

Introduction to Personal Accident Insurance

Duration: 1 Day

Maximum 12 delegates

About the course

This course provides an excellent introduction to the principles and practices involved in Personal Accident and Sickness insurance. It explores the aspects, which need to be understood by those involved in providing basic technical or administrative services.

Who should attend?

The course can be used as a good grounding for trainees or those who have potential to develop in their careers into more technically demanding work in the future. The principles covered are those, which apply as a basis for all Personal Accident and Sickness insurance.

Course content

- What is Personal Accident & Sickness Insurance?
- What is the market and why do people purchase PA and sickness insurance?
 - background and type of policy – e.g. single, group, PA & sickness etc
 - Accident cover and Sickness cover
- A review 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 useful guide to practical claims investigation, including;
 - checking the claim form and claim documentation and checking policy cover including exclusions
 - liaison with GPs and specialists and the importance of the accessing Medical Reports Act 1998
 - fraud indicators and the use of external investigators
 - calculating benefits and settlements
- This section will include relevant case law and case studies.