

# 360 Accident & Health Product Guide

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## Who are we?

360 Accident & Health (360 A&H) are an independent specialist underwriting agency developed to provide a best of breed in respect to people, simplified products and capabilities. 360 A&H are committed to deliver on our promise to provide solutions and services that our competitors are unable to match. Central to our commitment is providing personal service by our Insurance professionals who care about our Broker & Client relationships along with making it easy to do business. We have the capacity, capability and authority to deliver tailored solutions to the unique needs of your Clients.

### Why choose 360 Accident & Health?

- + Truly independent underwriting agency
- + Professional underwriters providing personal service
- + We encourage Brokers to call us when 'the computer says no'
- + Extensive cover in a simplified format
- + Specialised, non-commoditised product
- + Electronic delivery with ongoing investment
- + Broker exclusive distribution

## Lloyd's is the worlds specialist Insurance and reinsurance market

With expertise earned over centuries, Lloyd's is the foundation of the Insurance industry and the future of it. Led by expert underwriters and Brokers who cover more than 200 territories, the Lloyd's market develops the essential, complex and critical insurance needed to underwrite human progress. Backed by diverse global capital and excellent financial ratings, Lloyd's works with a global network to grow the insured world – building resilience for businesses and local communities and strengthening economic growth around the world.

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## **Chris Lynch**

A highly regarded Insurance industry leader with 30 years in the business and a track record of delivering on challenging financial and non-financial goals. Success has come through leading high performing sales, underwriting and service teams.

During his career he has also managed claims units, held senior underwriting authorities, delivered product and interpersonal skills training, run employment teams as well as holding branch, state and national management positions. His Broker Partners see him as someone who has a high regard for them and their customers and someone who will strongly advocate for both.

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## **Peter Banks**

A career specialist in the provision of Accident and Health solutions to the Broker market, Peter made a significant contribution to the development of the market leading Accident and Health International Business.

The creation of 360 Accident & Health will allow the highly respected Peter Banks to utilise his specialist skills as well as allowing him to leverage his reputation, distribution capability and strong relationships that the 360 team offer.

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## **Denis Morrissey**

Experienced General Manager with a track record of building successful Insurance businesses in the Australian market. Skilled in sales and distribution, business planning, property and casualty Insurance, long tail personal injury compensation claims and claims management.

Having spent the last 14 years at Allianz Australia as the General Manager for Commercial in the Broker and Agency division, an opportunity was identified to purchase and build an underwriting agency that will provide the Broker market with focused product and distribution solutions for its Clients.

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# Our Products



Group Personal Accident & Sickness



Individual Personal Accident & Sickness



Voluntary Workers



Group Journey Injury



Corporate Travel



Pilots Loss Of Licence



Expatriate Medical Expenses



Inpatriate Medical Expenses



## Personal Accident & Sickness

### Group Personal Accident & Sickness (GPA&S)

GPA&S policies provide cover for a group of people with a common interest, whether it be employer, association or industry. Cover provides a lump sum benefit for death or total disablement as a result of a bodily injury, along with weekly loss of income benefits due to a bodily injury and/or a sickness.

### Individual Personal Accident & Sickness (IPA&S)

IPA&S policies provide an individual who is not normally entitled to workers compensation (a sole trader), a lump sum benefit for death and total disablement as a result of an injury, along with weekly loss of income benefits due to a bodily injury and/or a sickness.

### Key Benefits

- + Temporary partial disablement benefit is paid at 40% of insured salary for both weekly sickness benefit & weekly accident benefit
- + Cover for persons up to 75 years old
- + Choice of sum insureds and applicable excesses
- + Benefit period up to 156 weeks for weekly benefits
- + Return to work assistance to support and enable the insured person to return to their normal or modified duties in a safe and timely manner
- + Option to include cover for business expenses with limits of your choice (IPA&S only)
- + Choice of cover – 24 hour, working hours only or outside working hours

# Voluntary Workers

Voluntary Workers policies cover people undertaking volunteer work on behalf of an association, club, church or other entity for personal accident benefits should they be injured whilst undertaking such work. The policy covers a lump sum benefit for death and total disablement as a result of an injury, along with a weekly loss of income benefit as a result of an injury should they not be able to undertake their usual occupation. If they are retired, a student or unemployed, then there are additional benefits to cover student tutorial costs or home help expenses, there is also usually cover for non-Medicare medical expenses.

## Key Benefits

- + Temporary partial disablement benefit for weekly accident benefit is paid at 40% of insured salary
- + Cover for persons up to 95 years old
- + Choice of sum insureds and applicable excesses
- + Benefit period up to 156 weeks for weekly benefits
- + Return to work assistance to support and enable the insured person to return to their normal or modified duties in a safe and timely manner
- + Cover for non-medicare medical and emergency transport expenses





## Journey Cover

Journey Injury policies provide personal accident cover for employees whilst they are travelling directly to and from their home to their place of work. This cover is in place mostly where various states do not provide Journey Cover under their workers compensation system. The policy provides a lump sum benefit for death and total disablement as a result of an injury, along with a weekly loss of income benefit due to injury as a result of an accident whilst on a journey to or from work.

### Key Benefits

- + Temporary partial disablement benefit for weekly accident benefit is paid at 40% of insured salary
- + Cover for persons up to 80 years old
- + Choice of sum insureds and applicable excesses
- + Benefit period up to 156 weeks for weekly benefits
- + Return to work assistance to support and enable the insured person to return to their normal or modified duties in a safe and timely manner



# Corporate Travel

Corporate Travel policies provide protection for employees, directors and other nominated people travelling on authorised business on behalf of a company. The policy covers many situations and is most often broader and can provide greater protection than direct market travel policies. The policy provides cover not limited to the table following.



## Key Benefits

- + Cover for persons up to 100 years old
- + Choice of sums insured and applicable excesses
- + Organisation and payment for emergency medical evacuation
- + Overseas medical expenses cover
- + Lump sum benefit payable if an insured person dies, whilst on a business trip, as a result of a specified sickness i.e.: heart attack, stroke
- + Compensation for lost, stolen or damaged luggage and passports, as well as carrier caused luggage delays
- + Repatriation of mortal remains or local funeral expenses
- + Additional benefits including home burglary benefit, identity theft, financial planning advice
- + Overseas bed confinement benefit

## Key Underwriting Factors

- + Limits
- + Destinations
- + Claims history
- + Occupation
- + Type of business
- + Scope of cover
- + Accumulation risk
- + Number of trips (domestic and international)
- + Travel duration
- + Non-scheduled flights
- + Mode of transportation



Section	Example Benefit Amount per Insured Person	
<b>Section 1 - Medical Expenses &amp; Medical Evacuation</b>		
Medical Expenses & Medical Evacuation	\$1,000,000	
<b>Section 2 - 360 Assist Emergency Assistance</b>		
360 Assist	24/7 Emergency Hotline reverse charge on +61 2 8016 9273	
<b>Section 3 - Personal Accident &amp; Sickness</b>		
PART A - Lump Sum Benefits	7 times salary to a maximum of \$500,000	
PART B - Surgical Lump Sum Benefits - Bodily Injury Resulting in Surgery	up to \$20,000	
PART C - Surgical Lump Sum Benefits - Sickness Resulting in Surgery	up to \$20,000	
PART D - Weekly Benefits - Bodily Injury	\$1,000 per week	
PART E - Weekly Benefits - Sickness	\$1,000 per week	
PART D & E	Maximum % of Salary payable	85%
	Excess Period	7 days
	Benefit period	104 weeks
PART F - Fractured Bones Benefits - Bodily Injury	Maximum Compensation payable any one accident \$7,500	
PART G - Dental Benefits - Bodily Injury	\$250 per tooth up to a maximum of \$1,500	
<b>Section 4 - Luggage, Personal Effects and Money Benefit</b>		
Luggage, Personal Effects and Business Property	\$10,000	
Money	\$1,000	
Maximum % of sum insured for any one item	25%	
Electronic Equipment Excess	\$250	
<b>Section 5 - Loss of Deposits, Cancellation and Curtailment</b>		
Loss of Deposits, Cancellation & Curtailment	\$10,000	
Rewards Points	\$2,500	
Overbooked Flight	\$2,500	
Missed Transport Connect	\$10,000	
<b>Section 6 - Rental Vehicle Excess and Personal Vehicle Excess</b>		
Rental & Personal Vehicle Excess	\$2,500	
<b>Section 7 - Kidnap, Ransom and Extortion</b>		
Kidnap, Ransom and Extortion	\$500,000	
Hijack & Detention	\$1,000 per day for a maximum of 30 days	
<b>Section 9 - Extra Territorial Workers Compensation</b>		
Extra Territorial Workers Compensation	\$1,000,000	
Weekly Benefit	\$1,000	
<b>Section 10 - Personal Liability</b>		
Personal Liability	\$5,000,000	
Court attendance costs	\$100 per day up to a maximum of \$1,000	
<b>Section 11 - Alternative Employee and Resumption of Assignment</b>		
Alternative Employee and Resumption of Assignment	\$20,000	
<b>Section 12 - Additional Benefits</b>		
	As stated in the policy	
<b>Policy Limits</b>	<b>Example Benefit Amount per Insured Person</b>	
Aggregate Limit of Liability	\$2,500,000	
Limit of Liability	\$1,000,000	
Sub Limit of Liability + Non Scheduled Flight	\$1,000,000	

# 360 Assist Emergency Assistance

This policy provides 24/7 worldwide travel, medical and security assistance to the insured person whilst they are on a journey during the insurance period.

**24/7 Emergency Hotline reverse charge on +61 2 8016 9273.**

## Travel Assistance

- + Assistance with replacing lost/stolen travel documentation
- + Assistance with cancelling and replacing lost/stolen credit cards
- + Emergency travel arrangements
- + Access to international legal assistance
- + Advice regarding lost, stolen or delayed luggage
- + Translation and interpreting services where necessary
- + Informed communication to relevant parties in the event of an emergency

## Global Medical Assistance

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- + 24/7 worldwide medical assistance
- + Initial medical assessments with a registered medical practitioner and advice
- + Locate the nearest suitable medical facility
- + Arrange payment guarantees to hospital
- + Co-ordinate and organise medical evacuations
- + Repatriation of mortal remains
- + Communication with insured person's family regarding medical conditions and progress

## Security Assistance

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- + 24/7 access to security experts who provide emergency and routine security advice
- + Security & political evacuation assistance
- + Emergency planning and crisis management
- + Search & rescue services
- + Natural disaster response

# Loss of Licence

The policy is available for all pilots with a Class 1 medical certificate who are currently working as a commercial pilot. Loss of Licence Insurance provides financial help for all commercial pilots including flight instructors to help them prepare for an alternative career should their flying career be brought to an abrupt end. Our policy is available to pilots on an individual basis if coverage is not provided by your employer. Alternatively, you can buy our cover as an additional 'top up' to an existing group policy's coverage.

## Key Benefits

- + Age Limit – 65 years
- + Lump sum payments
- + Monthly temporary benefit option
- + Continuous coverage
- + Full psychological illness cover
- + Market leading cover for alcohol and drug related illnesses
- + No extra charge for rotor-wing pilots
- + Worldwide cover

Cover Options	Option 1	Option 2	Option 3
Bodily Injury or Illness	✓ 100%	✓ 100%	✓ 100%
Illness which is consequent upon alcohol, drugs or narcotics	✓ 33.33%	✓ 33.33%	✓ 33.33%
Illness which is incapable of diagnosis or has not been diagnosed as an illness	✓ 33.33%	✓ 33.33%	✓ 33.33%
Psychological or psychiatric disorder(s)		✓ 50%	✓ 100%
Excess Period	180 days	180 days	180 days
Temporary Total Disablement		✓ 2% per month of maximum sum insured	✓ 2% per month of maximum sum insured
Maximum Benefit Period		24 months	24 months
Excess Period		180 days	90 days

# Expatriate & Inpatriate Medical Expenses

Expatriate Medical Expense policies provide medical protection for people travelling overseas on secondment. This policy is usually provided for people travelling for longer than 6 months and more often for several years. The policy is put in place to provide at least a similar level of cover to Medicare and private health in Australia, but is generally broader.

Inpatriate Medical Expense policies provide similar cover to the Expatriate policy, however, this policy covers non- Australian residents who have moved to Australia to work.

## Key Benefits

- + Age Limit –75 years
- + Limits form part of the schedule allowing benefits to be customised to suit the individual clients needs
- + Medical evacuation expenses to the most suitable hospital following a bodily injury or sickness
- + Choice of applicable excesses
- + Emergency return to country of residence, home leave, employee replacement and repatriation of mortal remains cover included
- + 24/7 emergency assistance





DISCLAIMER: This Insurance is underwritten by Certain Underwriters at Lloyd's. In arranging this Insurance 360 Accident and Health acts on behalf of the insurer, and not on behalf of the insured. The information contained in this document is intended as a guide only and does not take into account any individual circumstances. These features and benefits provided are subject to underwriting guidelines and the specific terms, conditions and exclusions outlined in the specific PDS and Policy wording. Before deciding to purchase any of these Insurance product you should read and understand these documents.



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