

solutions for  
**people**



  
**blend**  
INSURANCE SOLUTIONS

# solutions for **groups**

From corporations to community clubs, volunteering groups to sporting associations, blend has a host of accident insurance solutions available to help protect the livelihood of groups of people.

Group accident and sickness insurance is designed to cover groups of people in the event they have an accident or suffer an injury or illness which impacts their ability to continue working in their usual occupation or capacity.

## **our products include:**

- Group Personal Accident & Sickness Insurance
- Sports Group Personal Accident Insurance
- Voluntary Workers Personal Accident Insurance
- Business Travel Insurance
- Journey Accident Insurance

## **ways our products can support your client...**

- Enabling them to protect their employees' or members' income against injury or sickness
- Differentiating and attracting and/or retaining employees via a unique employee benefit program
- Ensuring they comply with a workplace contract where mandatory cover is required (e.g. on some construction sites)
- Allowing cover to be arranged over and above workers compensation limits already in place

## **why protect groups with blend?\***

- Takeover provisions can be included
- No exclusion for first-presentation mental illness/conditions
- Enterprise bargaining agreement solutions up to 100% of salary
- Direct contact with a local underwriting team with authority
- Workers compensation top-up cover

\*Terms, conditions, limits and exclusions apply. Please refer to the Product Disclosure Statement for details.

# occupation appetite

## blend will consider all occupations including:

- Construction & engineering
- Manufacturing
- Building & trades
- White collar & professional services
- Mining & resources
- Transportation
- Amateur sporting associations

## in practice: work-related injuries & illness

**Did you know? In 2017-2018, 563,600 people experienced a recent work-related injury or illness.**

For the same period, the occupation groups that experienced the highest rates of work-related injury or illness among employed persons were technicians and trades workers (7.2%), community and personal service workers (6.9%), followed by machinery operators and drivers and labourers (both 5.7%).<sup>1</sup>

## specialist claims & assistance

- Managed by local market specialist Corporate Services Network
- Proactive updates available during assessment
- Option to access real-time reporting

## tailored group solutions

If your client has needs that can't be met by our market-aligned products, we'll work with you to tailor bespoke scheme and affinity solutions with a consultative approach.

If you have a product concept or idea which addresses a specific unmet market need and you'd like catered for, get in touch to see if we can bring it to life together.

<sup>1</sup> Australian Bureau of Statistics. (2018). *Work-Related Injuries, Australia, Jul 2017 to Jun 2018 (6324.0)*. Retrieved from <https://www.abs.gov.au/ausstats/abs@.nsf/mf/6324.0>

# solutions for **individuals**

From bricklayers to barristers, biochemists to barbers, the Blend Personal Accident & Sickness Insurance product helps to protect the livelihood of individuals against unforeseen events whilst working or during travel to and from their workplace.

Accident and sickness insurance is designed to cover an individual in the event they have an accident or suffer an injury or illness which impacts their ability to continue working in the capacity they had been.

## **product highlights\*:**

- 800+ occupations available for individuals up to 80 years old
- Underwriting appetite to consider weekly benefits up to 100% of salary up to \$5,000 per week
- Agreed value for weekly benefits of up to \$1,500 per week
- Waiting Period from 7 days
- No exclusion for first-presentation mental illness/conditions
- Hazardous activities and/or sports considered on request

\*Terms, conditions, limits and exclusions apply. Please refer to the Product Disclosure Statement for details.

## **the product could support your client by...**

- Enabling them to meet ongoing financial commitments including providing for their family or continuing business operations
- Providing cover in circumstances where they may not be covered under their relevant state's workers compensation scheme (e.g. Directors in some states)
- Ensuring they comply with a workplace contract where mandatory cover is required (e.g. on some construction sites)
- Allowing cover to be arranged over and above workers compensation limits already in place

## insured case study

Linda, a company director, fractures her ankle in an accidental fall on her way home from work. As she is unable to work, Linda can claim against her individual personal accident policy with blend to cover her lost income whilst she's unable to work.

### work-related injury/illness rate, by age group

The ABS found that the age brackets with the highest rates of work-related injury or illness among persons who had worked at some time in 2017-18 were:

- 50-54 years old (5.8%); followed by
- 20-24 years old (5.5%)<sup>2</sup>



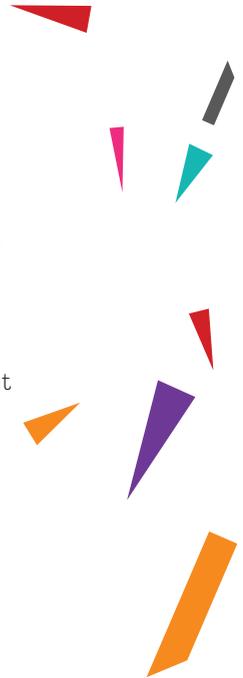
## solutions for schemes

Group insurance schemes provide fantastic membership benefits for members of associations, institutes, industry bodies and franchise groups.

### These benefits can include:

- Larger buying power which helps to reduce premiums without the need to compromise on policy benefits and limits
- Specifically tailored insurance policies to meet the needs of members, which eliminates paying for unnecessary cover
- An additional membership benefit for the organisation

<sup>2</sup> Australian Bureau of Statistics. (2018). *Work-Related Injuries, Australia, Jul 2017 to Jun 2018* (6324.0). Retrieved from <https://www.abs.gov.au/ausstats/abs@.nsf/mf/6324.0>



# our purpose is people

We understand that dealing with people risk is complex – so we've designed an approach to product design, account management and servicing that is simple and uncomplicated.

As an expert people risk underwriting agency providing a suite of services, we provide flexibility and options to enable our broker partners to deliver insurance solutions that are right for their clients.

## the blend difference

### same-day service commitment

Dedicated support | empowered decision makers | defined service levels

### differentiated products

We understand brokers desire access to differentiated products and a clear underwriting appetite, so we've designed quality and differentiated accident and sickness products to help you, help your clients.

### claims service

- Managed by local market specialist Corporate Services Network
- Proactive updates available during assessment
- Option to access real-time reporting

### broker portal

- Designed around simplicity and ease of use
- Tailor cover and real-time chat available to get the job done
- Quote | bind | amend | claim | service | support

## contact us

✉ [submissions@blendinsurance.com.au](mailto:submissions@blendinsurance.com.au)

☎ 02 9158 6629

**portal registration or log in:** [blendyourcover.com.au](http://blendyourcover.com.au)

**broker support portal:** [support.blendinsurancesolutions.com.au](http://support.blendinsurancesolutions.com.au)

