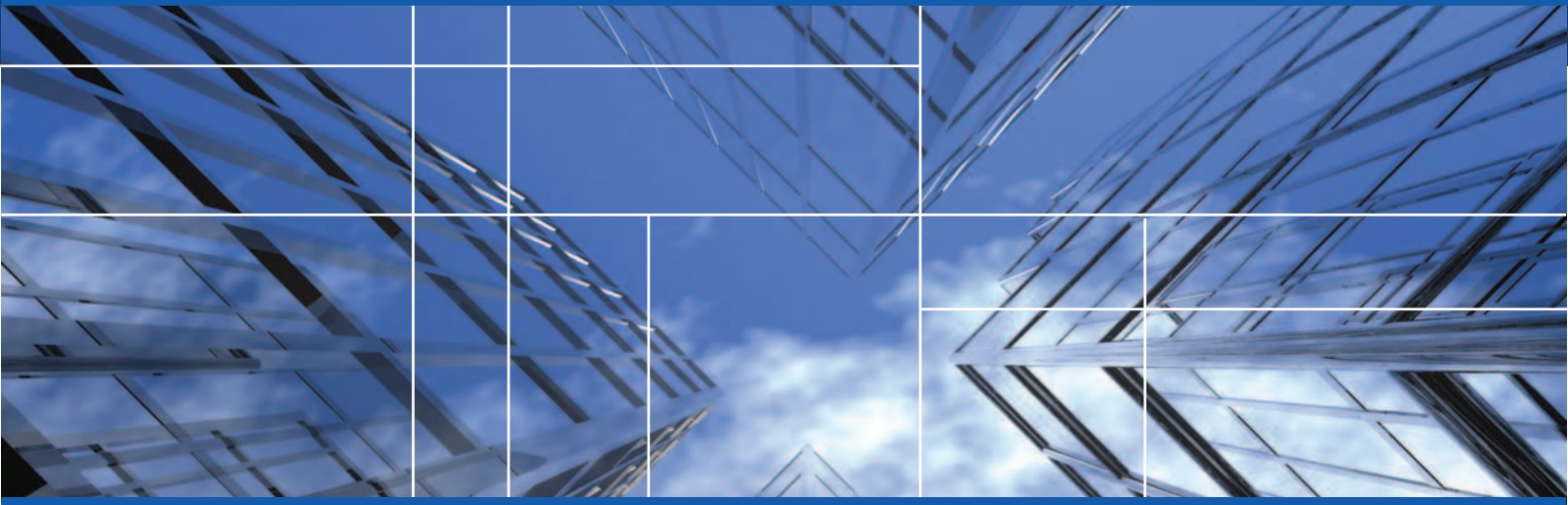


Employee Benefits



The range of products includes, but is not limited to, the following:

Private Medical Insurance

A vast range of private medical insurance covers can be offered from companies such as BUPA & Allianz, from cost effective packages to tailor made schemes to meet individual or corporate requirements.

Personal Accident

A range of standard covers providing benefits for Accidental Death, Permanent and/or Temporary Total Disablement. Policies are primarily tailored to meet the needs of employers or affinity groups. Benefits can be provided on a 24 hour basis, or restricted to times when the insured persons are at work.

Expatriate Programmes

Benefits to expatriate employees (those on special contract working outside their normal country of residence) are geared to the needs of those who may not have social welfare benefit to call upon. The policies include Medical Expenses, Repatriation and Evacuation Expenses, Personal Accident benefits, Baggage/Household benefits and Personal Liability protection. We also work closely with assistance companies to provide 24 hour services for Emergency Medical and Medical Evacuation.

Business Travel

Business Travel risks can be covered either in isolation or in conjunction with the Expatriate cover (see above). In addition to Personal Accident and Medical Expenses benefits, specific travel related risks can also be included, such as Cancellation and Curtailment Expenses, Travel Delay and Disruption, Employee Replacement, Loss of Passport and Hijack.

High Risk Individual or Groups

Insurance cover for individuals or groups of people exposed to abnormal risk due to their location or profession. For example, journalists or non governmental employees working in a high danger zone.

High Net Worth Individuals

Our team can provide “high limit” policies for individuals or groups either as primary cover or as an “excess” policy above a local policy, where benefits provided to some individuals may be limited.

Callaghan

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