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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 mother companies direct operating subsidiaries offer 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.

Incoming Personal Accident reinsurance (facultative and treaty) 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



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