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Personal Accident (PA) Insurance in P&C reinsurance – competence across the Hannover Re Group

Coverage

The meaning of the word “accident” can generally be defined as “bodily injury not caused by the insured himself and arising from a sudden, external and unexpected cause”. We offer the following types of coverage:

Accidental death

Accidental death is the basic risk under a personal accident policy.

Permanent disability

Payment of the indemnity as a percentage according to a scale defined in the contract. This may also be a special scale geared to the activity engaged in by the insured.

Temporary disability

This type of cover is based upon daily or weekly benefits.

Medical expenses

A flat indemnity and is generally attaching after all other protections (such as social security).

Personal accident insurance is one answer to a generally growing need for additional protection in both the professional and private spheres. This type of contract offers various covers that complement the benefits available from different national welfare systems.

Tailor-made products

Tailor made products have been designed to serve the special requirements of a personal accident cover for children or senior citizens. In addition, our direct operating subsidiary offers well designed special products covering hospitalisation, failure to survive and under the name of “Pan Optimum” a unique new insurance product. This offers a wealth of cover combining group personal accident, medical and political and natural disaster evacuation plus kidnap and ransom insurance.

We write Personal Accident business on a direct basis from our insurance subsidiary International Insurance Company of Hannover SE (Inter Hannover/London) in addition to incoming reinsurance (facultative and treaty) which is usually written in all of our underwriting divisions, supported by special know-how available in other centres within the Hannover Re Group.

In order to coordinate this class of business and pool expertise within the Group, regular round table discussions take place. These have become an integral part of our underwriting strategy and ensure our clients are continuously offered innovative and tailor made products.

For more detailed information about our team members and their specific knowledge please refer to the information on the reverse side of this sheet. If a particular topic is of interest to you, please contact the appropriate underwriter who will be more than ready to discuss our range of products with you.

Your contacts



Graham Amato

Underwriting Manager, London
Tel. +44 20 7015 4033
graham.amato@inter-hannover.com

PA special knowledge:

Motor racing, football players, baseball, corporate and affinity PA, sickness, expatriate schemes, travel, kidnap and ransom, political and natural disaster evacuation (PND), failure to survive



Steve Lawson

Accident and Health Underwriter, London
Tel. +44 20 7015 4037
steve.lawson@inter-hannover.com

PA special knowledge:

Corporate and affinity PA insurance, sickness, expatriate schemes, travel, kidnap and ransom, natural disaster evacuation (PND), failure to survive



John Welsh

General Manager, Hannover
Tel. +49 511 5604-1664
john.welsh@hannover-re.com

PA special knowledge:

London market Personal Accident treaty business



Sibylle Kempff

Senior Market Representative, Hannover
Tel. +49 511 5604-1945
sibylle.kempff@es-rueck.de

PA special knowledge:

Functional impairment Cover
German PA Market



Anja Oldenburger

General Manager, Hannover
Tel. +49 511 5604-2527
anja.oldenburger@hannover-re.com

PA special knowledge:

Coordination Personal Accident facultative business



Eduardo Llorente

Senior Underwriter, Hannover
Tel. +49 511 5604-1608
eduardo.llorente@inter-hannover.com

PA special knowledge:

Group and sport PA, contingency, CAT PA high excess layers



Olivier Monmoton

General Manager P&C, Paris
Tel. +33 1 4561 7342
olivier.monmoton@hannover-re.com

PA special knowledge:

CAT PA treaty, coordination PA facultative business



Daniel Gunawan

Deputy General Manager, Malaysia
Tel. +603 2687-3644
daniel.gunawan@hannover-re.com

PA special knowledge:

Contact point for ASIAN Personal Accident Business