



# Accident & Health

Our proposition overview



# Spotlight on **Accident & Health**



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 – 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 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.

# 1.8m

UK workers suffered from work-related ill health in 2021/22<sup>1</sup>

# 36.8m

Estimated working days lost due to work-related ill health and non-fatal workplace injuries in 2021/22<sup>2</sup>

# 565,000

working people sustained an injury at work according to the Labour Force Survey 2021/22<sup>3</sup>

# 51%

Of the 1.8m UK workers that suffered from work-related ill health, 51% related to stress, depression or anxiety<sup>4</sup>

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

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

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

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



# 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 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

Group Personal Accident +

Sickness +

Business Travel +

Sports & Affinity +

Wellbeing services +

Aviva Travel Assistance app +



# Comprehensive protection as standard



|                             |   |
|-----------------------------|---|
| Group Personal Accident     | — |
| Sickness                    | + |
| Business Travel             | + |
| Sports & Affinity           | + |
| Wellbeing services          | + |
| Aviva Travel Assistance app | + |

## 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'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.

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

# Comprehensive protection as standard



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## Sickness<sup>1</sup>

### 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).

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## 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 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.

<sup>1</sup>Exclusions 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.

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## Sports & 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 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.

<sup>1</sup>Exclusions 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** -

**Aviva Travel Assistance app** +

## 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** +

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.

Accident & Health – Our proposition overview

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

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**Line Manager Toolkit: Mental Health** +

**Get Active** -

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.

- 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"> <li>• Macmillan Cancer support</li> <li>• Financial wellbeing</li> <li>• Mental wellbeing</li> <li>• Family wellbeing</li> <li>• Physical wellbeing</li> <li>• Useful tools</li> </ul> |   |
| Counselling Service   | + |

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| 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

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# Aviva Travel Assistance app



Group Personal Accident +

Sickness +

Business Travel +

Sports & Affinity +

Wellbeing services +

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.



**£23.2 billion** in claims<sup>1</sup>



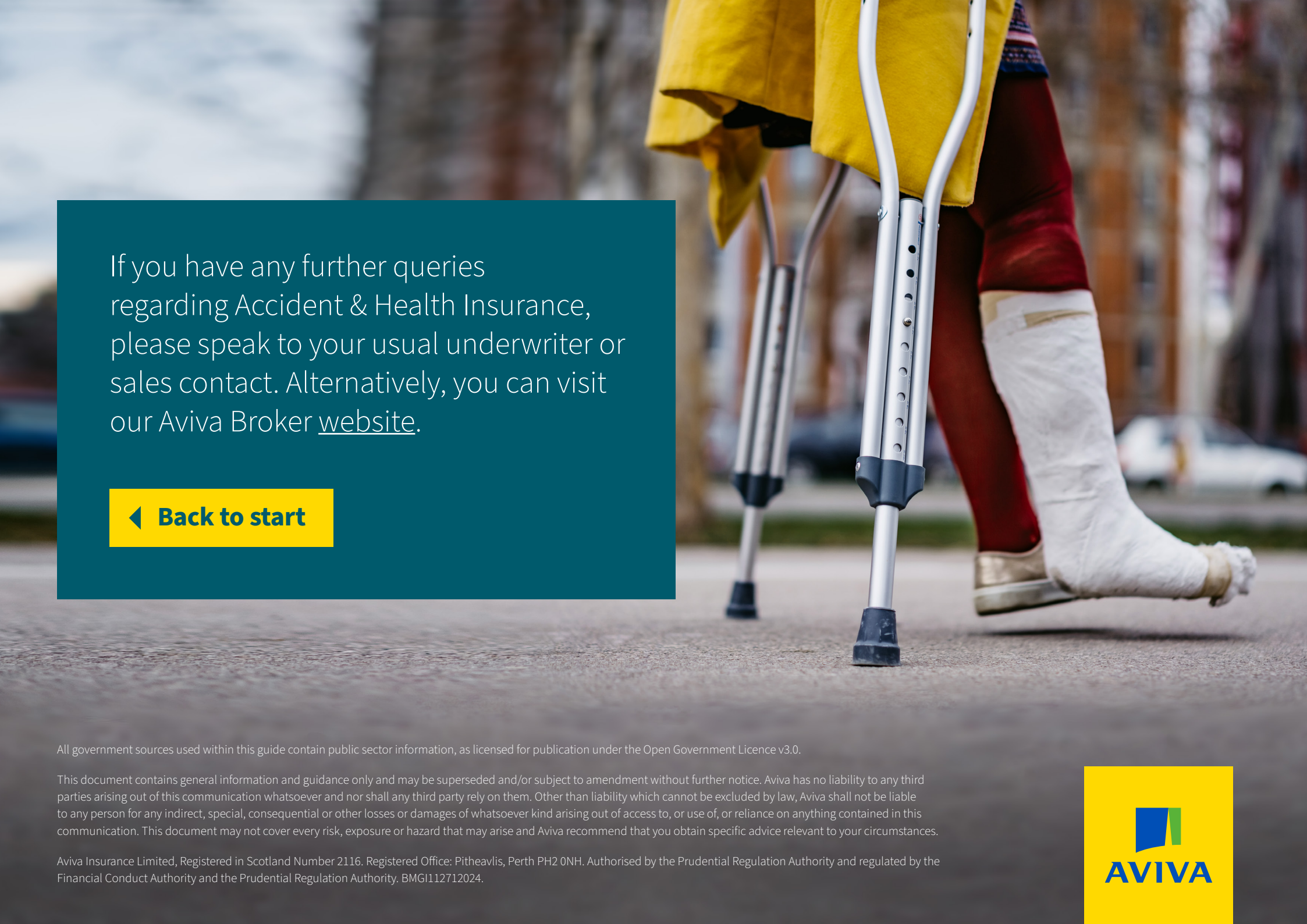
**18.7 million** customers<sup>1</sup>



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

<sup>1</sup>Aviva Annual Report 2022, published March 2023 on [aviva.com](https://www.aviva.com)  
<sup>2</sup>S&P Insurer Financial Strength Rating for Aviva Insurance Limited.



A close-up, low-angle shot of a person's lower legs and feet as they walk on a paved sidewalk. The person is wearing a bright yellow raincoat, red leggings, and a white cast on their right foot. They are using two silver metal crutches with black rubber tips. The background is a blurred city street with buildings and a white car.

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](#).

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