

accident & health



Product Profile

Lumley Insurance is a specialist in personal accident and sickness insurance.

We offer a diverse range of accident and sickness products covering individuals or groups for a range of occupations, risk classifications and operative times.

Lumley 
Insurance
ensure the future

PORTFOLIO	CAPACITY SUMMARY (A\$)	COVERAGE AVAILABILITY	RISK TYPES	RISK EXAMPLES
ACCIDENT & HEALTH				
Individual Accident and Sickness	<ul style="list-style-type: none"> Lump sum capital benefits – up to \$500,000 Weekly accident/sickness benefits – up to \$3,000 Business expenses benefits – up to \$1,000. 	<ul style="list-style-type: none"> Cover up to 104 weeks for weekly Accident & Sickness benefits. Choice of Excess Periods from as low as 14 days. 24 hour worldwide cover. Cover for up to 100% of earnings. Choice of benefits and levels to meet clients needs. Premiums maybe tax deductible. 	<ul style="list-style-type: none"> Tradespersons Retailers Sole traders/self-employed persons. 	<ul style="list-style-type: none"> Plumbers, builders, electricians, shop owners, small businesses, drivers, couriers, handymen, etc. The majority of occupation types can be covered.
Group Accident and Sickness	<ul style="list-style-type: none"> Lump sum capital benefits – up to \$500,000 Weekly accident/sickness benefits – up to \$3,000 Additional benefits are available. 	<ul style="list-style-type: none"> Cover up to 104 weeks for weekly Accident & Sickness benefits. Choice of Excess Periods from as low as 14 days. 24 hour worldwide cover. Cover for up to 100% of earnings. Choice of benefits and levels to meet clients needs. 	<ul style="list-style-type: none"> Companies/business with employees Common interest groups. 	<ul style="list-style-type: none"> Businesses employing 5 or more staff in manufacturing, construction, administration/ clerical, transport, etc. The majority of occupation types can be covered.
Voluntary Workers Personal Accident	<ul style="list-style-type: none"> Lump sum capital benefits – up to \$250,000 Weekly accident benefits – up to \$2,000 Non-Medicare medical expenses – up to \$5,000 Injury assistance benefits – up to \$2,000 Home help benefits, etc up to \$5,000 Other benefits are available. 	<ul style="list-style-type: none"> Cover up to 104 weeks for weekly Accident benefits. Choice of Excess Periods from as low as 14 days. Cover whilst performing voluntary work including travel to and from. Cover for up to 100% of earnings for income earners. Choice of benefits and levels to meet clients needs. 	<ul style="list-style-type: none"> All types of persons performing voluntary work. 	<ul style="list-style-type: none"> Common interest groups, sporting clubs, social clubs, associations, etc. The majority of voluntary work can be covered.
Associations and/or Schemes	<ul style="list-style-type: none"> Lump sum capital benefits – up to \$500,000 Weekly accident/sickness benefits – up to \$3,000 Additional benefits are available. 	<ul style="list-style-type: none"> Cover up to 104 weeks for weekly Accident & Sickness benefits. Choice of Excess Periods from as low as 14 days. 24 hour worldwide cover. Cover for up to 100% of earnings. Choice of benefits and levels to meet clients needs. 	<ul style="list-style-type: none"> Groups of individuals with a common occupation, risk profile or affiliation. 	<ul style="list-style-type: none"> Association members, trade groups, etc. The majority of common interest groups can be covered.
Sports Accident	<ul style="list-style-type: none"> Lump sum capital benefits – up to \$250,000 Weekly accident benefits – up to \$2,000 Non-Medicare medical expenses – up to \$5,000 Injury assistance benefits – up to \$2,000 Home help benefits, etc – up to \$5,000 Other benefits are available. 	<ul style="list-style-type: none"> Cover up to 104 weeks for weekly Accident benefits. Choice of Excess Periods from as low as 14 days. Cover whilst playing and training a sport including travel to and from. Cover for up to 100% of earnings for income earners. Choice of benefits and levels to meet clients needs. 	<ul style="list-style-type: none"> Amateur sportspersons and clubs or associations. 	<ul style="list-style-type: none"> Football, basketball, netball, athletics, tennis, swimming, etc. The majority of amateur sports and activities can be covered.
General	<p>Higher amounts are available on request for all the above.</p> <p>Key man cover available.</p> <p>Innovative and flexibility in our approach to underwriting.</p> <p>High level of customer service.</p> <p>Timely and professional claims service.</p> <p>Competitive premiums and terms.</p> <p>Direct access to decision makers.</p>			

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Lumley Insurance is a trading name of Wesfarmers General Insurance Limited
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