



CORPORATE PA & TRAVEL

PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

HOW DOES THIS PRODUCT COMPARE TO A “STANDARD” OFFERING?

Corporate Personal Accident and Travel insurance is designed to address the financial effects of employees being unable to work because they've been injured, and to provide support to employees on a business trips.

Based on our long experience of what companies look for when protecting their most valuable asset – their employees – Pen has developed comprehensive cover with built in extras:

- A 24-hour team providing travel, medical, security and concierge services with worldwide offices and capabilities.
- A travel assistance app that not only offers a one touch ‘HELP’ button but also provides country reports, security travel alerts, a medical translation tool and security awareness training.
- Full travel insurance cover for employees with pre-existing medical conditions provided their doctor has said they are fit to travel.
- For directors, the business travel cover is automatically extended to include leisure travel for their partners and children.

You'll find us easy to do business with. Our underwriters are empowered to make decisions on risks without referral so we can deliver terms to the majority of enquiries within 24 hours.

WHAT ELSE DO YOU NEED TO KNOW?

Personal Accident

- Any one event limit £25,000,000
- Aggregate limit £25,000,000
- Facial disfigurement
- Fractures
- Home and workplace alteration

Travel

- Personal security specialist expenses
- Corporate event cover
- Political and natural disaster evacuation
- Kidnap & ransom
- Vehicle rental excess
- Crisis containment management
- “Second opinion” medical service

WHO QUALIFIES?

Our broad appetite covers the majority of UK and European companies, from self-employed consultants to large corporates.

We can cover large sums insured and “high risk” persons and occupations.

We can also offer corporate leisure insurance ie personal holiday travel and cover for family members.



WHY DO BUSINESS WITH PEN?

When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise.

Our values – Differentiation, Expertise, Added Value and Ease of Doing Business – are built on these strong foundations.

DIFFERENTIATION

Across Pen we offer more than 60 products, underwritten by industry specialists, providing cover in hard to fill niches.

As well as one of the most varied product ranges in the market, we understand the value of doing business differently – of handling ordinary needs in extraordinary ways - so that standard becomes superior.

EXPERTISE

Being “technical underwriters who trade” defines everything we do.

That means technical expertise from backroom specialists such as analysts, actuaries, pricing experts and capacity managers – not many other underwriting businesses can say the same.

But most of all, business and market acumen so you can trade and negotiate with empowered underwriters.

ADDED VALUE

Whichever Pen product you choose, we believe there should always be an advantage – something in it for you – whether you are a policyholder, capacity provider or broker:

- Claims management that is bespoke to each product, and many products serviced by in-house specialists
- Wide range of capacity supporting £500M GWP
- Hard to find clauses that give brokers an advantage and clients better protection
- Built-in services, like environmental consultancy, so we improve businesses, not just insure them

EASY TO DO BUSINESS WITH

We recognise that although the business landscape is ever-changing, what people value remains unaltered – support, expertise and old-fashioned service.

That's why:

- You can contact our 400 staff on the phone, via our app, or face to face in one of our 15 offices across the UK.
- You choose how to trade with us: most of our products are personally underwritten but we also offer e-traded products and delegated authorities.
- And whether you want to discuss an opportunity, resolve a problem or close a deal, you'll find our leadership hands-on.

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