

# Corporate Personal Accident and Travel Insurance

## Our team

For further information, please contact:

**Jonathan Pooley**

T +44 20 7031 2860

E [jonathan.pooley@miller-insurance.com](mailto:jonathan.pooley@miller-insurance.com)



**Tim Nagle**

T +44 20 7031 2804

E [tim.nagle@miller-insurance.com](mailto:tim.nagle@miller-insurance.com)



**Carl Baxter**

T +44 20 7031 2342

E [carl.baxter@miller-insurance.com](mailto:carl.baxter@miller-insurance.com)



**Julian Addo**

T +44 20 7031 2830

E [julian.addo@miller-insurance.com](mailto:julian.addo@miller-insurance.com)



The wellbeing of a company's employees is vital and the provision of adequate insurance forms a key part of the company's "duty of care". This is of particular importance when employees are travelling on behalf of the company.

Underinsuring can lead to several problems for an employer:

- Lack of benefits can be a turn-off when seeking to attract the best talent.
- An accident or illness to an employee who is travelling, can be expensive and without adequate insurance, it could be hard to get a person the care they need and to repatriate them where needed.
- Without adequate care, it could be viewed that an employer is not taking their "duty of care" to their employees seriously, resulting in costly lawsuits.
- Without adequate insurance, some employees will try to avoid travelling on corporate business.



## Product Highlights

1. Cover available for individuals and groups
2. Competitive rates
3. Low minimum premium thresholds
4. Access to tailored Lloyd's facilities providing speed of service - same day quote and bind in some cases
5. Flexible policy structure and wording
6. Available for any occupation
7. Cover available on a 24-hour basis or simply when travelling
8. Market leading response consultants, to ensure a smooth service in the event of an accident or illness when travelling
9. Cover available in high hazard territories, which more traditional domestic markets will not cover



## Types of policy coverage available

### Accidental Death

### Temporary Total Disablement (TTD)

This involves a monthly payment paid to the policyholder, calculated as a percentage of monthly income (typically up to 75%) with a flexible payment period, following an elimination period (which can be tailored to requirement).

### Permanent Total Disablement (PTD)

This lump sum payment is payable after a waiting period (minimum 12 months), where it is established that the Insured is disabled to the point whereby returning to work is near impossible.

### Emergency Medical Expenses following an accident or illness

Emergency evacuation/repatriation following an accident or illness, including repatriation of remains.

Working with North American Intermediaries, we have created tailored executive programmes for a wide range of businesses spanning numerous industries and professions, including:

- Law firms
- Management consultants
- Hedge-funds
- Other financial institutions
- Entrepreneurs
- Charities
- Security companies
- Logistics companies
- Energy companies



## Information required

To provide a quotation, underwriters will need the following information:

- Occupation
- Nature of business
- Age of key person(s)
- Limits required
- Expected travel (previous 12 months if no estimate is available) including locations and duration.
- Claims history
- Benefits required

## About Miller

Since Miller was founded in 1902, we have gone from strength to strength because of our unwavering focus on delivering an exceptional standard of service to our clients.

We are known for doing the right thing, delivering on our promises and working as one team.

Today, we are a leading specialist (re)insurance broking partnership, headquartered in London with more than 650 people across our UK and international operations.



We are Chartered Insurance Brokers, publicly committed to a customer-first approach and values that align with a professional Code of Ethics. We'll provide solutions relevant to your needs, maintaining our knowledge through qualifications and ongoing professional development.