



4D Group

Introduction to Personal Accident and Sickness Insurance

Who would benefit?

This course provides a technical foundation for brokers, underwriters and other staff with an interest in Personal Accident and Sickness insurance. This course will be of interest to anyone who has recently become involved in these classes of insurance.

Objective

On completion of the course, delegates will have an understanding of Personal Accident and Sickness insurance and the cover provided.

Content

- The market for Personal Accident and Sickness Cover
- Types of cover available:
 - Individual or group covers
 - Personal Accident and Sickness
- Policy Cover
 - The scope of a typical policy
 - Features and benefits
 - Extensions, definitions, conditions and exclusions
- Risk assessment and underwriting factors
- Practical claims handling
 - Liaison with GP's and specialists
 - Access to Medical Reports Act 1998
 - Fraud indicators and the use of external investigators
 - Calculating benefits and settlements
 - Case law and case studies

Duration

One day