

DOWNLOAD PDF UNDERWRITERS MEDICAL GUIDE FOR ACCIDENT AND SICKNESS INSURANCE.

Chapter 1 : Group Personal Accident & Sickness Insurance in Australia - Chubb

Diplomat America Our Diplomat America plan provides Accident and Sickness medical coverage, Accidental Death and Dismemberment benefits, Travel Assistance and much more. This plan is designed for Non-U.S. residents traveling to the United States.

No benefit is provided for the first 30 days of the Coma. The benefit is payable monthly as long as the Insured remains Comatose due to that Injury, but ceases on the earliest of: This benefit is in addition to any other Expenses of the program. Only one benefit is payable for all losses as a result of the same Felonious Assault. WorldWide Assistance Services This is an additional benefit not underwritten by Advent After you enroll in the Diplomat International you are eligible to use any of the assistance services provided by On Call International. Suicide, attempted suicide including drug overdose self-destruction, attempted self-destruction or intentional self-inflicted Injury while sane or insane; War or any act of war, declared or undeclared; unless War Risk Benefit was purchased; An Accident which occurs while the Plan Participant is on Active Duty Service in any Armed Forces, National Guard, military, naval or air service or organized reserve corps; Injury sustained while in the service of the armed forces of any country. Plan Participant being exposed to the utilization of nuclear, chemical, or biological weapons of mass destruction. Travel in or upon: Unless Hazardous Activity Benefit is purchased. Injury sustained while taking part in: Practice or play in any amateur, club, intramural, interscholastic, intercollegiate, sports contest or competition; Unless Athletic Sports Activity Benefit is purchased. Practice or play in any professional or semiprofessional contest or competition; Rest cures or custodial care; Treatment of Mental and Nervous Disorders; Weight reduction programs or surgical treatment of obesity or venereal disease; Elective or Cosmetic surgery and Elective Treatment or treatment for congenital anomalies except as specifically provided , except for reconstructive surgery on a diseased or injured part of the body Correction of a deviated nasal septum is considered cosmetic surgery unless it results from a covered Injury or Sickness ; Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from: While riding as a passenger in any Aircraft not intended or licensed for the transportation of passengers; or While being used for any test or experimental purpose; or While piloting, operating, learning to operate or serving as a member of the crew thereof; or while traveling in any such Aircraft or device which is owned or leased by or on behalf of the Participation Organization of any subsidiary or affiliate of the Participation Organization, or by the Plan Participant or any member of his household. In addition to any of the exclusions listed above, for Eligible Expenses under Baggage Loss and Delay, this Insurance also does not cover the following: Animals; Artificial teeth or limbs, hearing aids; Sunglasses, contact lenses or eyeglasses; Documents of any kind, including but not limited to documents, bills, currency, deeds, evidences of debt, letters of credit, stamps, credit cards, money, notes, securities, transportation or other tickets; Professional or occupational equipment or property, whether or not electronic business equipment or; Telephones or PDA devices, computer hardware or software; Jurisdiction Limitation Coverage is not available for citizens of Australia or Iran residents of New York, Maryland and South Dakota. Coverage is not available for travel in Iran. After the Effective Date of Individual coverage, the plan cost is considered fully earned and non-refundable. Partial refunds are not available. I understand that the Coverage is not a general health insurance product, but is intended for use in the event of a sudden and unexpected event while traveling outside my Home Country. I understand that I may obtain full details of the Coverage by requesting a copy of the Master Policy from the Plan Administrator. I understand that the liability of the Insurers as underwriters of the Coverage is as provided in the Master Policy. The Plan Participant undertakes to make all premium payments as they fall due in respect of the Coverage extended to them. The Trustee shall not be responsible for the administration of such premium payments. If the Plan Participant fails to make any premium payment due in respect of the Coverage extended to them, subject to the discretion of the Insurance Company, such Coverage will lapse. The Plan Participant acknowledges that certain of such information will be relied upon

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by the Insurers as providers of the Coverage and that any inaccuracy therein may result in the invalidity of such Coverage as it relates to the Plan Participant, the loss of Coverage and all monies paid in relation thereto. The Plan Participant agrees that the Trustee shall be entitled to rely on and to act in accordance with any written instruction purported to be provided by the Plan Participant and the Plan Participant hereby undertakes to indemnify and hold harmless the Trustee against any loss or damage including attorneys fees occasioned by the Trustee acting in accordance with any such instruction. Payments under the terms of the Coverage shall be paid by the Insurers to the Plan Participant or directly to a provider if assignment of benefits has been authorized. The Trustee shall not be responsible for the administration of such payments. Please keep this Evidence of Coverage as a general summary of the insurance as specified in the Plan Document issued to and on file with Diplomat LT. The Plan Document contains a complete description of all of the terms and conditions including: The Plan Document will prevail in the event of any discrepancy between this Evidence of Coverage and the Plan Document. Tax penalties may be imposed on U. You should consult your attorney or tax professional to determine whether this policy meets any obligations you may have under PPACA. This policy is not subject to guaranteed issuance or renewal.

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Chapter 2 : Childcare | Amazon Underwriting Pty Ltd

For the personal accident and sickness insurance product Winsure Underwriting Pty Ltd ('Winsure') (ABN 68 , AR No.) is an Authorised Representative of SGUAS Pty Ltd ('SGUAS') (ABN 15 , AFSL No.) and acts under a binding authority as agent for the insurer, certain underwriters at Lloyd's.

The producer must therefore take special care with its accuracy in the interests of both the insurance company and the insured. The application is divided into sections, with each designed to obtain specific types of information. Although the form of the application may differ from one company to another, most provide for submission of the following data: If the proposed insured is required to take a medical examination, Part 2 is usually completed as part of the physical exam. The APS is typically used to obtain more specific information about a particular medical problem or issue. The signature of the insured - and the policyowner if not the same person - must be obtained in the appropriate places on the application. Medical examinations Medical exams and tests, when required by the insurance company, are conducted by physicians or paramedics at the expense of the insurer. The medical exam requirement is much more common for life insurance underwriting than for health insurance. As a side note, simplified issue life insurance requires no medical examination and the application asks only very basic health-related questions. Inspection reports To supplement the information on the application, the underwriter may order an inspection report on the applicant from an independent investigating firm or credit agency, which provides financial and moral or lifestyle choices information. This data is used only to help determine the insurability of the applicant. When larger amounts of coverage are requested, the inspector will provide a more detailed report. Such "investigative consumer reports" may not be made unless the applicant is clearly and accurately told beforehand about the report in writing. This consumer report notification is usually part of the application. At the time that the application is completed, the producer will separate the notification and present it to the applicant. The Medical Information Bureau Another source of information that may aid the underwriter in determining whether or not to underwrite a particular risk is the Medical Information Bureau , or MIB, which is located in Massachusetts. The MIB is a nonprofit trade association that maintains medical information on applicants for life and health insurance. It consists of well over six hundred member companies that write more than eighty percent of the health insurance and over ninety-eight percent of the life insurance policies in the United States and Canada. The MIB maintains an extensive database of medical information and occupational risks on applicants for life and health insurance. For every ten insurance applicants, the MIB will have a file on one or two of them. The database contains no details about the individual. The codes simply alert companies to the fact that there was information obtained and reported by a member company on a particular medical impairment or vocational risk. Furthermore, the report does not disclose any action taken by other insurers, nor does it indicate the amount of insurance that was requested. If the MIB file contains a code for a condition that should be listed on the application but is not, the underwriter would then inquire more specifically about that area. For example, an MIB file might contain a code indicating that an applicant suffers from high levels of cholesterol, while the application indicates that he or she has no ongoing medical conditions. This discrepancy would prompt the underwriter to investigate whether the applicant has misrepresented his or her health status, or perhaps alternatively has recovered completely from the condition. In addition to tracking medical and vocational information, the MIB also reports the number of times that information has been requested on an individual in the previous two years. The first is that it allows insurance companies to identify people who replace their insurance policies frequently. Since most of the costs associated with issuing a policy occur within the first year or two of coverage, insurance companies want to identify those individuals who are likely to cancel their policies within that period of time. Second, the IAI can also help to spot situations in which an individual is accruing insurance coverage by applying for numerous smaller policies that might fall below the radar screen for other underwriting requirements. By purchasing several small- to medium-sized policies, an individual may be

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attempting to avoid drawing attention to the accumulation of an extremely large death benefit. This situation has occurred in several instances as part of criminal "murder for profit" schemes. Although useful for underwriting purposes, an insurer may not refuse to accept a risk based solely on the information contained in an MIB report. There must be additional substantiating factors that lead to the decision to deny coverage to the applicant. Furthermore, the MIB must provide explanations to applicants who are denied coverage, allowing consumers to challenge possibly inaccurate information about their medical history. Underwriting in the field

A key element in the underwriting process is the role of the insurance producer, or agent. It may even be argued that the producer is the most important part of the risk selection process. This is due to the fact that the producer is in a position to actually see and talk to the proposed insured, to ask the questions contained on the application and gauge the responses, and to accurately and completely record the answers to those questions. Thus, one of the most important functions of the producer is to oversee the completion of the insurance application. Much of the information reported on the document becomes the basis upon which to accept or reject the proposed risk. Furthermore, as previously stated, a signed and witnessed copy of the application also becomes part of the policy, the legal contract between the insurer and the insured. The most essential element of this process for the producer is the display of accuracy, thoroughness, and honesty when completing the application. Answers to questions must be recorded with exactness and totality, along with frankness and sincerity. The ethical conduct of the producer with regard to the underwriting process must be, in all instances, above reproach. Seldom is an individual totally declined for life insurance, but it does happen that he or she may be classified as substandard and thus receive a rated or substandard policy in place of the one originally applied for. When this occurs, the producer must be prepared to not only explain the reasons for the substandard rating but also to explain the rated policy that the company has countered with.

Chapter 3 : Accident, Health And Sickness Insurance | LIU Australia

Medical Stop Loss underwriting is a core business function of HIIG Accident & Health, in conjunction with other underwriting services and products. We are approved to write Stop Loss on a national basis.

Chapter 4 : Accident & Sickness Insurance | Ryno Insurance

The Advisor's Guide: Financial and Medical Underwriting Requirements Hour Compensation Accident insurance (2 Year Benefit), alternative to sickness.

Chapter 5 : Accident and Health Insurance " Hamilton Group

Global Accident Protection Plan: Accidental Death & Dismemberment / Emergency Medical Evacuation Coverage for Individuals Traveling Outside Their Home Country Trip Cancellation / Delay Plans: Travel insurance plans that focus on trip benefits such as trip cancellation, trip delay, lost baggage, and more.

Chapter 6 : Review of Diplomat LT from Global Underwriters | Travel Insurance Review

Hamilton's Accident & Health underwriters have a wealth of knowledge and experience within the Lloyd's of London market. Bespoke policies can be written for a wide range of coverage options, including.

Chapter 7 : Review of Diplomat International from Global Underwriters | Travel Insurance Review

About Global Underwriters. Global Underwriters offers world-class service with exceptional International Accident & Sickness Medical coverage and Special Risk insurance products for both groups and individuals.

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Chapter 8 : The Basics of Underwriting Insurance - Financial Web

Global Underwriters - Diplomat International Editor Review The Good: This is an annual medical plan for accident and sickness protection for individuals, couples, and families, traveling outside their home country but not to the U.S. Plan provides medical, evacuation, repatriation, and AD&D in the base plan along with a few package-like.

Chapter 9 : Personal Accident and Sickness - Winsure Underwriting

Individual Personal Accident and Sickness Insurance Our Individual Personal Accident and Sickness policy covers a variety of occupations. The policy specifically provides lump sum benefits due to death or permanent disability from accidental injury and weekly benefits for temporary disablement due to accident, injury or sickness.