

## Accident & Health Overview

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Our ability to tailor standard products to individual needs sets us apart from our competitors.

Duncan Hubber, Divisional Director



**RKH**

Insurance  
Brokers

# Looking after you

## Services

We work with our clients to provide bespoke solutions that best suit their individual requirements. Below we set out our core benefits and products that make up the Accident & Health offering.

<b>Accidental Death (AD)</b>	Pays a multiple of salary or flat benefit lump sum in the event the insured person dies following an accident
<b>Life – Death from Natural Causes Only/Death Any Cause</b>	Pays a multiple of salary or flat benefit lump sum in the event the insured person dies following an illness (or accident - if 'Any Cause')
<b>Permanent Total Disablement (PTD)</b>	Pays a multiple of salary or flat benefit lump sum in the event the insured person is permanently disabled and unable to carry out their occupation
<b>Permanent Partial Disability (PPD)</b>	Pays a percentage (based on a scale of compensation) of a multiple of salary or flat benefit lump sum in the event the insured person is partially permanently disabled
<b>Temporary Total Disablement (TTD)</b>	Pays a percentage of weekly salary in the event an insured person is temporarily unable to carry out their occupation
<b>Travel Benefits</b>	Emergency Medical/Evacuation/Repatriation Expenses from accident and Illness whilst travelling including the cost of an emergency assistance company and political evacuation in addition to the standard travel benefits such as baggage, cancellation and curtailment and personal liability
<b>Medical Expenses</b>	Expatriate Medical, ship's crew medical, excess of loss medical, catastrophe excess of loss medical or medical carve-out
<b>Kidnap, Ransom and Piracy</b>	Reimbursement of ransom and associated costs as well as provision of assistance in the event of a Kidnap and Ransom situation

### Contact

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## Insurance Products

- Group Personal Accident/Illness
- Specialist Group Personal Accident/Illness
- Business Travel Accident
- War and Terrorism
- Keyman
- Group Life
- Confidential Life & Disability
- Credit Card Personal Accident & Travel
- Multi-Life Catastrophe Accumulation Risk
- Seat/Ticket PA
- Binding Authorities
- Kidnap, Ransom & Piracy
- Ship's Crew Insurance
- Airline Crew & Pilots – Loss of Licence
- Professional Entertainers
- Sports Persons
- Occupational Accident
- Credit Life
- Income Protection

## Reinsurance Products

- Reinsurance – Facultative and Treaty
- London Market Reinsurance
- Medical Excess of Loss Reinsurance
- Workers Compensation & Defence Based Acts (DBA) Excess of Loss Reinsurance

### Contact

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