

## Accident & Health: Protecting people and their companies at home and abroad

**We provide a customer-focused range of corporate Accident & Health insurance products and services that are designed to inform, assist and protect people and their companies at home in Australia and abroad. Since accidents and illness can and do happen anywhere and at any time, we are pleased to be able to provide round-the-clock reassurance to our customers, whatever their situation or location.**

Liberty Specialty Markets (Liberty) offers:

- ▶ Corporate Travel and Group Personal Accident and Sickness products (including voluntary workers, journey and sports insurance)
- ▶ Cover for a wide range of industries and entities, including companies, schools, universities, clubs and membership organisations
- ▶ Full medical benefits for Australian employees overseas on assignment ('expat' cover) or foreign workers of Australian companies who are based in Australia ('inpat' cover)
- ▶ Streamlined, straight-forward insurance protection and bespoke solutions as required
- ▶ Consistency in our underwriting appetite and rates
- ▶ A collaborative approach to doing business with brokers
- ▶ 24/7 emergency assistance through Fullerton Health Group (Fullerton)
- ▶ Professional claims management through Corporate Services Network (CSN)

### 24/7 emergency assistance

Fullerton has expertise in all areas of Accident & Health emergency assistance and is able to address specific client needs through its wide spectrum of emergency assistance services. Fullerton shares Liberty's commitment to a best-practice customer experience. Liberty's clients benefit from the security of a specialist organisation with:

- ▶ A network of over 1,300 medical centres in the region and more than 75,000 hospitals worldwide
- ▶ 24x7x365 assistance centres staffed locally
- ▶ More than 500 fully-owned clinics and 7,000 employees, including more than 300 doctors within Australia
- ▶ Over 8 million patient encounters per year

## Professional claims management

CSN has dedicated Accident & Health claims management capabilities. Together CSN and Liberty have a commitment to prompt and transparent claims settlement. Claims for Liberty clients are handled by an organisation with:

- ▶ Over 25,000 corporate clients in the Asia Pacific region
- ▶ The capacity to settle in excess of 30,000 claims annually
- ▶ Custom made online claims management systems

## What sets us apart?

Liberty's key distinguishing features include:

- ▶ Competitive Accident & Health wordings and benefits
- ▶ A suite of customer tools providing destination-specific risk, travel and health profiles and vaccination, hospital and embassy information
- ▶ A flexible, self-service online quotation system only a mouse-click away
- ▶ A multidisciplinary team which works together to assess and support clients' needs
- ▶ Experienced underwriters with local market knowledge and the authority to make and act on decisions
- ▶ Claims professionals who work closely with clients and who aim to settle claims without delay
- ▶ The sound financial backing of our parent company, Liberty Mutual Insurance

## Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty Specialty Markets offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to more than 20,000 of Asia Pacific's most significant business and government organisations – helping protect what they earn, build and own.

We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' (strong) rating.

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