

Personal Accident & Sickness

Freedom from financial commitments if personal circumstances change

What is Personal Accident & Sickness Insurance (PAS)?

Life is full of change – the chances are that some unforeseen event – resulting in a change to financial circumstances – may happen at some stage during the course of a customer's life. Where this change is caused by an accident or sickness we can help.

Personal Accident & Sickness Insurance is designed for individuals (as individuals or part of a group) to minimise the financial burden and stress caused by their inability to work as a result of an accident or sickness. It is of particular importance to the self-employed and other workers who have no or limited loss of income cover.

Design a programme to meet the needs of your target market

We arrange bespoke coverage for individuals and groups to meet their specific loss of income needs. Our PAS programmes can be tailored to cover a wide range of occupations with differing deferment and benefit periods.

Example Occupations:

- Tradespeople: plumbers, electricians and carpenters
- Farmers
- Professionals: architects, doctors and physiotherapists

Benefits of Personal Accident & Sickness Insurance

By implementing our PAS Insurance your customers will benefit significantly:

- Giving cover in the event of accident or sickness – a key concern
- Bespoke coverage for a wide variety of occupations
- Competitively priced cover
- Benefits are flexible and can be tailored to pay a lump sum payment or monthly periodic payments
- Deferment and benefit periods can be tailored to meet different client requirements
- Reduced credit risk
- Improved solvency position



Interested in talking to us?

Examples of Opportunities

We can tailor solutions as an added value service for:

- **Trades People:** Plumbers, Electricians, Carpenters are exposed to an increased accident risk, in addition to usually being self-employed. Falling off a ladder and breaking a leg may result in several months off work – without an income (other than perhaps State benefits). Should this occur, we can pay a fixed monthly benefit until the Insured returns to work or for a defined benefit period (usually 52 or 104 weeks).
- **Professionals:** While the risk of an accident might not be as great (although they do still happen – playing football, driving, a slip on the stairs), a loss of income can be experienced as a result of sickness. As with many tradespeople, if they can't work they don't get paid. We can help by providing an income or lump sum which will relieve the stress and help with a speedier recovery.

We will work with you to identify accident and sickness risks and provide cost effective solutions that benefit both you and particularly your customers.

Built on Relationships. Focused on Solutions.

Service Minded. Solution Driven. Specialty Focused. That's what we are, and what you can count on to help write more business. We're not your run-of-the-mill insurance company – we pride ourselves on our dedicated claims service and specialised expertise focused on products for the Personal Accident and Sickness market.

Put Great American To Work For You

You can count on our experience and expertise. Insurance is underwritten by Great American International Insurance (UK) Limited, which is a member of Great American Insurance Group and is A+ rated by Standard & Poor's (rating affirmed 5 March 2020). That's the financial strength you can rely on to protect what's important.

Why work with us?

- Generate additional revenue for your company
- Improved Risk and Solvency position
- Ensure customer peace of mind
- Differentiate your business from the competition
- Strengthen your customer and supplier relationships

Coverage not available in all territories. Examples are for illustrative purposes only. Coverage is summarised and subject to underwriting. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Insurance is underwritten by Great American International Insurance (UK) Limited, registered address 32 Queen Square, Bristol, BS1 4ND, UK, which is registered in England as company number 02714031, is authorised to write General Insurance by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority under registration number 202874. The Great American eagle logo (words and design) and the word mark "Great American" are registered services marks of Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. © 2021 Great American International Insurance (UK) Limited. All rights reserved. 0002-GAE (04/21)

