

GEB Solutions

Group Personal Accident

Helping employees with the unexpected, together.

Explore covers and local capabilities.



Despite the best precautions, accidents and injuries can happen – at home and at work – and may have a devastating impact on individuals and their families. Employers too may feel the fallout, both in terms of the cost and in terms of impact of their employees being unable to return to work.

With this in mind, many companies look at Group Personal Accident (GPA) insurance as part of their employee benefits package to offer additional protection for both themselves and their staff. By enhancing the employer duty of care, employees feel that their employer goes above and beyond statutory requirements.

At Generali Employee Benefits (GEB), thanks to our global Network of Partners, we take a holistic approach to support employees should they suffer an accident – from the most life changing or fatal injuries, to helping them deal with the consequences of a traumatic event.

Below are three of GEB's missions for the GPA offering:



1. If the unthinkable happens

Making rapid lump-sum payments for fatal, serious and permanent injuries for the individual or beneficiary to spend as they see fit, helping them through the most difficult times.



2. Supporting the unexpected costs

Taking a holistic approach to help further lighten the load on accident victims and their families. This includes providing a range of supporting payments to assist employees if they are out of pocket due to an accident.



3. Progressing to recovery

Helping with the aftereffects of an accident - including psychological impact - by funding the appointment of professional counsellors if therapy is required.

GPA policies issued by the GEB Network Partners are eligible for inclusion in globally co-ordinated programmes from the GEB Network. Solutions include Lifecycle Pooling, Global Underwriting and Captive arrangements.

The following pages provide a snapshot of the current GPA offering through our Network Partners around the world. GPA coverage could also be available in countries which are not included in the list below, subject to assessment on a case-by-case basis. Bespoke solutions may be available subject to local rules and regulations.

Capabilities

Country Local Network Partner	If the unthinkable happens			Supporting the unexpected costs													Progressing to Recovery				
	Accidental Death	Permanent Disability	Temporary Disability	Medical Expenses	Hospitalisation	Convalescence	Broken Bones	Burns	Dental Care	Coma Benefit	Critical Illness	Child Cancer	Personal Property	Rescue Costs	Lifesaver Benefit	Funeral Expenses	Permanent Health Impairment	Rehabilitation	Cosmetic Operations	Psychological Benefit	Extended Healing Time
AUSTRIA Generali Versicherung	■	■	■	■	■	■	■					■						■	■	■	
BULGARIA Generali Insurance	■	■	■	■	■	■	■	■			■					■					
CHINA Generali China Life Insurance Company	■	■		■							■										
CZECH REPUBLIC Generali Ceska Pojistovna	■	■	■	■										■				■	■		
EU COUNTRIES Freedom of Services Utmost PanEurope	■	■																			
GERMANY Dialog Versicherung	■	■	■	■	■	■	■							■			■	■	■	■	■
HUNGARY Generali Biztosito	■	■	■	■	■	■	■	■		■	■		■	■		■			■		■
INDIA Future Generali India Insurance Company	■	■	■	■	■		■	■		■			■	■	■	■					

Capabilities

Country Local Network Partner	If the unthinkable happens			Supporting the unexpected costs													Progressing to Recovery				
	Accidental Death	Permanent Disability	Temporary Disability	Medical Expenses	Hospitalisation	Convalescence	Broken Bones	Burns	Dental Care	Coma Benefit	Critical Illness	Child Cancer	Personal Property	Rescue Costs	Lifesaver Benefit	Funeral Expenses	Permanent Health Impairment	Rehabilitation	Cosmetic Operations	Psychological Benefit	Extended Healing Time
IRELAND Utmost PanEurope	■	■																			
ITALY Generali Italia	■	■	■	■															■		
NETHERLANDS Utmost PanEurope (via W.A. Heinfeld)	■	■			■				■				■		■	■			■	■	
POLAND Generali T.U.S.A.	■	■	■	■	■	■	■	■	■		■					■	■	■	■		■
PORTUGAL Generali Seguros	■	■	■	■	■								■			■					
SPAIN Generali Espana	■	■	■																		
SWITZERLAND Generali Assurances Generales	■	■	■	■	■	■								■					■		
UNITED KINGDOM Assicurazioni Generali - UK Branch	■	■	■		■		■		■	■					■	■				■	

Glossary

Covers		Short Description*
If the unthinkable happens	Accidental Death	Death of insured due to accident.
	Permanent Disability	Permanent and irreversible loss of physical or mental ability, which is expected to last throughout the Insured's life.
	Temporary Disability	A temporary disablement which prevents the Insured from carrying out all parts of their usual occupation.
Supporting the unexpected costs	Medical expenses	Medical costs as the result of a covered accident.
	Hospitalisation	Daily benefit in the event of being hospitalised as a result of a covered accident.
	Convalescence	Financial assistance following an accident for a hospital stay.
	Broken Bones	Fracture as a result of a covered accident.
	Burns	Burn injury due to a covered accident.
	Dental Care	Dental treatment as a result of a covered accident.
	Coma Benefit	Benefit as a result of a continuous unconscious state of the insured following an accident.
	Critical Illness	Pays a lump sum benefit if the insured becomes critically ill.
	Child Cancer	Payment of lump sum in the event an insured child contracts a malignant cancer.
	Personal Property	Damage to baggage & clothes of insured as result of the accident.
	Rescue Costs	Search & Rescue costs or helicopter transport reimbursement.
	Lifesaver Benefit	Payment on behalf of the insured to an individual (who is not an insured or a member of the emergency services) who is injured or dies whilst trying to save the life of the insured.
	Funeral Expenses	Funeral expenses following death of insured due to accident.
Progressing to recovery	Permanent Health Impairment	Benefit payable 6 months after the accident if the normal physical and mental faculties of the impaired person are still impaired by more than 50%.
	Rehabilitation	Rehabilitation due to an accident that required inpatient hospital treatment.
	Cosmetic Operations	Cosmetic operations necessary after a covered accident.
	Psychological Benefit	Insurer pays Covered Psychological Therapy Expenses incurred due to an accident causing Permanent Total Disability to the insured.
	Extended Healing Time	Benefit payable if injuries as a result of an accident take more than 28 days to heal.

* Actual cover may vary based on local rules and regulations.

The information contained in this document is provided by Assicurazioni generali S.p.A - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability or availability with respect to the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk.