



Group Personal Accident

As an employer, we know you want to take good care of your employees - especially if they become involved in an accident. Fortunately, these incidents often turn out alright. Nevertheless, it is advisable to be prepared should the outcome be more serious. The Group Personal Accident (GPA) insurance offers the right help after an accident.

The right coverage and service

Depending on the outcome, the costs in case of an accident can be quite high. In addition to the financial consequences, AIG offers the right solutions to get your employees back on their feet. Please find here a short overview of the main coverages:

- A lump sum in the event of death or permanent invalidity which can be a fixed amount or a salary multiplier.
- Medical expenses.
- Extra allowance for paraplegia and quadriplegia.
- A daily cash benefit in the event of temporary incapacity.
- Psychological assistance.

Differentiators

All employees are automatically covered. In addition, you have the possibility to insure the following persons: directors, major shareholders, trainees, volunteers, temporary workers and freelancers. It is also possible to cover (among others) visitors to museums or members of associations.



Retraining

If your employee is no longer able to fulfill his/her current position due to an accident, retraining can be the solution for a new suitable employment. These retraining costs are compensated by us.



Recruitment costs

It might be possible that your employee is no longer able to work after an accident. If you have to recruit a new employee for this reason, recruitment costs are reimbursed.



Home adaptation

In the event of permanent disability, we cover the costs of adapting the insured's home. Injury can be substantial and may require, for example, renovation to ensure good living conditions in their house.



Main exclusions

- Accidents resulting from brawls, except in the case of legitimate defence.
- Accidents resulting from suicide or attempted suicide.
- Accidents occurring during bets and wagers.

For more information, please refer to the applicable general conditions.

For more information please contact:

AIG Luxembourg

Tel: +352 2700 72 01

www.aig.lu



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