



PERSONAL ACCIDENT AND TRAVEL FLEXIBLE BENEFITS

EMPLOYEE BENEFITS

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

From enquiry to claim, businesses who add Pen's Personal Accident & Travel insurance to their Employee Benefit package will receive excellent service and flexibility.

Our empowered underwriters can make immediate decisions so we can respond to enquiries within 24-hours. Documentation will be issued within five days and confirmation of cover will be issued the same day.

We can attend benefits roadshows at company offices to explain the proposition upfront, and if insured employees have questions about their policy, we don't use call centres, they can speak to our technical underwriters direct.

We commit to regularly review our wording, so you can have confidence it covers the latest Government requirements as well as updates to insurance law.

If the worst happens, our medical service is provided by specialists and a new dedicated website makes it easy to track the progress of claims.

This product is designed for inclusion in Employee Flexible Benefits packages

WHAT ELSE DO YOU NEED TO KNOW?

We offer Gold, Silver and Bronze products, plus the schedule and benefits are flexible so they can be tailored to the specific needs of clients.

Our proposition has been developed to allow the Leisure and Personal Accident products to work in tandem, keeping the eligibility, age limitations and sporting activities the same on their corresponding levels, so clients can have confidence that there will be no discrepancies between the two.

WHO QUALIFIES?

We can cover businesses from a wide range of industries, our only criteria is that the business must employ minimum of 250 employees.

Premiums can be paid by the employer or company-sponsored via salary sacrifice on an annual or monthly basis.



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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