

KA Köln.Assekuranz Agentur GmbH

## GROUP ACCIDENT

There are so many ways that you can become involved in an accident at work – in the production process, on business trips or in assembly operations. With a group accident policy, companies can offer their employees the best possible financial support, should they suffer a work-related accident. As an enterprise, having company accident insurance shows that you care about and also take care of your employees.



### For companies and their employees

Every year almost nine million people are involved in accidents in Germany. Sometimes the constraints that result from such accidents are so limiting for the individual person that they can no longer pursue a profession – either temporarily or permanently. Unfortunately, the statutory insurance cover for such cases is generally inadequate.

### The perfect complement to statutory accident insurance

A customised group accident insurance policy can be adjusted to suit the individual risk situations of your employees. Thus, it steps in where the statutory coverage reaches its limits, ensuring additional and entirely optimised coverage.

### Individual protection

You benefit from an insurance package that is tailored to your needs. Your special wishes can be accounted for, as can your on-site-

situation. You determine the details of your insurance package yourself – for example, which employees should have which cover. We offer you a wide range of options, whether with or without named insureds, with fixed sums insured or amounts based on wage and salary levels. Our staff will be happy to help you design your policy.

### Attractive social benefits – an asset for companies

Companies with group accident insurance make themselves attractive to employees by offering additional, voluntary company benefits. And that gives the employer a competitive advantage when it comes to hiring highly qualified new staff. On top of that, the premium payments are tax deductible.

### Our Portfolio – Solutions for Risk Management

Large and medium-sized enterprises across all branches in Germany rely on our expertise in group accident insurance.

#### Our risk service include:

##### Rehab and Case Management

- Situation analysis
- Designation of reimbursement companies
- Medical Management
  - Advice on the necessary and reasonable diagnostic and therapeutic measures and their implementation
  - Identification and selection of qualified providers (doctors, therapists, hospitals, etc.)
  - Creation of an individual rehabilitation plan and assistance in the implementation
- Occupational Rehab Management
  - Comprehensive assistance for the preservation of the workplace
  - Organization of suitable qualification or retraining measures
- Technical Management
  - Planning and coordination of a / an accessible living environment / working environment
  - Advise on technical devices

##### Travel Management

Online-platform with links to travel warnings and country information of various foreign ministries.

##### Medical assistance abroad during business trips and delegation

- 24/7-emergency hotline
- Worldwide organization of relocation, repatriation and overpasses (acquisition costs as part of rescue costs)
- Information about medical care
- Organization accomodation / return journey fellow travelers

### Close to our customers

We keep a close eye on your risks and are ready and able to meet your needs. Your benefit: What is merely a sideline for others is our main focus. We offer specialisation and experience.

### Let's talk

We look forward to discussing the individual risk challenges you face – and to helping you achieve your business goals.

**KA Köln.Assekuranz Agentur GmbH**  
Hohenzollernring 72  
50672 Cologne  
Germany  
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Phone: +49 221 3 97 61-200  
Fax: +49 221 3 97 61-301  
info@koeln-assekuranz.com  
www.koeln-assekuranz.com

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