



GROUP PERSONAL ACCIDENT

This policy provides compensation to employees, their families, or organized groups against accidental death or bodily injury, in accordance with the benefits specified in the policy and liability under the Workers Compensation Act, Cap 225 (2000), in respect of accidental death, bodily injury, or illness and disease to employees arising out of and in the course of employment.

BASIS OF COVER - 24-hour cover

TERRITORIAL LIMITS - Worldwide

SOME OF THE PRINCIPAL EXTENSIONS

- Burns and disfigurement
- Disappearance clause - after 12 months
- Riot, strike and civil commotion
- Starvation, thirst and exposure to the elements
- Motorcycling - up to 750cc
- Work-related sicknesses or illnesses, including 54 scheduled diseases
- Workers' Compensation extension
- Mobility or artificial appliances
- Evacuation costs
- Seat belt and helmet extension

Suitability

This cover is suitable for:

Employers: To protect staff during work or leisure.

Educational institutions: To cover students during school time, educational tours, or placements (internships).

Contractors or Volunteers: To cover individuals who may not be protected under standard Workers' Compensation policies.

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