



Accident and Health

Our proposition overview



Spotlight on **Accident and Health**

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Life is unpredictable, and so are accidents – whether 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 protects 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 protects 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 2020/21¹

38.8m

Estimated working days lost due to work-related ill health and non-fatal workplace injuries²

441,000

working people sustained an injury at work according to the Labour Force Survey³

£33-42bn

Estimated yearly cost of poor mental health to UK employers⁴

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 pandemic⁵

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

²Working days lost in Great Britain, HSE, 2021.

³Health and safety at work, Summary statistic for Great Britain 2021, HSE, 2021.

⁴Mental health in the workplace, BEIS, 2021.

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

Our proposition at a glance

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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

◀ 04 ▶

Group Personal Accident	+
Sickness	+
Business Travel	+
Sports and Affinity	+
Aviva Travel Assistance App	+



¹Exclusions apply. Refer to policy wording for full list of exclusions and limitations.

Comprehensive protection as standard



Group Personal Accident	—
Sickness	+
Business Travel	+
Sports and Affinity	+
Aviva Travel Assistance App	+

Group Personal Accident¹

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.

¹Exclusions apply. Refer to policy wording for full list of exclusions and limitations.

Comprehensive protection as standard

◀ 06 ▶

Group Personal Accident	+
Sickness	—
Business Travel	+
Sports and Affinity	+
Aviva Travel Assistance App	+

Sickness¹

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)

¹Exclusions apply. Refer to policy wording for full list of exclusions and limitations.

Comprehensive protection as standard



Group Personal Accident	+
Sickness	+
Business Travel	—
Sports and Affinity	+
Aviva Travel Assistance App	+

Business Travel¹

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.

¹Exclusions apply. Refer to policy wording for full list of exclusions and limitations.

*In accordance with the Counter-Terrorism and Security Act 2015, we will not pay any ransom monies if we have reasonable grounds to suspect that the ultimate beneficiary of a ransom is a terrorist entity.

Comprehensive protection as standard



Group Personal Accident	+
Sickness	+
Business Travel	+
Sports and Affinity	—
Aviva Travel Assistance App	+

Sports and Affinity¹

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.

¹Exclusions apply. Refer to policy wording for full list of exclusions and limitations.

Aviva Travel Assistance App



Group Personal Accident	+
Sickness	+
Business Travel	+
Sports and Affinity	+
Aviva Travel Assistance App	—

Aviva Travel Assistance App

Available for all business travel clients

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

About Aviva PLC



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 claims¹



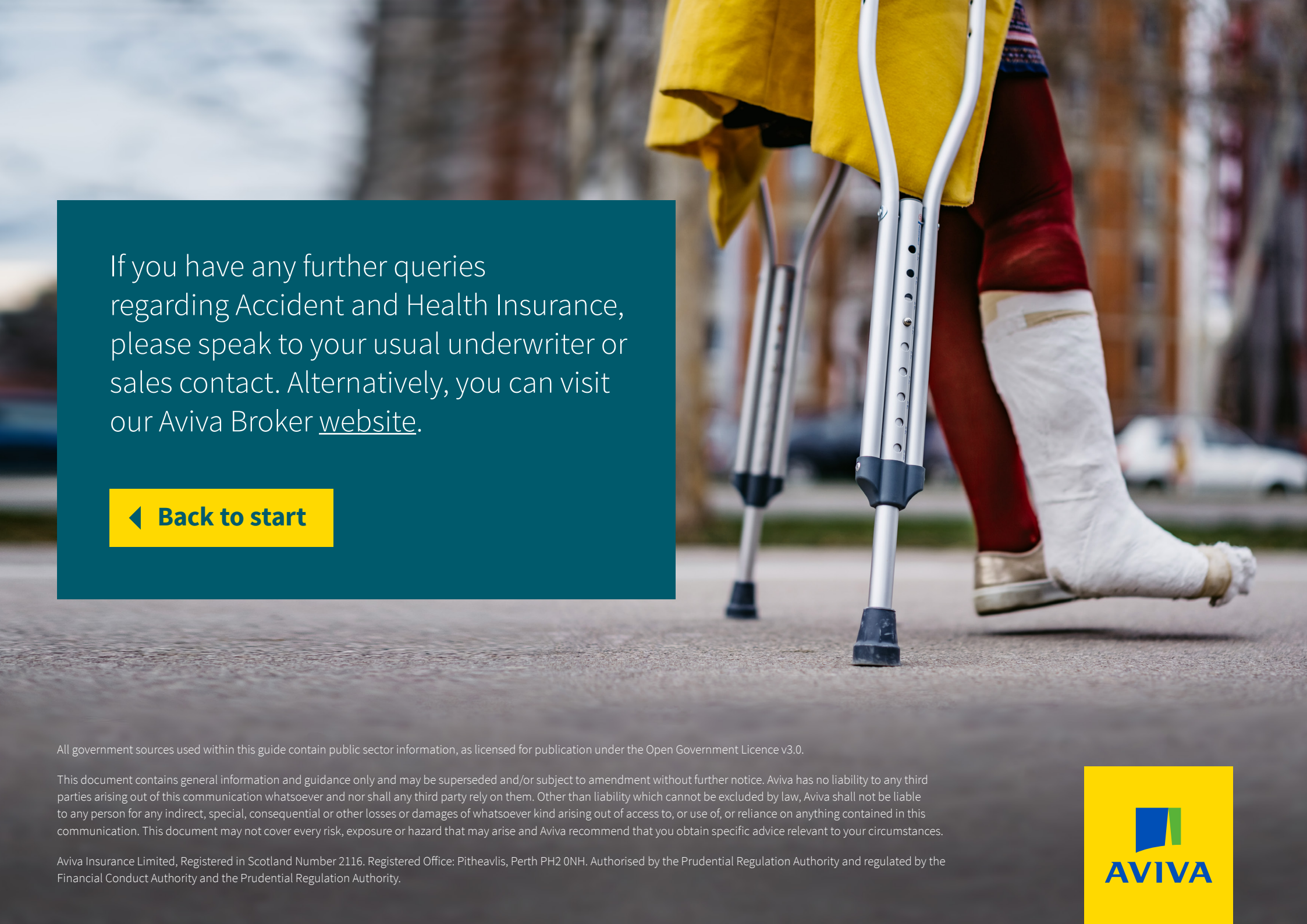
18.5 million customers¹



AA- (Stable financial strength)²

¹Aviva Annual Report 2021, published March 2022 on [aviva.com](https://www.aviva.com)
²S&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](#).

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