

HSBC Insurance Brokers

Hostile Zone Disability Insurance



High risk / conflict zones, such as those in Iraq and Afghanistan and the growing number of terrorist attacks around the world, require specialist insurance solutions for employers and individuals alike.

Hostile Zone Disability Insurance

The insurance is tailored to individual requirements for personnel working in high-risk areas of the world. Whether working as armed security, as part of the media, in re-build or 'aid support', cover needs to be bespoke to ensure peace of mind.

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 continuing their usual occupation.

Temporary total disablement – generally a weekly or monthly payment designed to replace lost income following an accident or illness, which temporarily prohibits an individual from undertaking their employment / contractual obligations.

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.

Medical expenses and repatriation – covering emergency medical expenses incurred including repatriation home if medically required.

Defence base act – for clients working on US government contracts that require this specialised insurance.

Nuclear, chemical and biological – cover can be extended to include nuclear, chemical and biological risks including 'dirty bomb' strikes.

Information required to obtain terms:

We are happy to discuss your requirements by telephone or alternatively we can provide you with a short proposal form to complete

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

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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

Corporate Accumulation Disability

Entertainers Disability

High Limit Death and Disability

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

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