

QBE Accident & Health

Protecting people
at work, home and
everywhere in
between.



The workplace and the working day have changed.

The concept of people going to the same place of work every day, for the same hours, is a distant memory.

How, where and when Australians work is in a state of flux and it's being influenced by numerous factors. New technology and shared workspaces have promoted the idea that you don't actually need to be at work to do your work. People are increasingly working remotely and dialing in or popping into the office for meetings.

Forward-thinking organisations have realised that promoting a healthy work-life balance, as well as caring for their staff's general wellbeing, have a positive impact on engagement and productivity.

This cultural change means employers must reconsider the duty of care for their people, who are spending more time out of the office, working from home, commuting or travelling for work.

So, it's reassuring to know there is a simple insurance solution that enables organisations to care for their people, whatever industry they are in. With QBE Accident & Health, it's simple to protect people, wherever they are and whatever they are doing.

What's more, progressive employers are benefitting from a higher calibre of candidates who are looking for this kind of holistic offering as part of their total package. Having complementary policies in place from QBE Accident & Health can help an organisation demonstrate that it's an employer of choice.

The 9-5 workplace is no longer relevant.



Half days in the office Condensed hours Hot desking Work from home Work travel Client visits Secondment

QBE Accident & Health protects people 24/7, wherever they are.

The benefits are broad.



Demonstrates employer of choice Positive employee engagement Drives workplace productivity Attracts and retains talent Individual wellbeing

Our cover is flexible because no two customers are alike.

We can tailor our cover to provide 24/7 protection, anytime, anywhere. Our policies aim to reduce the impact of accidents or sickness, whilst helping people get their lives back on track.

We listen:

- We take time to understand what our customers want
- We ask the necessary questions to develop bespoke solutions

Our approach:

- We build our policies according to customers' needs
- We only include relevant benefits and cover

Genuine service:

- Our specialised Accident & Health claims and underwriting teams work as one to ensure you get what's promised
- Our people are trained to deliver the best possible customer experience
- We offer transparent communication from initial consultation through to customer care, claims and return to work support

QBE Accident & Health features can include:

- Weekly loss of income benefits
- Benefits that level Workers Compensation so all employees receive the same, nationwide
- Return to work assistance
- 24/7 emergency medical and travel assistance for corporate travel, inpat and expat customers
- Lump sum benefits for death or permanent disability



A suite of Accident & Health policies.

The QBE Accident & Health product range provides flexible cover for the self-employed and organisations of all sizes and sectors. Enjoy total peace of mind with our range of flexible insurance covers designed to protect people 24/7, wherever they are.



Individual Personal Accident and Sickness

Tailored protection for individuals or self-employed people of any trade in the event of an injury or sickness. Standard cover includes capital benefits for accidental death, serious injuries and permanent disability, and weekly loss of income benefits for injury or sickness. Cover can be extended to families and enhanced with a range of additional benefits.



Sports Injury

Enables sports clubs and associations to care for their members if they are injured whilst participating, training or officiating club activities. Cover can be tailored with benefits including accidental death, loss of income, injury assistance and payment of non-Medicare medical expenses.



Expatriate and Inpatient Medical

Provides protection to people domiciled outside of Australia for a period in excess of 90 days, or inpatient citizens who are temporarily employed in Australia. Our standard cover includes overseas medical and dental expenses, non-Medicare medical fees and 24/7 emergency medical and travel assistance. Cover can be enhanced with additional benefits and extended to protect immediate family.



Group Personal Accident and Sickness

Group cover to protect people from organisations of any sizes and sectors, including businesses, government agencies and universities. Key benefits include capital benefits for accidental death, serious injury and permanent disability, and weekly loss of income benefits for injury and sickness.

The policy can be tailored with additional benefits such as cover for recruitment expenses to replace staff, injury rehabilitation support and return to work assistance, Corporate Image Protection, compensation for broken bones and more.



Journey

Provides protection for employees if they are injured whilst travelling between their place of work and home. Where a person is not protected by Workers Compensation or statutory CTP, this policy can provide additional cover in the event of an accident resulting in death or loss of income.



Enterprise Bargaining Agreement Solutions

This product is designed to complement a negotiated employment contract, by ensuring 24-hour protection is provided to employees. Cover can include personal injury and sickness, journey cover, corporate travel or wider benefits depending on the employment agreement.



Corporate Travel

Provides protection while travelling on company business anywhere in the world. Cover can be extended and tailored to include personal travel, accidental death, loss of income, overseas medical expenses, baggage, personal liability and emergency travel assistance.



Voluntary Workers

Protects volunteers in the event they are injured while performing voluntary work. Key benefits include non-Medicare medical expenses, capital benefits for accidental death and capital benefits or weekly benefits for serious injury and permanent disability.

**Valued employee
during the week and
medieval warrior on
the weekend.**

**Jon is covered
with QBE Accident
& Health.**



An experienced team who look for ways to say 'yes'.

The QBE Accident & Health division gives you direct access to one of the largest, most experienced and dedicated product teams in Australia.

Specialist underwriters

Our underwriting team has the expert knowledge required to ensure that organisations can benefit from the right products, at the right pricing. We start with a plain English policy and work with customers to tailor solutions that are relevant to their industry and needs, while cutting out policy overlap and irrelevant features.

From pricing to claiming, we support customers and claimants with a round-the-clock service team who ensure you get timely and informed decisions and updates.

24/7 emergency assistance

QBE has well-established partnerships with specialist emergency assistance providers. This ensures that critical medical help is just a phone call away, anywhere in the world - 24/7. It's a reassuring benefit for businesses, large and small, who value their people, wherever their job takes them in the world.

Reassuring numbers:

18,000

We underwrite 18,000 group policies per year

15,000

We handle 15,000 Accident & Health claims per year

\$70 million

We pay over \$70m in Accident & Health claims per year

65 specialists

We have 65 specialised Accident & Health staff supporting Australian-based organisations

Helping people get their lives back on track.

QBE Accident & Health isn't like general insurance where the policy is designed to protect 'something'. We never forget that we're protecting 'someone' - a living breathing individual, with a family and loved ones. It's why our claims process is also a care process.

QBE is different because:

- Our experienced and dynamic team delivers proactive claims management
- Our partnership approach is fuelled by curiosity and best-practice service
- We have a claims presence in all primary states

Customer-focused claims management

- We hold ourselves accountable for delivering a fast, efficient and transparent claims service
- We understand the importance of timely and relevant communication
- We commit to continuous staff development to maintain high standards of performance and specialist skills
- We have a clear and accessible escalation process for issues that may arise
- We proactively utilise specialist QBE and network providers to support our claims officers with return to work strategies
- Our governance program includes regular peer and senior management file review

Return to work assistance

When appropriate and offered to customers our Injury Rehab benefit may cover:

- Professional assistance to improve the person's physical and emotional condition
- Work task analysis to determine the need for special equipment or modifications
- Vocational assistance
- Personal and family counselling

We use early stakeholder intervention to:

- Refer appropriate customers to a rehabilitation provider
- Help facilitate their return to work by suggesting more suitable hours or alternative duties based on the person's capacity

Tailored reporting

- We consult with the customer around specific reporting requirements from day one
- Reporting can include injury or sickness specifics, Workers Compensation financials, benefits paid and outstanding, and relevant benchmarking against similar programs

Partnering for success

- QBE delivers a proactive approach to help prevent, as well as mitigate, workplace injuries and staff absence
- Collaboration is key, so we look to partner with like-minded customers
- We share industry best practices that complement and enhance existing return to work programs

Let's talk about QBE Accident & Health.

For more information about our suite
of Accident & Health products, please
visit qbe.com.au/accident-health

