



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

# GROUP PERSONAL ACCIDENT

*Berkshire Hathaway Specialty Insurance (BHSI) is revolutionising Group Personal Insurance by focusing on precisely what matters: broad cover with new innovative benefits that provide peace of mind to business travellers and employers alike. Without unnecessary conditions and exclusions.*



## SUMMARY OF COVERAGE

- ✓ Weekly Injury Benefit
- ✓ Fractured Bones
- ✓ Bodily Injury Resulting in Surgery Outside Your Coverage Area
- ✓ Bodily Injury Resulting in Loss or Damage to Teeth
- ✓ Weekly Sickness Benefit
- ✓ Sickness Resulting in Surgery Outside Your Coverage Area
- ✓ Accidental Medical Expenses

## INNOVATIVE FEATURES

### NO AGE LIMIT

You can fulfil your obligation and provide vital coverage to younger and older workers. Sub-limit is available for aged 80 and above.

### BETTER WAR RISK PROTECTION

Whilst employees reside and work in or travel on assignment to an unknown war risk country, they will be covered for accident and sickness due to war – which is excluded under other policies.

### WIDER RANGE OF BASIC BENEFITS FOR SELECTION

Our policy includes everything you'd expect with basic Group Personal Accident cover, PLUS numerous additional benefit options – Weekly Sickness Benefit and Sickness Resulting in Surgery.

Protected up to specified limits by SDIC.

## COMPREHENSIVE SUITE OF HEALTH AND WELLBEING BENEFITS

BHSI's coverage can be customised with more than 30 additional Health & Wellbeing benefits, including:

- Bed Care Benefit
- Escalation of Claim Benefit – Weekly Benefit
- Workplace Assault Benefit
- Workplace Experience Benefit
- Advance Payment
- Executor Emergency Cash Advance Benefit
- Orphan Benefit
- Out of Pocket Expenses Benefit
- Student Tutorial Benefit
- Unexpired Membership Benefit

Please note that this is a limited summary of some aspects of the insurance only and does not form part of the terms of the insurance. The Policy provides only those covers that are specified in the Policy Schedule. Those covers are subject to the terms, limitations, conditions and exclusions of the Policy which are not listed in this summary.

## Thank you for considering Berkshire Hathaway Specialty Insurance.

### ACCIDENT & HEALTH TEAM

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# BHSI

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In the Asia Middle East region, it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

For more information, contact [info@bhspecialty.com](mailto:info@bhspecialty.com). The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.

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