



## GROUP PERSONAL ACCIDENT POLICY



## PEOPLESURE – Claims Examples



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# PEOPLESURE claims examples

## *Accident & Health*

The examples below will bring to life the coverage we offer to both employers and employees. The benefits highlighted in the examples include: Worldwide 24 hour assistance, hospitalisation expenses, retraining expenses, cost of repatriation and flights & accommodation for relatives.

### **Claim 1**

Two employees for a UK based media company were involved in a very serious car accident in the US. Both suffered life threatening injuries and required a lengthy stay in a US hospital so we arranged for their relatives to join them. Once they were well enough we organised for their repatriation to the UK, as well as the co-ordination of several specialist doctors who worked together to ensure a multifaceted response to the medical and rehabilitation challenges presented. We also structured a stepped return to work, enabling both employees to move forward with their lives supported by therapy and a treatment regime which optimised their recovery.

**Total claim: £650,000**

### **Claim 2**

On a business trip to the US an employee of a recruitment company suffered serious heart problems. Through our Chubb Assistance programme, we immediately flew his wife and daughter out to be with him, put them up and paid all hospital costs.

**Total claim: £200,000**

### **Claim 3**

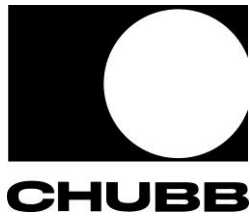
An employee of a large bank was injured in the 7/7 bombings in London. She suffered permanent partial injuries, but the precise nature of such injuries would normally take some time to establish. In order to provide a quick resolution, we liaised with the consultants to try and determine the nature of her injuries as soon as possible and we were able to make an earlier offer to help her get on with her life.

**Total claim: £75,000**

### **Claim 4**

An employee for a passenger shipping company was rendered paraplegic after a horrific car accident. Contact was made with his consultant to determine if the condition was permanent. As soon as this was established, we paid out on the permanent total disablement benefit payable under the policy.

**Total claim: £195,000**



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