

Group personal accident and sickness

Designed to cover groups if they have an accident resulting in death, an injury or suffer a sickness which impacts their ability to continue working in the same capacity. Where cover is available under workers compensation insurance, the product may provide a level of cover on a top up basis up to the maximum level of cover available under the policy.



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At a glance

- Cover across various industries for employees either as an employee benefit offering or as part of an Enterprise Bargaining Agreement
- Cover options available for 24 hours / 365 days, working hours only and outside working hours
- Cover types include injury only, and injury and sickness (sickness only available on 24 hour / 365 days)
- Personal wellbeing and corporate protection benefits are automatically covered where applicable

Target market

Customers within the target market

Customers are within the target market if all the following conditions apply:

- ✓ Customers domiciled in Australia seeking cover for their employees in the event the employees have an accident resulting in death or an injury or suffer a sickness which results in disablement and impacts their ability to continue working in their usual occupation or capacity.

Customers not within the target market

Customers are not within the target market if any of the following conditions apply:

- ✗ Customers domiciled outside Australia and who do not have employees.