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Providing financial
security when it's
needed the most

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Group Personal Accident & Sickness insurance

Summary of cover

Group Personal Accident & Sickness cover provided by Liberty provides flexible options for groups that want to provide financial security for their employees, members, participants, officials, students, voluntary workers, and others against unexpected events that leave them unable to work, or participate in other activities, for an extended period of time.

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 or entity, can also have different requirements and the product can also be tailored around this.



We offer a wide variety of operative time options

- **24 hours** – 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 with Journey** – cover applies during the insured's normal business hours and includes travel to and from work.
- **Outside of 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 auspices of the insured.
- **Sport** – cover applies to members, players, coaches, and officials while participating in sporting activities under the direction and auspices of the insured.



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



Key benefits

- **Accidental Death and Capital Benefits** – provides lump sum payments for several events (typically based on income) for injuries due to accidents, including death, paraplegia, quadriplegia, loss of use of limbs, loss of sight, hearing and broken bones. These benefits are paid in addition to any other insurance.
- **Weekly Income for Injury and Sickness** – provides replacement income in the event a person is off work due to an injury or sickness. If there is a statutory entitlement, such as workers' compensation, the statutory entitlement would take precedence, and our group coverage would supplement as needed.
- **Non-Medicare Medical Expenses (applies to the operative time of voluntary workers, education and sport only)** – provides cover for the reimbursement of fees and expenses incurred that are not covered by Medicare benefits for treatment following a bodily injury, including but not limited to hospital accommodation, theatre fees, emergency transport, physiotherapy, dentistry, splints, and prosthesis.

The policy also provides smaller lump sum benefits for dental injuries, broken bones and surgery if undertaken overseas.



Additional benefits

There are also several handy benefits, including contributions to:

- Funeral expenses due to accidental death
- Accommodation and transport expenses for family members if insured person is hospitalised away from home
- Concussion due to injury
- Identity theft
- Gym or sports memberships
- Assistance in modifying home if required due to serious injury
- Cover for visitors on site
- Professional assistance to help return to work
- Spouse or partner retraining benefit
- Dependent children benefit

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.