



TYPICAL EXAMPLES OF CLAIMS

We have put together some brief examples of claims that we would expect to cover that will further illustrate how we have been able to protect and support individuals from a wide range of incidents whatever their occupation.

Assistance during a short period unable to work

One of our policy holders suffered an accident whilst at home and was consequently unable to attend his office and carry out his job. As he had severely damaged his back in an accidental fall he was unable to sit at his desk and operate his computer, this rendered him incapable of working in his usual occupation. Under his employment contract his employer was only required to cover his salary for the statutory period thus the policy we had arranged for him as part of his employers group scheme ensured that there was no gap in cover.

During the six months he was unable to work we continued to cover his salary.

When accidents happen....

Many of our clients are professional motor racing drivers. Recently one of them was unfortunate to lose control of his car in the second corner of the first race of the season. The resulting injuries meant that he was unable to compete in the next 4 races with potentially disastrous consequences for him, his team and the team sponsors.

With our cover in place he was able to benefit from our financial support until he was able to race again. Although this came to a considerable sum our expertise in this area ensured that we had taken all his earnings into account.

In the worst case scenario.

Although many of our clients follow hazardous occupations it is often the hobbies and leisure time activities that can cause the most trouble. In a recent case one of our clients was tragically injured in a horse-riding incident that rendered him paralysed and confined to a wheelchair. In the initial period following his accident we were there to provide a financial support and cover his weekly earnings, however in the long term it was clear that he would never be able to return to their former occupation. In this instance therefore we paid him a lump sum under the Permanent Total Disability cover that carried a sum insured of 10 times his annual income.