

Intermediate Level Personal Accident Insurance

Duration: 1 Day

About the course

The aim of the course is to develop delegates' knowledge of Personal Accident and Sickness insurance. It explores a little more deeply the aspects, which need to be understood by those involved in providing Personal Accident technical or administrative services.

Who should attend?

This course provides a follow up and refresher course to the Introductory Personal Accident and Sickness insurance course.

Course Content

- A review and discussion of Personal Accident & Sickness Insurance
 - background and type of policy — e.g. single, group, PA & Sickness etc
 - accident cover and Sickness cover
- A review and discussion of policy cover including the scope of typical cover and principles of non-indemnity insurance, including
 - features and benefits and policy extensions including levels of cover
 - policy definitions
 - conditions
 - exclusions
- A discussion that covers practical claims investigation, including;
 - claim forms and claims documentation and policy cover including exclusions
 - liaison with GPs and specialists and the importance of the Access Medical Reports Act 1998
 - fraud indicators and the use of external investigators
 - calculating benefits and settlements
- This section includes relevant case law and case studies