

HSBC Insurance Brokers

Corporate Accumulation Disability



Natural Disasters and the growing number of terrorist attacks around the world require specialist insurance solutions for companies and personnel, whether 'on the ground' or in the air'.

Corporate Accumulation Disability

Designed to offer protection to the employers against the catastrophic effect of a mass loss of life or disability of their employees. Often, group disability insurances are 'capped' with an event limit that is inadequate and that leaves the employer exposed. This is particularly highlighted by the threat of terrorist strikes against buildings in large cities or in other high profile locations. Cover can be provided for natural disasters only, or extended to include acts of terrorism and acts of a nuclear, chemical and / or biological nature.

Catastrophic exposure is not just limited to the normal place of work. Cover can be arranged to protect the employer where large numbers of employees, and / or a large number of high earning individuals are all travelling together on the same aircraft or conveyance or are attending a seminar / conference where the combined exposures in one location exceed the 'event' limit provided under any group disability covers.

Typically cover can be offered for:

Accidental death – a lump sum benefit payable following the death of the insured person after an accident.

Permanent total disablement – a lump sum payment following an accident or illness which permanently prohibits an individual from undertaking either any, or their usual occupation.

Capital and continental scale benefits – a lump sum payment following the loss of, or loss of use of eye(s) and / or limb(s), speech or hearing (or a scale of benefits for other disabling injuries) after an accident or illness.

Information required to obtain terms:

We are happy to discuss your bespoke requirements by telephone.

The HSBC advantage

HSBC Insurance Brokers has extensive knowledge and experience in the provision of these covers. We have experience in designing specific solutions for our clients and, with access to the Lloyd's and London markets, can arrange cover for clients' individual needs in most territories of the world. We have a number of facilities in place which enable us to provide both a fast turnaround as well as competitive terms for all types of cover. Alternatively, subject to certain criteria, we are able to place binding authorities and facilities for coverholders in the Lloyd's and London markets. Generally, all risks can be arranged on either a direct or reinsurance basis.

Further information

David Gray

Tel: +44 (0)20 7661 2651

E-mail: david.e.gray@hsbc.com

Will Shipton

Tel: +44 (020) 7661 2341

E-mail: william.shipton@hsbc.com

For full details of all products and services offered by the Accident, Health and Contingency practice, please visit our website at: <http://www.insurancebrokers.hsbc.com/accident-health-contingency>

Other Accident and Health products

Sports Disability

High Net Worth Disability

Entertainers Disability

Hostile Zone

Group and Individual Accident and Illness

Group Business Travel

Kidnap and Extortion

Credit Card Travel and Disability

Loss of Licence

Aviation Crew

Confidential Life

Yacht Crew

Leisure Travel

© Copyright HSBC Insurance Brokers Limited 2008. All rights reserved

Registered in England number 149013. Registered Office: 8 Canada Square, London E14 5HQ

The information and opinions contained in this publication are not intended to be a comprehensive study, nor to provide legal or broking advice, and should not be relied on or treated as a substitute for specific advice concerning individual situations. Specific advice should always be sought on individual requirements and it is always necessary to read the contractual documentation issued by underwriters for full details of the product and cover provided. The information contained in this document reflects the law and practice in place at the time of printing.

HSBC Insurance is a trading name used worldwide by the insurance businesses of the HSBC Group, including HSBC Insurance Brokers Limited, which has issued this brochure. HSBC Insurance Brokers Limited is a Lloyd's broker and is authorised and regulated by the Financial Services Authority, Firm reference number 310240.