interruption**

Interruption to the workforce, whether due to injury, death or travel disruption, can lead to considerable financial loss, so it's essential that business owners protect their valuable human resources to restore manpower quickly.

**2.****Valuable staff benefit**

A shortage of skilled workers is one of the top risks facing UK businesses<sup>1</sup> and this can have an impact on costs and workplace productivity. Offering Group Personal Accident insurance is an effective way to attract and retain talented employees.

**3.****Duty of care**

Companies have a duty of care to protect the health, safety and security of employees travelling on business. COVID-19 has placed an even greater emphasis on this. Aviva's Business Travel product provides end-to-end medical assistance and security services to minimise the risk to employees, operations and shareholders.

**4.****Proof of negligence**

Unlike a standard liability policy, negligence does not need to be established before the benefit can be paid. This means the policy can respond quickly, and the money can be used almost immediately.

**5.****Non-taxable benefit**

Unlike employers' liability insurance, Group Personal Accident and Business Travel cover is not classed as a business expense. This means it is not tax-deductible as the benefit is for named individuals.

<sup>1</sup>Aviva Risk Insights Report, Nov 2021.

# Group Personal Accident





# Group Personal Accident: expert claims support

◀ 13 ▶

We understand that making a GPA claim can be stressful for your clients, so our experienced claims handlers are on hand to guide them through the process from start to finish, making things as easy as possible. We also recognise that every customer is different, so each claim is handled on a case-by-case basis with individual circumstances considered.



*"I've been Chief Medical Officer (CMO) for Aviva for over 20 years, which means I have extensive experience in all aspects of claims that require medical input. I'm available to Aviva's customers at all times to provide an impartial and timely opinion, and advice on any matter in which they feel I may be of assistance."*

**Hugh Laing**

BSc, MBBS, FRCP, MRCS. CMO Aviva Life and UK Health



## 1) Notification

Incident is reported to [gpaclaims@aviva.com](mailto:gpaclaims@aviva.com)



## 2) Validation and fulfilment

Dedicated handler is assigned, who assesses and verifies the claim within two working days.



## 3) Claims processing

- Interim payments are issued for temporary total disablement based on medical evidence and certification while the claim is processing.
- Appropriate documentation may be required to proceed with claim payment, for example rehabilitation assessment and hospital reports.
- Support for physiotherapy, wellbeing and workplace assessments is available when employees are ready to return to work. Rehabilitation needs and medical reports can be dealt with on a claim-by-claim basis.
- For permanent disability or particularly complex cases, Aviva's CMO will be consulted to independently assess the benefit due.



## 4) Conclusion

Payment of benefit is paid. Once employee returns to work, interim payments are complete.

# Group Personal Accident **claims**

◀ 14 ▶

Whatever the nature of their business, no amount of risk management can prepare your clients for when an accident or injury to directors, partners or employees occurs.

The following scenarios show the implications of claims incidents, highlighting the importance of employer duty of care and adequate Group Personal Accident cover.

<b>Disclaimer</b>	<b>+</b>
<b>Life-changing injuries</b>	<b>+</b>
<b>Fatality abroad</b>	<b>+</b>
<b>Fatality in the workplace</b>	<b>+</b>
<b>Long-term injury</b>	<b>+</b>
<b>Career-ending incident</b>	<b>+</b>



# Group Personal Accident **claims**

◀ 15 ▶

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The following scenarios show the implications of claims incidents, highlighting the importance of employer duty of care and adequate Group Personal Accident cover.



## Disclaimer

—

### Life-changing injuries

+

### Fatality abroad

+

### Fatality in the workplace

+

### Long-term injury

+

### Career-ending incident

+

## Disclaimer

Please note the following scenarios are fictitious examples based on our claims experiences, and the resolutions stated are not definitive but one feasible response to the issue described.

The scenarios used represent general information and guidance only and should not be construed as giving advice or recommendation. You should obtain specific advice relevant to your circumstances.



# Group Personal Accident **claims**

◀ 16 ▶

Whatever the nature of their business, no amount of risk management can prepare your clients for when an accident or injury to directors, partners or employees occurs.

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## Life-changing injuries

A volunteer for a charitable organisation offering guided tours falls from a significant height while on duty, suffering life-changing spinal injuries.

At Aviva, we enlist the expert opinion of our Chief Medical Officer (CMO) to provide quick, impartial advice. They are able to confirm key components of the policy have been met and a number of benefits are triggered including:

- Facial disfigurement
- Home and workplace alteration expenses
- Prosthesis cover
- Fracture benefit
- Hospitalisation
- Rehabilitation expenses

**A total of £700k in benefits is paid to the insured person.**

<b>Disclaimer</b>	+
<b>Life-changing injuries</b>	—
<b>Fatality abroad</b>	+
<b>Fatality in the workplace</b>	+
<b>Long-term injury</b>	+
<b>Career-ending incident</b>	+

# Group Personal Accident **claims**

◀ 17 ▶

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## Fatality abroad

Our insured person is involved in a tragic accident during a holiday abroad where unfortunately they, and another family member, die at the scene.

Once Aviva is notified, we're able to confirm the policy liability applies, as the policy includes 24-hour worldwide cover. We liaise directly with the country authorities to progress case details.

The GPA policy is triggered and the following benefits are paid:

- A death benefit payment equivalent to the annual salary of the insured person paid directly to spouse
- Payment for the repatriation of both bodies to the UK
- Payment of funeral expenses for both family members.

**Total benefits paid: £400k.**

<b>Disclaimer</b>	+
<b>Life-changing injuries</b>	+
<b>Fatality abroad</b>	—
<b>Fatality in the workplace</b>	+
<b>Long-term injury</b>	+
<b>Career-ending incident</b>	+

# Group Personal Accident **claims**

◀ 18 ▶

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## Fatality in the workplace

The insured person suffers an accident at their work premises and dies from their injuries in hospital a week later.

Aviva is notified by the broker and a dedicated claims handler is appointed to investigate and validate the claim for the insured person, liaising regularly with the broker to discuss the progress of the case.

Aviva is able to confirm:

- A death benefit payment equivalent to the annual salary of the insured person
- Hospitalisation benefit covering the cost of the hospital stay
- Funeral expenses and the cost incurred by the insured person's family in respect of the coffin.

**Total benefits paid: £50k.**

Disclaimer	+
Life-changing injuries	+
Fatality abroad	+
Fatality in the workplace	—
Long-term injury	+
Career-ending incident	+



# Group Personal Accident **claims**

◀ 19 ▶

Whatever the nature of their business, no amount of risk management can prepare your clients for when an accident or injury to directors, partners or employees occurs.

The following scenarios show the implications of claims incidents, highlighting the importance of employer duty of care and adequate Group Personal Accident cover.



## Long-term injury

The insured person is a professional sports player who suffers a long-term injury during practice and is temporarily unable to work and earn a living.

Once the GPA claim is validated by our dedicated claims team, Aviva is able to support the insured person by paying the following benefits directly to them:

- Temporary total disablement (TTD)
- Staged payments for wage loss for the injury time.

**Total benefits paid: £180k.**

<b>Disclaimer</b>	+
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<b>Life-changing injuries</b>	+
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<b>Fatality abroad</b>	+
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<b>Fatality in the workplace</b>	+
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<b>Long-term injury</b>	—
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<b>Career-ending incident</b>	+
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# Group Personal Accident **claims**

◀ 20 ▶

Whatever the nature of their business, no amount of risk management can prepare your clients for when an accident or injury to directors, partners or employees occurs.

The following scenarios show the implications of claims incidents, highlighting the importance of employer duty of care and adequate Group Personal Accident cover.



## Career-ending incident

The insured person is a professional sports player and suffers an eye injury during a match. After emergency treatment they lose the eye, resulting in a career-ending injury.

The Career-ending insurance (CEI) cover is activated, resulting in the following benefits being paid:

- Permanent total disablement
- An amount of up to £10,000 in respect of vocational education and training expenses to enable the insured person to undertake an alternative occupation.

We're able to settle the claim by paying a sum insured, as well as funding a vocational course to support with embarkation on a new career.

**Total benefits paid: £100k lump sum; £10k for retraining.**

<b>Disclaimer</b>	+
<b>Life-changing injuries</b>	+
<b>Fatality abroad</b>	+
<b>Fatality in the workplace</b>	+
<b>Long-term injury</b>	+
<b>Career-ending incident</b>	—



# Business Travel





# Business Travel: **expert support**

◀ 22 ▶

We work with CEGA and Solace, experts in the business travel market, to ensure your clients' employees are protected and informed while abroad.

## **Business Travel Claims Service supported by CEGA (Charles Taylor Assistance)**



All business travel claims are handled by Aviva's dedicated partner CEGA, who offer end-to-end claims handling across a variety of industries, focused on enhancing service and improving settlement speed.

Claims are handled 24/7, from first notification of loss to claim settlement, data analysis and all activities in between. The combination of CEGA's extensive claims experience and innovative claims technology ensures your clients are fully supported if the worst happens.

## **Your Travel and Security Assistance supported by Solace – the leading security experts**



Supported by Solace, Aviva travel and security assistance aims to protect your clients' reputation, employees and assets through in-app technology response.

24/7 on-the-ground support and intelligence services enable the Solace team to respond and help clients in almost any emergency scenario. This empowers businesses to operate safely and compliantly, never losing sight that people's safety is integral while they are overseas.

# Business Travel claims: **scenarios**

◀ 23 ▶

Whatever the nature of their business, no amount of risk management can prepare your clients for when a medical or travel emergency occurs abroad.

The following scenarios show the implications of real-life claims, highlighting the importance of Business Travel cover for travelling employees.

<b>Disclaimer</b>	<b>+</b>
<b>Travel assistance</b>	<b>+</b>
<b>Medical assistance</b>	<b>+</b>
<b>Medical repatriation</b>	<b>+</b>
<b>Air ambulance repatriation</b>	<b>+</b>
<b>Joint security and medical emergency</b>	<b>+</b>
<b>Lost baggage</b>	<b>+</b>



# Business Travel claims: **scenarios**

◀ 24 ▶

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## Disclaimer

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## Travel assistance

+

## Medical assistance

+

## Medical repatriation

+

## Air ambulance repatriation

+

## Joint security and medical emergency

+

## Lost baggage

+

## Disclaimer

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# Business Travel claims: scenarios

◀ 25 ▶

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The following scenarios show the implications of real-life claims, highlighting the importance of Business Travel cover for travelling employees.

**Disclaimer**

+

**Travel assistance**

-

**Medical assistance**

+

**Medical repatriation**

+

**Air ambulance repatriation**

+

**Joint security and medical emergency**

+

**Lost baggage**

+

## Travel assistance – roadside attack

An insured person is driving through Europe on business. While parked in traffic, their car window is smashed and their bag is stolen. The insured person calls the emergency line for support.

CEGA arranges for the car to be repaired and books a room at a local hotel for the insured person while the car is at the garage. They are also able to provide the insured person with a cash advance so they can continue with their trip.

**Total costs: £650 for road transfers, hotel and cash advance.**

# Business Travel claims: scenarios

◀ 26 ▶

Whatever the nature of their business, no amount of risk management can prepare your clients for when a medical or travel emergency occurs abroad.

The following scenarios show the implications of real-life claims, highlighting the importance of Business Travel cover for travelling employees.



Disclaimer	+
Travel assistance	+
Medical assistance	—
Medical repatriation	+
Air ambulance repatriation	+
Joint security and medical emergency	+
Lost baggage	+

## COVID-19 symptoms

An insured person is a UK student studying abroad. When they start experiencing COVID-19 symptoms they contact the emergency helpline for advice.

CEGA reassures the insured person, advising that they need to self-isolate, and arranges for a PCR test to be taken. After the positive diagnosis, CEGA's doctor reviews the test report, confirming the need to isolate and monitor symptoms. CEGA keeps in contact with the insured person to ensure they remain safe and well.

Once the isolation period is over, and it's confirmed that no further action is required, the student carries on with their studies.

**Total costs: £150 to arrange medical treatment.**

# Business Travel claims: scenarios

◀ 27 ▶

Whatever the nature of their business, no amount of risk management can prepare your clients for when a medical or travel emergency occurs abroad.

The following scenarios show the implications of real-life claims, highlighting the importance of Business Travel cover for travelling employees.



<b>Disclaimer</b>	+
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<b>Travel assistance</b>	+
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<b>Medical assistance</b>	+
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<b>Medical repatriation</b>	—
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<b>Air ambulance repatriation</b>	+
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<b>Joint security and medical emergency</b>	+
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<b>Lost baggage</b>	+
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## Medical repatriation

An insured person is taken ill with a suspected stroke while on business abroad. CEGA is contacted and a local agent is quickly appointed to arrange direct payment for medical treatment and to update our medical team on their condition.

When it's confirmed that the patient is fit to fly and can travel back to the UK, CEGA consults its in-house flight bank to find a suitable medical escort, source a flight and arrange all logistics.

The repatriation process takes place within five days and the patient is admitted to hospital in the UK to continue their treatment.

**Total costs: £12,000 for medical treatment, logistics and medical repatriation.**



# Business Travel claims: scenarios

◀ 28 ▶

Whatever the nature of their business, no amount of risk management can prepare your clients for when a medical or travel emergency occurs abroad.

The following scenarios show the implications of real-life claims, highlighting the importance of Business Travel cover for travelling employees.

<b>Disclaimer</b>	+
<b>Travel assistance</b>	+
<b>Medical assistance</b>	+
<b>Medical repatriation</b>	+
<b>Air ambulance repatriation</b>	—
<b>Joint security and medical emergency</b>	+
<b>Lost baggage</b>	+



## Air ambulance repatriation

An insured person is travelling through America on business and goes into cardiac arrest, requiring immediate medical attention. They are admitted to hospital and CEGA is notified. CEGA takes care of hospital billing and arranges for the patient's next of kin to travel to the US.

Their medical team liaises regularly with the treating team to understand the patient's medical position, ensuring treatment remains appropriate and assessing their repatriation and fit-to-fly status.

After two weeks it is agreed that the insured person will be repatriated by air ambulance at the next opportunity, for further care and NHS treatment. CEGA's in-house aviation experts source and arrange the aircraft via their vetted partners, while their medical team arranges a UK admission. The repatriation takes place without issue, and follow-on flights are arranged for family members who weren't able to travel on the air ambulance.

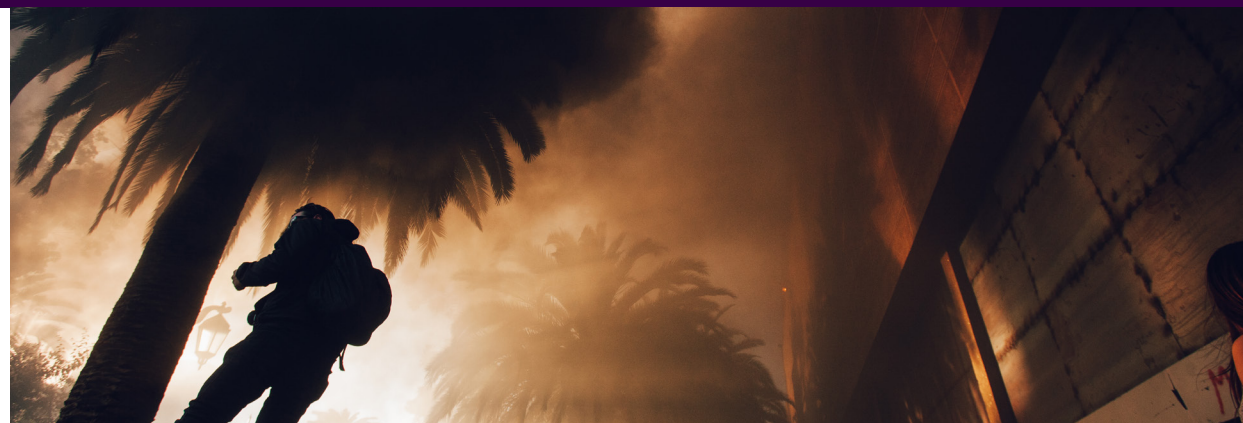
**Total costs: £465,000 for medical treatment, logistics and air ambulance repatriation.**

# Business Travel claims: scenarios

◀ 29 ▶

Whatever the nature of their business, no amount of risk management can prepare your clients for when a medical or travel emergency occurs abroad.

The following scenarios show the implications of real-life claims, highlighting the importance of Business Travel cover for travelling employees.



<b>Disclaimer</b>	+
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<b>Travel assistance</b>	+
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<b>Medical assistance</b>	+
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<b>Medical repatriation</b>	+
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<b>Air ambulance repatriation</b>	+
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<b>Joint security and medical emergency</b>	—
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<b>Lost baggage</b>	+
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## Joint security and medical emergency

An insured person is abroad on business during a time of political unrest. They are caught in a crossfire, sustaining a gunshot wound and onset septicaemia at the scene.

Local medical facilities are overwhelmed and the airport is hundreds of miles away, so the patient is supported by integrated medical and security assistance from CEGA and Solace Global, with contingency plans in place for an evacuation.

Border crossing points, air assets and landing zones are established and secure transport, medical facilities and emergency escorts lined up. The patient is located quickly and transferred in an armoured vehicle with armed escorts to a helicopter at the border. Emergency medics on board are ready to take them to a highly regarded hospital, where admittance has been arranged. They're soon on the road to recovery.

**Total costs: £11,000 for medical treatment, security assistance and evacuation.**

# Business Travel claims: scenarios

◀ 30 ▶

Whatever the nature of their business, no amount of risk management can prepare your clients for when a medical or travel emergency occurs abroad.

The following scenarios show the implications of real-life claims, highlighting the importance of Business Travel cover for travelling employees.



## Lost baggage

A university student, while travelling back from placement abroad, loses their laptop as a result of a failing by their airline.

They contact the claims service at CEGA to discuss reimbursement.

A baggage claim is set up, and the claimant is asked to provide a completed claim form and proof of purchase to enable coverage against the policy to be reviewed.

On receipt of the documents, the claims handler reviews the claim straight away and confirms the settlement amount (less the deductible excess).

The settlement is made the same day, and is received into the claimant's bank account within three to five business days.

**Total costs: £100.**

<b>Disclaimer</b>	+
<b>Travel assistance</b>	+
<b>Medical assistance</b>	+
<b>Medical repatriation</b>	+
<b>Air ambulance repatriation</b>	+
<b>Joint security and medical emergency</b>	+
<b>Lost baggage</b>	—



# End-to-end business travel assistance services



The health and safety of employees when travelling overseas on business is paramount. Understanding the risks of the destination is key to supporting business travellers, enabling business growth and delivering on duty of care. Education and preparation ahead of travel can reduce the likelihood of incidents occurring, while having round-the-clock access to medical and security assistance ensures travellers are well-equipped to respond and react quickly if something does happen.

## Prepare for a journey



### Pre-travel planning

- Risk maps – detailed interactive maps that show country risk ratings and intel alerts in relation to traveller's location
- Worldwide reports to prepare for travel including security-related advice, country and health overview including COVID-19 intelligence
- Produce insurance certificates for visa applications online using the Business Travel Assistance App.

## Stay informed



### Real-time alerts

- Receive intelligence alerts direct to the traveller's phone before and during travel to monitor potential threats
- Concierge services from baggage tracing and booking private transport to arranging accommodation.

## 24/7 Emergency Assistance



### Medical Assistance

- Multi-lingual medical assistance services for expatriates, local employees and travellers on a global basis
- Global network of hospitals, agents and partner organisations
- Evacuation, repatriation and air ambulance.

### Security Assistance

- Access to a team of security experts to manage emergency evacuations and life-threatening situations
- Assistance with lost or stolen passports and tickets.
- Emergency cash.

## Make a claim



### In-app claims

- Fast and convenient process to report a business travel claim using the Aviva Travel Assistance App.

# Aviva Travel app: **business travel assistance services**

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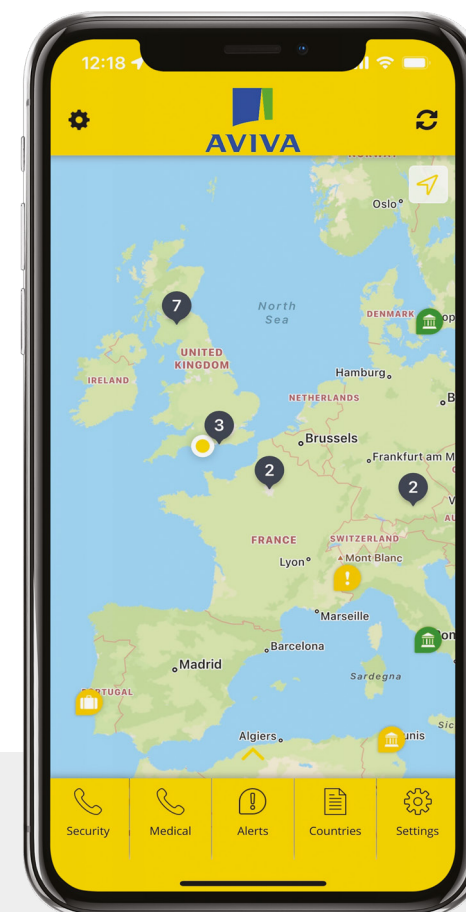
## Core features for businesses and employees

Experts at Solace Global Risk, partnered with CEGA Group, will aim to resolve any issues encountered by our Business Travel clients, wherever they are in the world. Contactable 24/7 via the Aviva Travel Assistance App, these experts can provide medical care for an injury, crisis management for a natural disaster, a response to kidnap and ransom, assistance with evacuation during a coup, or a global medevac after a serious incident.

- ✓ Get medical emergency and security assistance
- ✓ View 200+ country reports
- ✓ Get real-time alerts
- ✓ Access risk maps
- ✓ Arrange business travel insurance certificates for Visa applications
- ✓ Make a business travel claim
- ✓ Access a range of concierge services
- ✓ Sync the app with your desktop

[Download more info](#)[Watch the video](#)

Powered by

**SOLACE** GLOBAL

# Our proposition at a glance



Through dedicated partnership services, technology and 24/7 on-the-ground assistance, we're committed to providing simple, affordable protection and exceptional support, helping you and your clients trade, adapt and respond to safeguarding people in the workplace and overseas.



## Aligned policy wording traded your way

Both GPA and BT are available across e-trade, Fast Trade and our regional branch network. Each section can be purchased stand-alone or as part of a package.



## Access to underwriting expertise

Available locally through our bolstered team of underwriters across our regional branch network, or on-demand via live chat for online quotes and renewals.



## Automatic quotes/cross-sell

Instant quotes and limited (or no) question sets for existing policyholders where the business has up to 200 employees.

For business travel, up to 100 business trips.



## Risk management and travel app services

Offering medical emergency and security assistance and claims functionality, the Aviva Business Travel app keeps users updated and in touch wherever they go.

Access Aviva Risk Management guidance and support material from our dedicated [website](#) to keep your employees safe and well at work.



## Dedicated claims services

A dedicated claims manager will handle the claim from beginning to end, engaging experts where necessary, following notification of a claim through our dedicated workplace health team at [IPRS Health](#) who understand the importance of a healthy workforce. As part of the proposition, support for physiotherapy, wellbeing and workplace assessments is available. When employees are ready to return to work, rehabilitation needs and medical reports can be arranged on a claim-by-claim basis for your clients who require it the most.



# Comprehensive protection as standard

◀ 34 ▶

Group Personal Accident

+

Sickness

+

Business Travel

+

Sports and Affinity

+



# Comprehensive protection as standard

◀ 35 ▶

Group Personal Accident	—
Sickness	+
Business Travel	+
Sports and Affinity	+

## Group Personal Accident<sup>1</sup>

Group Personal Accident insurance provides a tax-free lump sum or an ongoing weekly payment to business owners and insured persons if they are killed or suffer temporary or permanent injuries due to an accident in the workplace. Non-work-related accidents can also be included.

### Accidental death

- Worldwide cover – for death occurring within 24 months of the accident
- Either a lump sum or a multiple of the employee salary is payable.

### Permanent total disability

- Benefit is paid to the policyholder or insured person if they are permanently and totally disabled on the following basis:
  1. Cannot perform their usual occupation
  2. Cannot perform duties of any occupation
  3. Unable to perform duties for an occupation that they may be qualified for based on education, training and experience.

### Paralysis

- Benefit is paid if the insured person becomes a paraplegic, hemiplegic or quadriplegic due to a covered accident.

### Temporary total disablement

- This short-term weekly benefit can be paid as a percentage of earnings or a fixed sum insured for a period of 104 weeks.

### Temporary partial disablement

- This short-term weekly benefit is set at 50% of the temporary total disablement benefit.

### Additional benefits

A wide range of extra benefits is automatically provided to minimise the impact of an accident such as cosmetic surgery, home and workplace alterations, plus rehabilitation and retraining to help employees back to work quicker. And, to help protect your client's business reputation, we cover the necessary PR consultants' fees to mitigate the damage from bad publicity.

<sup>1</sup>Exclusions apply. Refer to policy wording for full list of exclusions and limitations.

# Comprehensive protection as standard

◀ 36 ▶

Group Personal Accident	+
Sickness	—
Business Travel	+
Sports and Affinity	+

## Sickness<sup>1</sup>

### Cover

Sickness that causes:

- TTD (temporary total disablement)
- Loss of sight
- Permanent total disablement by Paralysis

This short-term weekly benefit can be paid as a percentage of earnings or a fixed sum insured for a period of 52 weeks.

### Maximum benefit

- Set at 75% of the insured person's gross weekly wage
- No stress exclusion

Only available through our regional underwriting teams (not available on our digital Group Personal Accident product)

<sup>1</sup>Exclusions apply. Refer to policy wording for full list of exclusions and limitations.



# Comprehensive protection as standard

◀ 37 ▶

Group Personal Accident	+
Sickness	+
Business Travel	—
Sports and Affinity	+

## Business Travel<sup>1</sup>

Our Business Travel cover protects business owners, their families and employees against a wide range of costs and security assistance services while on a business trip, and includes director's leisure travel as standard. This cover can be selected on its own or alongside our Group Personal Accident cover.

### Medical and emergency travel expenses

- Emergency medical, surgical, dental and travel expenses as a result of accidental bodily injury or illness occurring outside the UK and, if necessary, the reasonable costs to transport the insured person to the most suitable hospital
- Search-and-rescue expenses if the insured person is reported as missing on a business trip.

### Repatriation

- Covers the repatriation costs if the insured person suffers an accident or falls ill and needs to return home. Should the worst happen, we pay the costs to bring the remains of the insured person home for burial, and, if required, their household belongings.

### Accommodation and sustenance

- The reasonable additional costs as a result of being admitted as an in-patient to a hospital or if declared unfit to travel for medical reasons.

### Business equipment and personal belongings

- Replace lost, stolen or damaged baggage and belongings including business laptops, phones and product samples.

### Travel disruption

- Cover for flight delays over 12 hours, missed departures, lost deposits on cancelled trips, changes to pre-booked travel from causes outside the insured person's control and, if required, compensation if they are required to quarantine following their return from a trip.

### Hijack, kidnap and ransom

- 24/7 fast and reliable support from our crisis response consultants with on-the-ground assistance as a result of a kidnap. Ransom monies to terminate a kidnap and a daily benefit if the insured person is hijacked or in detention is available.\*

### Personal liability and legal expenses

- Legal liability for bodily injury and damage to third parties, including legal support.

<sup>1</sup>Exclusions apply. Refer to policy wording for full list of exclusions and limitations.

# Comprehensive protection as standard

◀ 38 ▶

Group Personal Accident	+
Sickness	+
Business Travel	+
Sports and Affinity	—

## Sports and Affinity<sup>1</sup>

Aviva has a strong reputation and a proven track record of underwriting business within the sports and affinity segment. We believe we are the perfect insurance partner to help you attract and retain members while ensuring they have the right cover in place to mitigate the financial consequences of an accident.

Our capabilities to write business include:

### Sports

- Amateur or professional teams, clubs, associations, governing bodies and federations in the UK and EU
- Covers include primary personal accident and travel, XOL and players' own benefits such as career-ending injuries insurance

### Affinities

- Charities, members clubs, police federations and trade unions
- Affinity programmes are tailored to member needs, pooling them together to increase coverage and reduce costs
- Covers include personal accident and travel

### Education

- Nurseries, schools, colleges and universities
- Covers education sector personnel including teachers, children, governors and volunteers
- Cover can be onsite, offsite or both. Covers include personal accident, travel, school fees, dental and pupil's property.

The benefits of Aviva's Sports and Affinity cover can help your client attract new members, skills and talent, by providing members with the peace of mind that they will be looked after in the event of an accident or injury.

<sup>1</sup>Exclusions apply. Refer to policy wording for full list of exclusions and limitations.

# Our underwriting **appetite**

◀ 39 ▶

Our underwriting appetite extends beyond SMEs, and we have the capability to write more than you may think, with up to £200m aggregation limits.

Within appetite					Out of appetite
<b>Capacity</b> <ul style="list-style-type: none"> <li>• All sizes of UK- and Europe-domiciled businesses, ranging from SMEs to multinationals</li> <li>• Corporate catastrophe cover</li> <li>• Maximum 'any one event' limit £250m</li> <li>• Maximum 'any one person' limit £2.5m</li> </ul>	<b>Affinity</b> <p><b>Education</b></p> <ul style="list-style-type: none"> <li>• School journeys</li> <li>• On-site and off-site activities</li> <li>• School fees</li> <li>• Dental</li> </ul> <p><b>Recruitment / Umbrella</b></p> <ul style="list-style-type: none"> <li>• Opt-in schemes only</li> </ul> <p><b>Associations</b></p> <ul style="list-style-type: none"> <li>• Police federations, charities and trade unions</li> </ul>	<b>Sickness</b> <ul style="list-style-type: none"> <li>• Minimum 10 employees to be covered</li> <li>• Minimum deferment period 4 weeks</li> </ul>	<b>Professional and amateur sports</b> <ul style="list-style-type: none"> <li>• Participation in sport, including training</li> <li>• Travelling to and from activities, UK and abroad</li> <li>• Cover participants, volunteers, committee members, officials etc.</li> </ul>	<b>Excess of loss</b> <p>Excess of loss capacity, offering up to £250m for corporate risks and £200m for professional sports teams on a 'lead-or-follow-line' basis for risks domiciled within the UK and Europe</p>	<ul style="list-style-type: none"> <li>• Cover for individuals</li> <li>• Armed Forces / Armed Guards</li> <li>• Stand-alone sickness</li> <li>• Maximum policy age limit is 85</li> </ul>
<b>Online trading: fast trade</b> <p>Maximum 'any one person' limits</p> <ul style="list-style-type: none"> <li>• Group Personal Accident – individual lives covered up to £500,000</li> <li>• Business Travel – £100,000</li> </ul> <p>Maximum 'any one event' – £15m</p>					<ul style="list-style-type: none"> <li>• Sickness</li> <li>• UK-domiciled business only</li> </ul>



# Common **misconceptions**

◀ 40 ▶

Typically, misconceptions around Group Personal Accident and Business Travel insurance tend to indicate a lack of understanding of the exposures businesses and their people face. Below are some examples of common misconceptions and how to address them.

## Group Personal Accident

**My employers liability (EL) cover would protect my employees, why would I need Group Personal Accident (GPA) insurance? What's the difference?**

If a claim is made under an EL policy, negligence has to be proven and usually involves lengthy investigations. This means that settlements can take a long time to be made. A settlement in the event of a GPA claim can be made very quickly, far quicker than an EL claim. A quick settlement under the GPA benefit for an employee may prevent them going on to make an EL claim which could impact premiums at renewal.

**I already have a group life scheme in force, so why would I need a GPA policy with accidental death cover?**

Both policies provide strong financial support for an employer/employee. However, a group life scheme would only cover insured persons should they die in service, whereas a GPA policy provides a multitude of covers for death and injuries including, but not limited to, permanent total or partial disability, dismemberment, burns and fractures. In contrast to a group life scheme, an employer-financed GPA policy can also reduce business interruption as the benefit can be retained by the employer.



# Common misconceptions

◀ 41 ▶

Typically, misconceptions around Group Personal Accident and Business Travel insurance tend to indicate a lack of understanding of the exposures businesses and their people face. Below are some examples of common misconceptions and how to address them.

## Business Travel

**Our company provides private medical insurance (PMI) cover to all staff, which covers medical expenses overseas – why do I need business travel insurance as well?**

Remember that most PMI policies will only offer limited coverage while travelling overseas, and will often not extend to outpatient treatment, repatriation and evacuation costs. The business travel element of our policy has you more than covered for everything you need to ensure you remain looked after while travelling.

**I'm travelling on business, with a few days' leisure added at the end – would I require a secondary travel insurance product to remain covered?**

Dependent on your category of coverage you may be covered for leisure travel and/or incidental holiday. This means you could be covered for your entire trip and don't require a secondary policy to be in force. Terms and conditions will apply.

**A Global Health Insurance Card will cover the right to access the majority of state-provided healthcare during the visit. However, it doesn't cover:**

- Private medical healthcare costs such as mountain rescue
- Repatriation to domestic country
- Some parts of the European Economic Area (EEA)
- Non-medical-related mishaps during a business trip, such as a cancelled flight.

**I have personal travel insurance. Why is business travel insurance needed too?**

Business travel insurance is often excluded under personal travel insurance. Business travel cover is far more tailored to the type of trip being taken and can come with the following:

- No pre-existing exclusion (subject to not travelling against medical advice, no medical screening required)
- Cover for business equipment, e.g. laptops or business samples.

# About Aviva PLC

◀ 42 ▶

As one of the UK's largest commercial insurers, we have the scale and stability, alongside a rich 320-year history, to provide certainty that we will be around when you and your clients need us – now and for the future.



**£30.2 billion** in claims<sup>1</sup>



**18.5 million** customers<sup>1</sup>



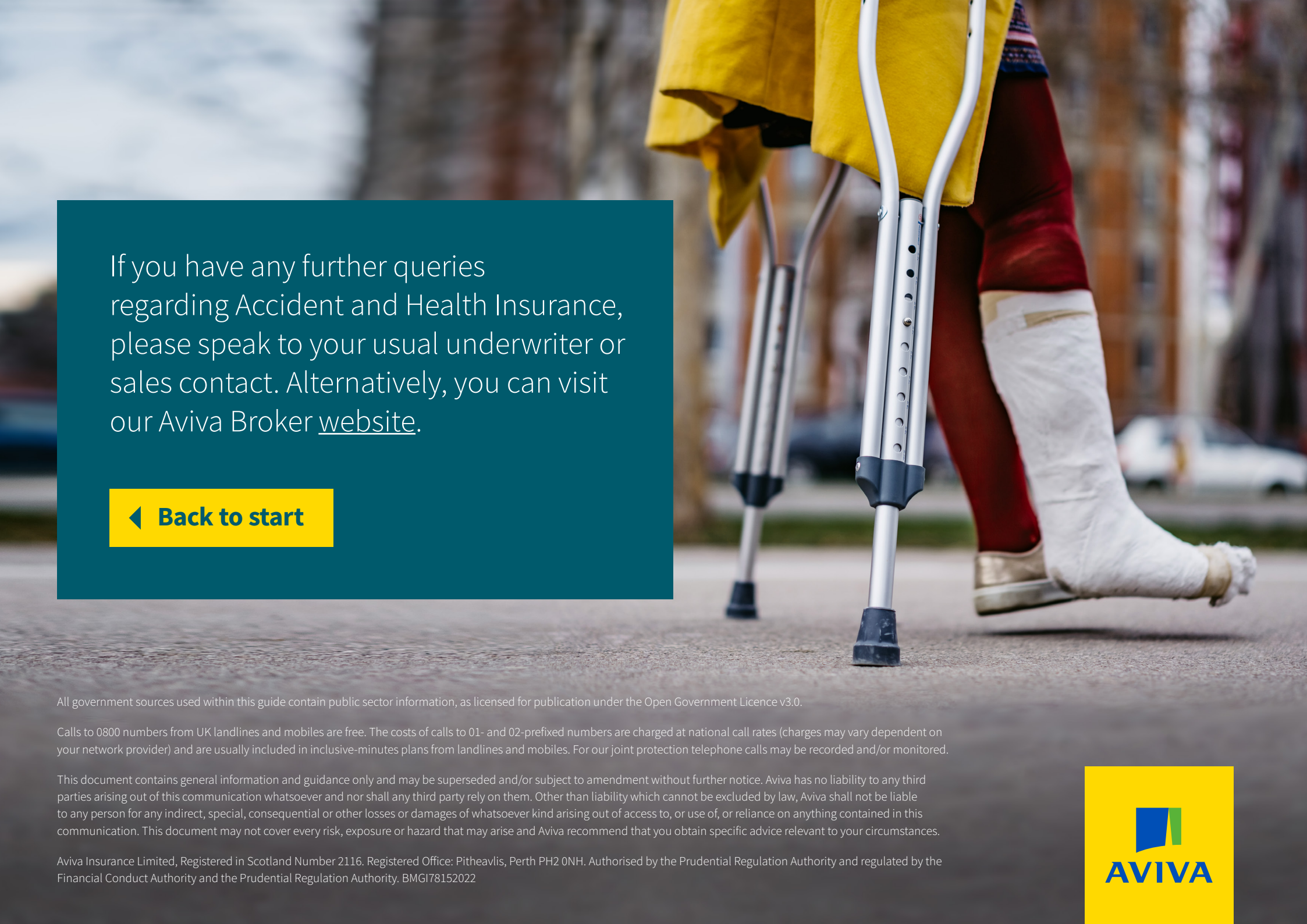
**AA-** (Stable financial strength)<sup>2</sup>

<sup>1</sup>Aviva Annual Report 2021, published March 2022 on [aviva.com](https://www.aviva.com)

<sup>2</sup>S&P Insurer Financial Strength Rating for Aviva Insurance Limited.





A person wearing a yellow raincoat, red leggings, and a white cast on their right leg is walking on a paved sidewalk. They are using two silver crutches for support. The background is a blurred city street with trees and buildings.

If you have any further queries regarding Accident and Health Insurance, please speak to your usual underwriter or sales contact. Alternatively, you can visit our Aviva Broker [website](#).

◀ **Back to start**

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Calls to 0800 numbers from UK landlines and mobiles are free. The costs of calls to 01- and 02-prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive-minutes plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

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