



Employee Risk Solutions

Individual Personal Accident Insurance

Scope of cover

Individual personal accident (IPA) insurance provides lump sum and/or income replacement cover for accidents and illnesses.

Why purchase individual personal accident & sickness insurance?

IPA insurance is arranged by individuals for a variety of reasons. These include ensuring that there are weekly benefits and lump sum payments available in the event of an injury. This will provide piece of mind should an unexpected event occur.

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
- Bodily injury benefits
- Weekly risks - bodily injury / sickness
- Fractured bones - lump sum benefits
- Loss of teeth / dental procedures
- Various additional benefits including: coma benefits, dependant child supplement, funeral expenses and partner retraining benefits
- Waiting periods vary from 7, 14 and 28 days

For further information on our Employee Risk Solutions offering, please contact Jane Sullivan on 03 9412 1244 or Jane.Sullivan@ajg.com.au



Gallagher

Insurance | Risk Management | Consulting