



Group Personal Accident and Travel Insurance

Common Claims Scenarios



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Common Claims Scenarios:



Workplace Accident: An employee suffers a serious injury on-site while carrying out their duties (e.g., falls or machinery accidents). Group Personal Accident Insurance would provide a lump sum payment or regular income to the employee during recovery.



Business Travel Illness: An employee travelling abroad on business develops a sudden illness requiring hospitalisation. The policy would cover their medical treatment and, if necessary, the cost of repatriation back to the UK for further care.



Travel Disruptions: During an overseas business trip, an employee's flight is cancelled due to extreme weather conditions. The insurance would cover the cost of accommodation, rebooking flights, and any other related expenses.



Accidental Death: If an employee tragically dies in an accident, either at work or while commuting, the policy would provide financial compensation to the employee's dependents or next of kin.



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