



Group Personal Accident  
and Sickness Insurance



## Protection for recovery, from injury to illness

Life is full of uncertainties, but the right protection can make all the difference. This policy offers financial security through lump-sum benefits for accidental death and permanent disablement, weekly income support for injury or sickness, and additional coverage for specific events like fractures or dental injuries.

Designed for businesses and organisations, our Group Personal Accident and Sickness Product ensures your people are supported through life's unexpected challenges, helping them focus on recovery and stability.

### COVERAGE INCLUDES

#### Accidental Death and Permanent Disablement

Provides lump-sum payments for accidental death or injuries resulting in permanent disablement.

#### Weekly Benefits – Bodily Injury

Supports income replacement with weekly benefits during periods of temporary disablement caused by a covered injury.

#### Weekly Benefits – Sickness

Provides weekly income support if sickness results in temporary incapacity for work (if selected).

#### Fractured Bones Lump Sum Benefits

Covers specific lump-sum payments for fractures sustained due to an accident.

#### Loss of Teeth or Dental Procedures

Provides a lump-sum payment to assist with dental injuries sustained due to an accident.

#### Injury Resulting in Surgery

Covers specified surgical costs resulting from injuries sustained in an accident.

#### Additional Benefits

Includes coverage for non-Medicare medical expenses, funeral benefits, and other incidentals based on policy terms.

### COVERAGE BENEFITS



#### Comprehensive Protection

Offers lump-sum benefits for accidental death and permanent disablement, ensuring financial stability during critical times.



#### Ongoing Income Support

Weekly benefits provide financial assistance during temporary incapacity caused by injury or sickness (if selected).



#### Specific Injury Coverage

Includes lump-sum payments for fractures, and dental injuries helping to ease unexpected expenses.



#### Flexible Coverage Options

Tailored to meet the needs of businesses, covering employees, volunteers, directors, and more.



#### Non-Medicare Medical Benefits

Helps with costs for treatments not covered by Medicare, such as physiotherapy or chiropractic services (for Voluntary Workers only).

## CLAIMS EXAMPLES

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### Accidental Death Claim

An Insured Person passes away due to an accidental event. The policy provides a lump-sum benefit to their family, helping them manage financial challenges during a difficult time.

### Temporary Disablement Claim (Injury)

A Voluntary Worker sustains a back injury in an accident whilst volunteering at an Event for the Insured and is unable to work for 6 months. After serving their excess period, the policy pays weekly benefits to replace a portion of their income during recovery.

### Temporary Disablement Claim (Sickness)

An Insured Person contracts pneumonia, which temporarily prevents them from working for six weeks. After serving their excess period, the policy pays weekly benefits to replace a portion of their income during this period of incapacity, supporting them financially while they recover.

### Dental Injury Claim

A Student falls off the monkey bars during lunchtime at school and sustains a dental injury, requiring emergency dental treatment. The policy provides a lump-sum benefit to assist with dental costs.

### Sickness Resulting in Surgery

An Insured Person is diagnosed with appendicitis while overseas and undergoes emergency surgery. The policy pays the specified benefit, as both the sickness and surgery occurred outside Australia.

## ABOUT US

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Delta Insurance launched in June 2014 and is a leading locally owned and operated specialised underwriting agency, designed to provide a comprehensive range of liability insurance products. We are an approved Coverholder of Lloyd's of London and employ over 50 staff providing insurance services across ten countries in the Asia Pacific Region.

## LOOKING FOR MORE INFORMATION

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This document is a summary of cover only and is subject to meeting certain underwriting criteria and acceptance, specific terms, conditions, and exclusions which are specified in the Policy. For more information regarding this product please contact your local Professional Business Broker and refer to your duty of disclosure obligations in the proposal form.