



**PERSONAL ACCIDENT  
AND SICKNESS  
INSURANCE**

# Personal Accident and Sickness Insurance solutions

Amazon Underwriting offers a range of Personal Accident and Sickness products, which can be tailored specifically for your client. These products are:

- Individual Personal Accident and/or Sickness
- Group Personal Accident and/or Sickness
- Voluntary Workers
- Journey Cover
- Directors Personal Accident and Sickness

## Individual Personal Accident and/or Sickness

Our Individual Personal Accident and Sickness policy covers a variety of occupations. The policy specifically provides cover for weekly benefits for temporary disablement due to accident, injury or sickness along with lump sum benefits due to death or permanent disability from accidental injury. This assists in reducing financial hardship as a result of injury and sickness and the insured person's inability to attend their usual occupation. Our policy also provides an option for the Insured to cover their Business Expenses if they are injured or suffer a sickness.

## Group Personal Accident and/or Sickness

Our Group Personal Accident and Sickness policy covers a group of people bound by a common interest such as an employer, association or industry.

As above, the policy specifically provides cover for weekly benefits for temporary disablement due to accident, injury or sickness along with lump sum benefits due to death or permanent disability from accidental injury. This assists in reducing financial hardship as a result of injury and sickness and the insured person's inability to attend their usual occupation.

## Voluntary Workers

Our Voluntary Workers policy provides unpaid workers, club directors and committee members with Personal Accident insurance whilst undertaking voluntary work for their local club, church or organisation. Cover is available, but not limited to working bees, meetings, theatrical productions, fundraisers and charity collections.

Volunteers have an important role within our society, however they are not eligible for Workers Compensation. This policy ensures their protection against financial loss if an injury occurs whilst performing voluntary work.

### The Agent

Amazon Underwriting is an independently owned underwriting agency focussed on delivering insurance packages tailored for specific niche markets.

### Contact Us

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## **Journey Insurance**

Our Journey policy provides cover for weekly benefits for temporary disablement due to accident or injury along with lump sum benefits due to death or permanent disability from an accidental injury as a result of an accident whilst on their way to and from work.

This cover is available where an employee is excluded from journey cover under their state's Workers Compensation system. Currently, the following state's do not provide cover for your journey to and from work:

- New South Wales
- Victoria
- Tasmania
- South Australia
- Western Australia
- Northern Territory

## **Directors Personal Accident and Sickness**

Our policy covers Directors of both Public and Private Companies and is specifically designed to provide:

- weekly benefits for temporary total disablement due to accident, injury or sickness;
- lump sum benefits due to death or permanent disability through accidental injury;
- medical expenses

whilst they are undertaking their duties as a Director of a company.

This cover is only available where a Director is able to opt out or be excluded from cover under their state's Workers Compensation System.

## **The Insurers**

Amazon Underwriting is authorised and approved to underwrite on behalf of the Insurers for each product under the conditions of the binder agreements. All Insurers are APRA approved to operate a general Insurers in Australia.

- Certain Underwriter's at Lloyd's

## **Brokerage**

- Up to 20% of the base premium for manually transacted business
- Up to 30% of the base premium for online transacted business

## **Service**

- Quotes within 48 hours, upon receipt of all underwriting information

## **Claims Management**

- All claims are managed locally through established claims management services with delegated claims authority for the majority of claims approvals and settlements.



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