



Accident & Health Playbook

A broker guide



Spotlight on Accident & Health



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 – helping to minimise 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

Group Personal Accident 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.

1.8m

UK workers suffered from work-related ill health in 2021/22¹

36.8m

Estimated working days lost due to work-related ill health and non-fatal workplace injuries in 2021/22²

565,000

working people sustained an injury at work according to the Labour Force Survey 2021/22³

51%

Of the 1.8m UK workers that suffered from work-related ill health, 51% related to stress, depression or anxiety⁴

¹Work-related ill health and occupational disease in Great Britain, HSE, 2021/2022.

²Working days lost in Great Britain, HSE, 2021/2022.

³Non-fatal injuries at work in Great Britain, HSE 2021/2022.

⁴Work-related ill health and occupational disease in Great Britain, HSE, 2021/2022.

Insights into the **Accident & Health market** today



As businesses have established new ways of working, there is a 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 +



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

Health and wellbeing

Workforce wellbeing is a top 10 risk for business.¹ 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.

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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.¹ 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 damage to 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.

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Health and wellbeing +

Bleisure travel +

Efficiency through a hybrid approach -

Digital +

Terrorism and security +

Repatriation +



Efficiency through a hybrid approach

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. However, conferences and exhibitions are still viewed as important to business success, especially those events that provide networking opportunities.

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Health and wellbeing +

Bleisure travel +

Efficiency through a hybrid approach +

Digital -

Terrorism and security +

Repatriation +



Digital

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 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 & Health market today**



As businesses have established new ways of working, there is a 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

Business travellers' security and sense of safety should be 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 as opposed to a terrorist attack, therefore underlying threats like these 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 & Health market** today

As businesses have established new ways of working, there is a 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.

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.

A word from the industry experts



To help your clients understand the benefits of Accident & 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, Underwriting Director
Specialty Lines, 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 & Health cover



Businesses hold significant responsibility and a duty of care to their employees. Accident & 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 employees to restore manpower quickly.

2.

Valuable staff benefit

A shortage of skilled workers is one of the top risks facing UK businesses¹ and this can have an impact on costs and workplace productivity. Offering Group Personal Accident insurance could be 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. 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 a non-taxable benefit.

¹Aviva Risk Insights Report, Jan 2023.

Group Personal Accident



Group Personal Accident: expert claims support



We understand that making a Group Personal Accident 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



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 are fictitious examples to 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 +



Group Personal Accident **claims**

◀ 15 ▶

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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 ▶

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Life-changing injuries -

Fatality abroad +

Fatality in the workplace +

Long-term injury +

Career-ending incident +

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.

Group Personal Accident **claims**

◀ 17 ▶

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Fatality abroad —

Fatality in the workplace +

Long-term injury +

Career-ending incident +

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.

Group Personal Accident **claims**

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Disclaimer +

Life-changing injuries +

Fatality abroad +

Fatality in the workplace -

Long-term injury +

Career-ending incident +

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.

Group Personal Accident **claims**

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

Group Personal Accident **claims**



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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 injury 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 embarking on a new career.

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

Disclaimer +

Life-changing injuries +

Fatality abroad +

Fatality in the workplace +

Long-term injury +

Career-ending incident -

Business Travel



Business Travel: expert support



We work with CEGA, Solace and GSA Global, 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 of the fact that people's safety is integral while they are overseas.

Travel Risk Management supported by GSA Global



We provide a free Travel Risk Management Maturity Model Self-Assessment, powered by GSA Global, to help you understand your level of maturity for all the components of the ISO 31030 TRM standard. Once completed, the report provides an overall summary of how your organisation is performing against the ISO standard, highlighting where there may be gaps in your existing travel risk management programme over seven key areas.

[Launch the GSA TRM Maturity self-assessment](#)

Business Travel claims: scenarios

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 are fictitious examples to show the implications of real-life claims, highlighting the importance of Business Travel cover for travelling employees.

Disclaimer +

Travel assistance +

Medical repatriation +

Air ambulance repatriation +

Joint security and medical emergency +

Lost baggage +



Business Travel claims: scenarios



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Disclaimer

—

Travel assistance

+

Medical repatriation

+

Air ambulance repatriation

+

Joint security and medical emergency

+

Lost baggage

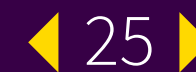
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Disclaimer

+

Travel 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 ▶

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Disclaimer

+

Travel assistance

+

Medical repatriation

–

Air ambulance repatriation

+

Joint security and medical emergency

+

Lost baggage

+

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: £12k for medical treatment, logistics and medical repatriation.

Business Travel claims: scenarios

◀ 27 ▶

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



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.

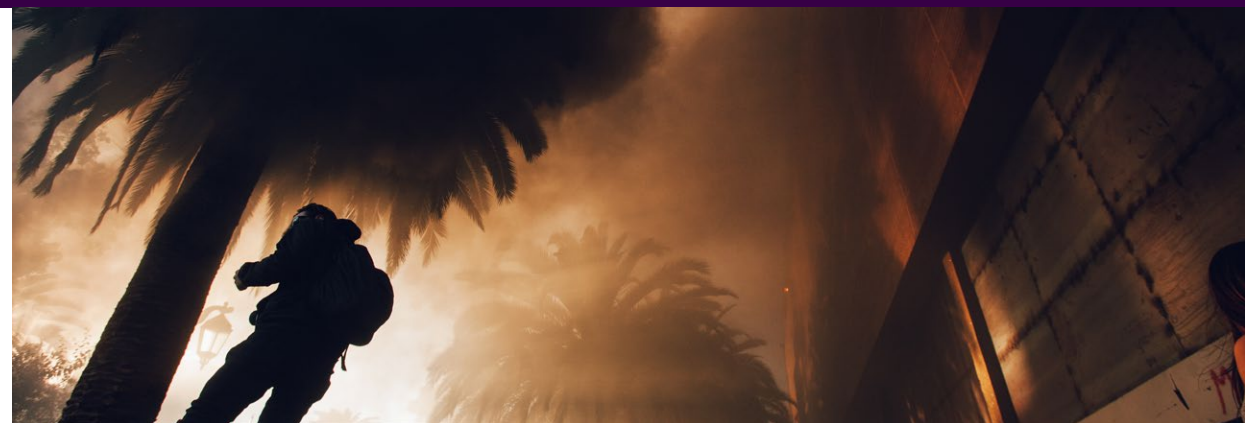
Total costs: £465k for medical treatment, logistics and air ambulance repatriation.

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 are fictitious examples to show the implications of real-life claims, highlighting the importance of Business Travel cover for travelling employees.



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 hospital, where admittance has been arranged. They're soon on the road to recovery.

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

Disclaimer +

Travel assistance +

Medical repatriation +

Air ambulance repatriation +

Joint security and medical emergency -

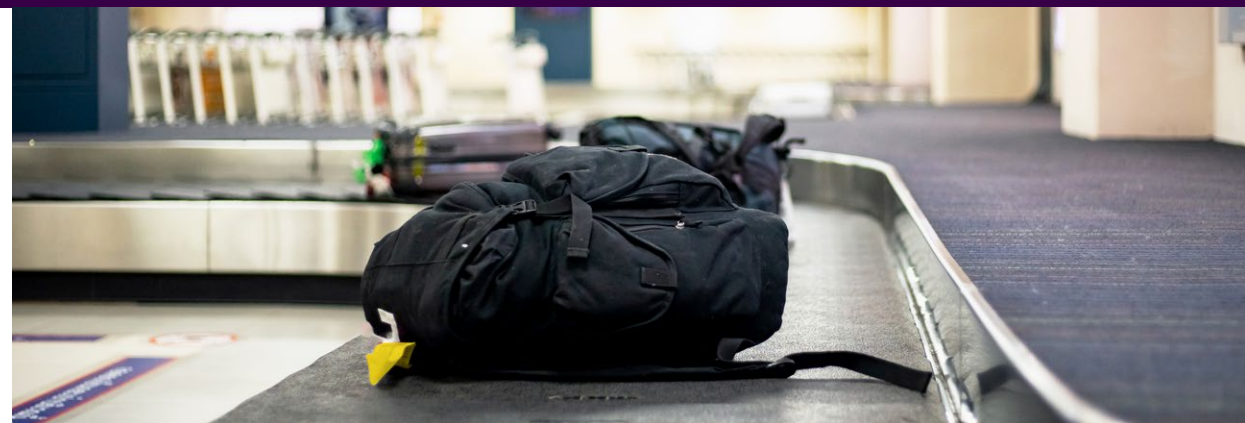
Lost baggage +

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 are fictitious examples to 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.

Disclaimer +

Travel assistance +

Medical repatriation +

Air ambulance repatriation +

Joint security and medical emergency +

Lost baggage -

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 and country and health overview
- 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

- Multilingual 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.

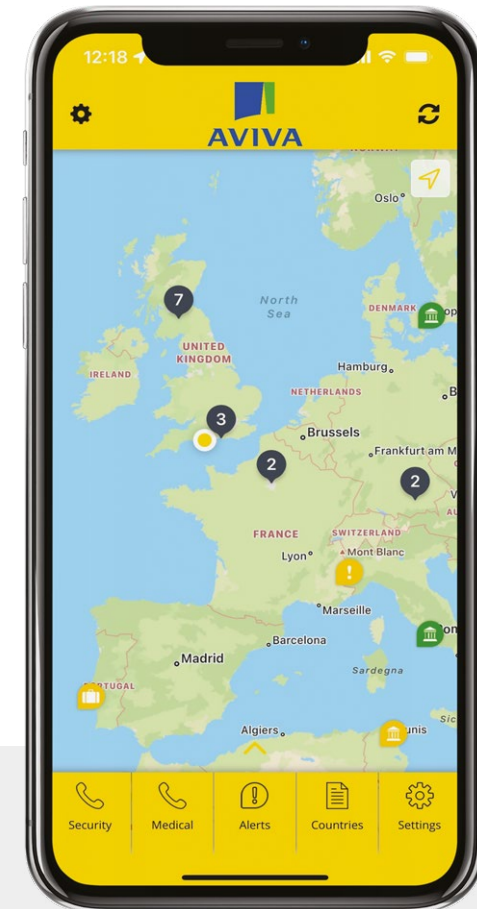
Aviva Travel app: **business travel assistance services**



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 Group Personal Accident and Business Travel 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.



Aviva's Wellbeing Services

Looking after your people and investing in their wellbeing can lead to increased productivity, increased engagement and a happier, healthier workforce.

Inclusive of:

- Aviva Line Manager Toolkit: Mental Health
- Wellbeing Library
- Get Active and Cancer Care
- Counselling Service.



Risk management and travel app services

Offering medical emergency, 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

Group Personal Accident +

Sickness +

Business Travel +

Sports & Affinity +

Wellbeing services +



Comprehensive protection as standard



Group Personal Accident	—
Sickness	+
Business Travel	+
Sports & Affinity	+
Wellbeing services	+

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's 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

◀ 35 ▶

Group Personal Accident +

Sickness —

Business Travel +

Sports & Affinity +

Wellbeing services +

Sickness¹

Cover

Sickness that causes:

- 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 & Affinity +

Wellbeing services +

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 inpatient 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.

Comprehensive protection as standard

Group Personal Accident +

Sickness +

Business Travel +

Sports & Affinity –

Wellbeing services +

Sports & 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 pupils' property.

The benefits of Aviva's Sports & 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.

Comprehensive protection as standard

Group Personal Accident	+
Sickness	+
Business Travel	+
Sports & Affinity	+
Wellbeing services	—

Wellbeing Services

Looking after your people and investing in their wellbeing can lead to increased productivity, increased engagement and a happier, healthier workforce. That's why we go the extra mile to include a range of wellbeing services and benefits at no extra charge with every Group Personal Accident or Business Travel product.

Line Manager Toolkit: Mental Health —

Effective mental health support strategies have the potential to improve productivity and employee engagement, reduce absenteeism and help make businesses better places to work.

Developed by mental health professionals, the Aviva Line Manager Toolkit: Mental Health offers bite-sized videos to help address mental health concerns before they become more serious and guidance to help support employees stay in or return to the workplace successfully.

- Mental health in the workplace
- Changing behaviours
- Having difficult conversations
- Signposting
- How to respond to a crisis situation
- Adapting and adjusting in the workplace

Get Active +

Wellbeing Library +

Counselling Service +

[Watch how to access these services via video link here ▶](#)

Offers are only available for United Kingdom, Northern Ireland, Channel Islands and Isle Of Man customers. This service is not available to Gibraltar, Ireland or overseas customers.

This is a non-contractual benefit and can be changed or removed at any time.

Comprehensive protection as standard

Group Personal Accident	+
Sickness	+
Business Travel	+
Sports & Affinity	+
Wellbeing services	—

Wellbeing Services

Looking after your people and investing in their wellbeing can lead to increased productivity, increased engagement and a happier, healthier workforce. That's why we go the extra mile to include a range of wellbeing services and benefits at no extra charge with every Group Personal Accident or Business Travel product.

Line Manager Toolkit: Mental Health	+
Get Active	—
<p>Inside or outside the home, looking after your employees health and fitness is important. Our Get Active service supports employees with their overall wellbeing and fitness goals with savings on gym and health club memberships as well as discounted lifestyle products and services.</p> <ul style="list-style-type: none"> • Fitness at home • Relaxation and meditation • Nutrition • Experience days • Travel and spa breaks • Self-care 	
Wellbeing Library	+
Counselling Service	+

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Line Manager Toolkit: Mental Health	+
Get Active	+
Wellbeing Library	—
<p>Stress and worry can take a toll on wellbeing, wherever it comes from. Aviva's Wellbeing Library provides helpful support on a wide range of situations.</p> <ul style="list-style-type: none"> • Macmillan Cancer support • Financial wellbeing • Mental wellbeing • Family wellbeing • Physical wellbeing • Useful tools 	
Counselling Service	+

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Comprehensive protection as standard

Group Personal Accident	+
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Line Manager Toolkit: Mental Health	+
Get Active	+
Wellbeing Library	+
Counselling Service	—

Life can be challenging, and from time to time employees might find themselves struggling. Access up to six telephone counselling sessions (up to an hour at a time) for each difficulty. Additional sessions can be arranged and paid for separately. The Counselling Service is available to employees and members of their immediate family – providing they live with them and are over the age of 18 (or aged between 16 and 18 and in full-time employment). Counselling can help employees manage and understand difficulties.

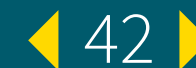
- Pressure / work overload
- Bullying
- Redundancy
- Bereavement
- Stress / anxiety / depression
- Domestic abuse
- Substance abuse
- Relationships (divorce / separation)
- Family breakdown

[Watch how to access these services via video link here](#) ▶

Offers are only available for United Kingdom, Northern Ireland, Channel Islands and Isle Of Man customers. This service is not available to Gibraltar, Ireland or overseas customers.

This is a non-contractual benefit and can be changed or removed at any time.

Our underwriting appetite



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

Common misconceptions

◀ 43 ▶

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



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

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.



£23.2 billion in claims¹



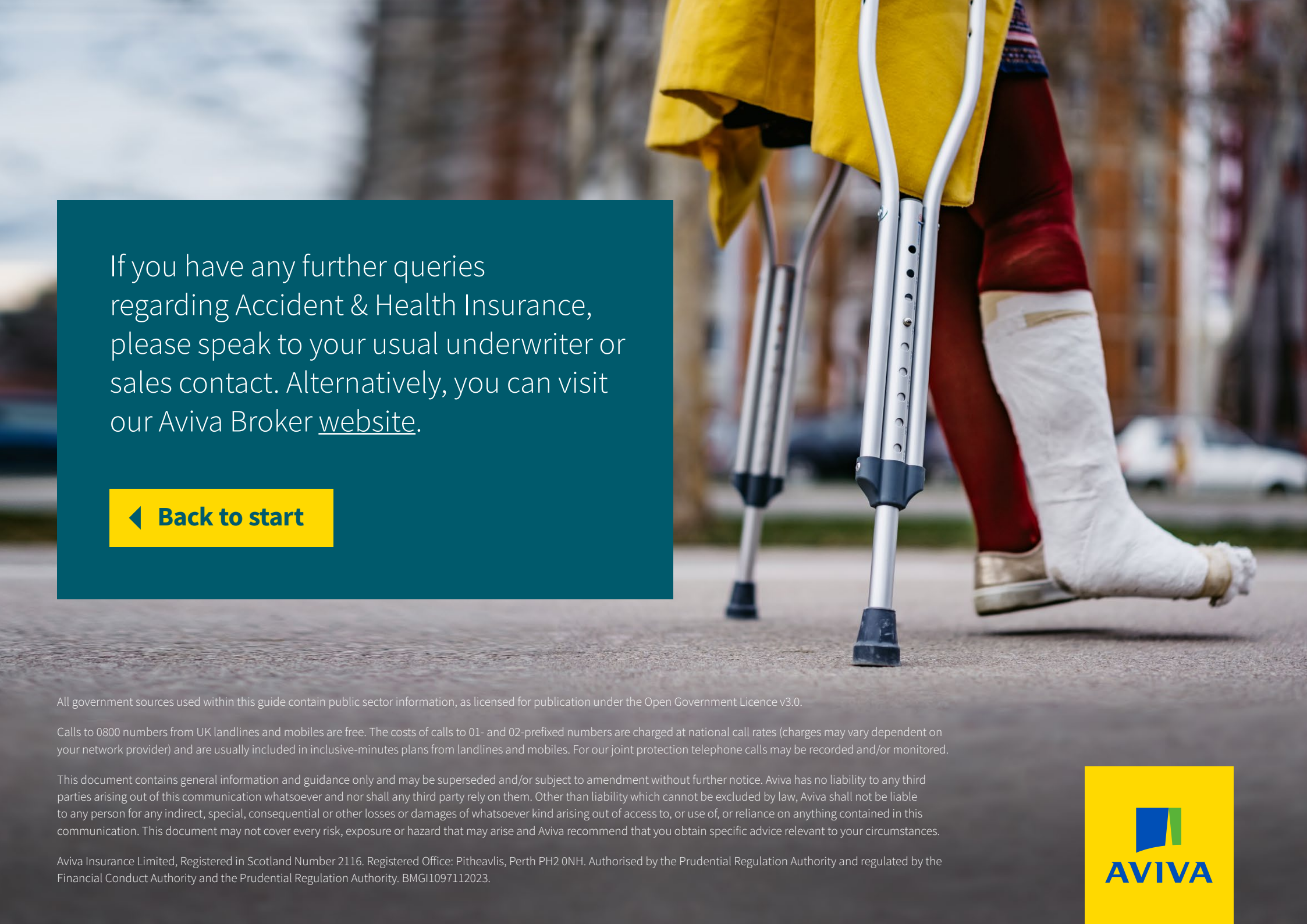
18.7 million customers¹



AA- (Stable financial strength)²

¹Aviva Annual Report 2022, published March 2023 on aviva.com
²S&P Insurer Financial Strength Rating for Aviva Insurance Limited.





If you have any further queries regarding Accident & 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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