# Personal Accident

### ascot

A+ rated

### Why Ascot

- We provide insurance for individuals and groups, pilots, passengers, ship's crews and employees across a number of occupations. We have a world-wide scale and can provide lead terms or additional capacity for other markets. We also offer delegated underwriting facilities.
- All Risks on a Primary & Excess basis, including AD, Acc Sick PTD/TTD, Income Replacement, Keyman, incidental Medical Expenses/Spec & Agg, CPI.
- Presence at Lloyd's

#### **Target Businesses**

- Aviation/ Loss of licence
- Transportation (i.e. trucking, courier, last mile)
- White collar professionals (legal, finance, technology)
- High Net Worth Individuals
- Self Insured Employee Groups
- Construction
- Municipalities

#### Geographic Scope

Worldwide coverages available

### Maximum line

USD 25,000,000 Accumulation USD 5,000,000 max Any One Person









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#### Claims

- We place the utmost importance on the quick, proactive and fair determination of all our policyholders' claims
- A claim is carefully triaged at first notification to ensure the most appropriate adjuster handles the claim and as efficiently as possible
- We engage in discussions with all stakeholders, creating an inclusive and high-performance claims management culture
- We work closely with our underwriters, executive team, and legal experts to ensure we provide an efficient, high-quality claims service
- We utilise an effective Claims Management Model which has consistently outperformed the market and our peers in claims handling



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