

Liberty is here for you.
Today. Tomorrow. Together.

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Group Personal, Accident & Sickness insurance

Providing financial security when it's needed the most

One of the greatest assets a group has is its people. Group Personal Accident & Sickness (Group PA) cover by Liberty allows employers, companies, and organisations to invest in their people, fulfil their responsibilities, and sustain, or attract new talent.

It's a valuable pathway to protecting people from unexpected events and providing them with financial security, such as one that leaves an individual unable to work or participate in other activities for an extended period of time.

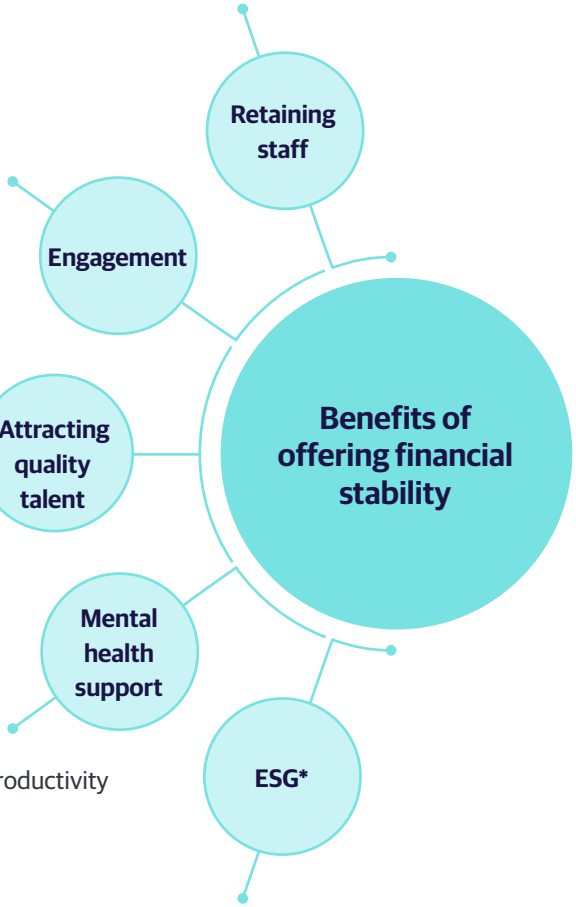
It pays to offer financial stability

The cost to replace an employee is high
Up to $23,860 and 40 days to replace an employee plus onboarding of $5500[1]

Benefits enhance productivity
Valuable benefits drive higher satisfaction and loyalty and, in turn, productivity[2]

Offering holistic financial stability is appealing
Going beyond the statutory requirement of Workers' Compensation is a way to be more competitive in the employment market[3]

Financial stress is a key driver of poor mental health
A key driver of poor mental health,[4] financial stress hinders productivity and can result in absenteeism[5]



Because of its benefit to people, Group PA can be incorporated into ESG strategy[6]
Being measurable, Group PA can be incorporated into an ESG strategy

1 2022, The cost to hire an employee might be higher than you think, The Australian HR Institute
2 2017, Strategize with Benefits The Society for Human Resources Management,
3 2022, HR Industry Benchmark Report, Elmo Software & Australian Human Resources Institute
4 2022, Mental health inaction costing businesses $11bn annually, Job Access Australian Government
5 2022, Financial stress, Lifeline
6 2022, Wellbeing: A new cornerstone for ESG strategy and reporting, Deloitte

* Environmental, social & governance



Product highlights

Key benefits

- Accidental death and capital benefits
- Weekly income replacement following injury and sickness
- Dental benefits
- Non-Medicare medical benefits (where allowable under law)
- Bone fracture benefits

Different cover options and operative times

The specific benefits, benefit levels and operative time are flexible and can be tailored to suit each client's needs. For example, the weekly benefits can be designed to top up workers compensation and sit with cover outside of working hours to provide comprehensive protection.

Different segments of people, both across industries and within one organisation/entity, can also have different requirements and the product can also be tailored around this.

Option	Operative time
24 hours a day	Cover applies 24 hours per day, 7 days per week
Working hours only	Cover applies during the insured's normal business hours and excludes travel to and from work
Working hours only with Journey	Cover applies during the insured's normal business hours and includes travel to and from work
Outside working hours with Journey	Cover applies outside of the insured's normal business hours and includes travel to and from work
Journey	Cover applies while commuting from the insured person's normal place of residence, directly to their normal place of work
Voluntary Workers	Cover applies for non-paid insured persons while undertaking tasks at the direction and under the auspices of the insured
Education	Cover applies while on the premises of a registered educational institution, or off the premises while participating in education activities under the direction and the auspices of the insured
Sport	Cover applies to members, players, coaches, and officials while participating in sporting activities under the direction and the auspices of the insured

Offering protection and financial security against unexpected events that leave individuals unable to work or engage in activities for extended periods



> Because we're a mutual, we're able to focus on delivering benefits to our brokers and policy holders

Providing financial security when it's needed the most

Who we cover

We provide Group PA insurance to many companies across a wide range of industries and entities, such as:

- Businesses and corporates (both large and small)
- Trades
- Expatriates
- Multinationals
- Students
- Unions
- Sporting associations

Helping people embrace today and confidently pursue tomorrow

Providing protection for the unexpected, delivered with care is important to Liberty. Brokers who partner with Liberty understand the difference we provide and trust us to look after their clients.

We are consistently recognised and awarded for:

- Our knowledge and expertise
- Our responsiveness
- Our appetite and underwriting flexibility
- Delivering excellence in account management
- Paying claims fairly and dependably
- Understanding clients' businesses
- Practical and effective solutions
- Empowered local authority
- Building strong relationships

Insurance is only as strong as the response it provides

Our claims service is the cornerstone of our benefits

We are a passionate in-house team of professionals who understand that insurance is only as strong as the response it provides. We take a hands-on approach to client engagement because Group PA claims require understanding, compassion and strong turnaround times. Our team balances this with a unique personal and professional approach.

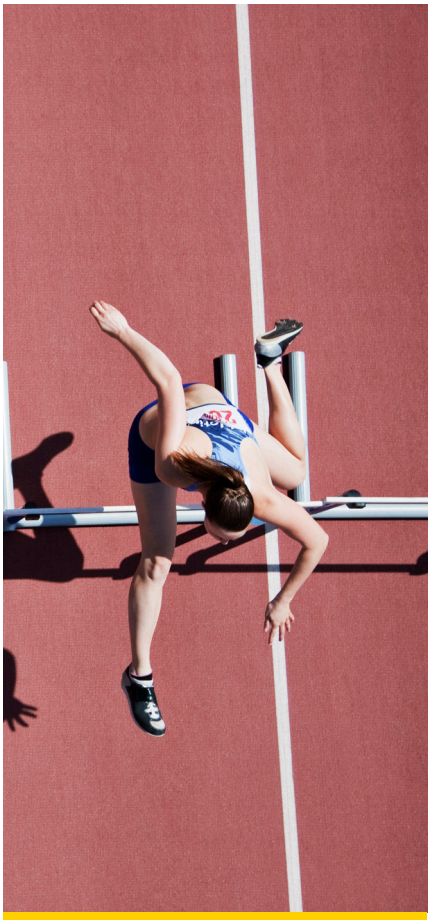
We partner with Proclaim Management Solutions (Proclaim) as our claims administrator. Our difference is the integrated working relationship between our in-house claims specialists and the Proclaim team. This includes proactive communication daily to help maintain the highest levels of service for claimants.

We put an emphasis on triage

Claims are allocated to a skilled claims specialist who determines the most appropriate claims strategy. All claimants are treated with respect, given full transparency, and are supported and guided throughout their claim journey.

Our claims service is different

- Dedicated Accident and Health claims lodgement
- Return to work and rehabilitation services
- Empowered with local authority
- Experienced professionals
- Leading local claims delivery



So why choose Liberty?

Acting decisively

Our service standards exceed GICOP best industry practice timeframes. Customers work with empowered local experts who access world-class tools and services globally who provide consistency and continuity.

Working together as a team

Our teams are wholly integrated to ensure that we provide value at all stages of the relationship.

Paying fairly and dependably

We have a proven reputation for paying claims fairly and promptly.

A flexible self-service online quotation platform

Working together as a team

- Real time access for brokers, underwriters and claims
- Pick up transactions at any stage of the policy life cycle

Instant transactions

- Real time access to quote, bind and renew within set referral limits
- Automated renewals
- Download policy documents, wordings and claims reports

User friendly

- A straight forward and efficient self-service quotation system
- Simplified referral process for limits that are unusual and unique

Convenient

- A simple, self-service platform that allows you to quote, bind and administer
- If referrals are required, we aim to deliver a 24-business hour response time

Go to the A&H Portal

Don't have a login? Contact one of the team and they will assist you.



We're part of the Liberty Mutual Group, a Fortune Global 500 company that's been in business since 1912 with an S&P A+ financial strength rating

Useful information

Liberty has a range of useful information to help you educate clients about Group PA. Click on the panel to download more details.

For brokers

- Group PA overview (2min & 28sec animation)
- Contact the A&H team
- Summary of cover
- Specimen wording
- Proposal form
- How to make a claim
- Health declaration form
- Visit the A&H portal
- Target Market Determination

For insureds

- How to lodge a claim
- Claim form
- What to do in an emergency

About Liberty

- Our financial strength
- In the community
- ESG at Liberty
- Visit our website
- NIBA Specialty Insurer of the Year Award 2025

Need a login to access the A&H portal?

Contact one of the team and they will assist you.

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Australia – helping protect what they earn, build and own.

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