

Hiscox Personal Accident
Protecting individuals, families and
businesses from the unexpected.



Comprehensive coverage

A footballer experiences a career ending injury; a journalist comes under fire while reporting from a hostile territory and experiences a disablement; a chief executive falls ill and is temporarily unable to work; a high value member of staff suffers an accidental death.

In the event of an accident or illness, Hiscox Personal Accident insurance can act as a vital financial safety net for the individuals affected, their families as well as their businesses.

Deep expertise

- Hiscox has been providing Personal Accident Insurance for over 40 years, offering deep underwriting and claims expertise to help meet the needs of a wide range of clients.
- We insure businesses and individuals worldwide specialising in cover for key personnel, journalists, entertainers, actors, musicians, racing drivers and other sports people.
- We also offer protection for other high-risk occupations such as private security personnel and aid agency workers in active war zones.

Wide definition of insured

- We offer a wide definition of insured persons such as the inclusion of sub-contractors and part-time employees, as well as providing cover on a 24-hour basis or at selected times e.g. whilst on business travel.
- Additional coverage benefits can include medical expenses and repatriation.
- Can be extended to include cover for non-conventional risks and additional perils such as war and terrorism within hazardous locations.
- Offering a fast and efficient underwriting response, our clear, unambiguous policy wordings provide certainty, while supported by an experienced and efficient claims team empowered to resolve and pay claims promptly.

Our appetite

We offer line sizes of up to \$10 million for any one person, \$50 million for any one event, and \$30 million treaty for any one programme; our core appetite includes the following.

General

- Occupational accident.
- Catastrophe facultative reinsurance covers.



Travel

- Niche travel schemes.
- Distressed territory covers e.g. war.



Sport

- Career ending injury cover for players and teams.
- Can consider most US and European sports.



Treaty

- Can review both catastrophe and per person covers wherever licensing permits.



Find out more

For more information about Hiscox Personal Accident, please speak to our team.



Jason Innes

Line Underwriter

+44 (0)20 7614 5422

jason.innes@hiscox.com



Henry Weston-Simons

Senior Underwriter

+44 (0)7442 584 452

henry.westonsimons@hiscox.com



Eve Killelay

Associate Underwriter

+44 (0)207 081 4867

eve.killelay@hiscox.com