



# Employee Risk Solutions

## Directors Group Personal Accident & Sickness Insurance

### Scope of cover

Directors group personal accident (DGPA) insurance provides lump sum and/or income replacement risks for accidents and illnesses for directors of businesses that are not covered under Workers Compensation legislation.

### Why purchase DGPA & sickness insurance for your employees?

In Queensland, under the current Workers Compensation legislation, there is no coverage for directors, so companies must therefore seek alternate insurance options. Whilst there is a product offered via WorkCover Queensland, it is limited with basic benefits.

### The Gallagher Way

No matter what industry you are in, your employees are vital to the success of your business. Our Employee Risk Solutions place you and your employees at the centre of everything we do. We pride ourselves on our service and can help to deliver flexible and responsive solutions to our clients.

We will work alongside you to provide a solution that works for your business at a competitive premium price point.

### Policy Highlights

*Product benefits include and are not limited to:*

- Lump sum benefits
- Weekly benefits
  - Bodily injury / sickness
- Fractured bones
  - Lump sum benefits
- Loss of teeth / dental procedures
- 11 policy extensions available including:
  - Coma benefits
  - Dependent child supplement
  - Funeral expenses
  - Partner retraining benefits
- 14 day waiting period

For further information on our Employee Risk Solutions offering, please contact Jane Sullivan on 03 9412 1244 or [Jane.Sullivan@ajg.com.au](mailto:Jane.Sullivan@ajg.com.au)



## Gallagher

Insurance | Risk Management | Consulting