

HELPING YOU SUPPORT

YOUR BUSINESS AND YOUR STAFF

Have you considered what would happen to your business if a key member of staff suffered a serious injury and was unable to work?

Personal accident insurance would help if you:

- are concerned about how your business would continue trading
- want to take steps to protect your business income
- need to continue to meet your business commitments



Should the worst happen, you can rely on Hiscox

When you take out Hiscox Personal Accident Insurance, we will pay your business a lump sum if an employee sustains a physical injury as a result of an accident, either within or outside working hours, which results in their death or permanent disablement. This payment can be used at your discretion to help support your business or staff.

In addition to this, Hiscox Personal Accident Insurance provides the following special features:

- **employee continuity cover** – up to £/€10,000 cover for recruitment expenses. You can choose your existing recruiter or our preferred partner
- **retraining budget** – we will provide up to £/€10,000 funding for you to retrain the affected person for an alternative occupation if they cannot continue their former job
- **funeral expenses** – you can claim up to £/€5,000 to cover funeral costs, including repatriation costs if required.

How to arrange cover for your employees

You can choose how many employees you insure from one key member of staff to the whole company. Hiscox Personal Accident Insurance is designed to protect small- to medium-sized professional businesses working in industries in the UK and Ireland. You can choose from three different levels of cover:

Level of cover (£/€)	Cost per employee* (£/€)
25,000	52
50,000	83
100,000	145

To add Hiscox Personal Accident Insurance to your existing business insurance policy, please contact your broker.

*Annual cost per employee, inclusive of Insurance Premium Tax of 10% in the UK and 5% insurance levy in Ireland. Policy terms and conditions apply, further details available upon request.