

Accident and health solutions

Sedgwick’s accident and health solutions are designed for flexible care when it matters most.

Today, that may mean ensuring a policyholder has the resources to navigate a trip cancellation or file a lost or damaged baggage claim. Tomorrow, it may mean providing support for another policyholder’s medical treatment or counseling after a disabling injury. But no matter the need, our accident and health benefits solutions offer a full range of services — and peace of mind.

- Accident and health benefits encompass various region-specific solutions depending on the plan.
- Our experts continue to stay abreast of international laws and regulations.
- We use advanced technology to ensure efficiency and effectiveness — both from a time and cost perspective.

Whether a policyholder is faced with a critical illness or accidental injury, is navigating repatriation or needs guidance on next steps amid a travel claim — anywhere in the world — Sedgwick can help.

	United Kingdom	Asia	United States	Australia	Latin America	Spain	Denmark	Germany	Sweden	Ireland	Norway	Netherlands	France	New Zealand	Belgium	Finland
Travel (claims, customer service, sales/renewals) *	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Personal accident (claims (costs, pain and suffering medical and economical disability), customer service, sales/renewals)	X	X	X	X		X	X	X	X	X	X	X	X	X		X
Medical expense (costs for medical treatments via private or employer medical insurance)		X					X	X	X	X	X	X	X			X
Life (claims, customer service, sales/renewals)							X		X	X	X	X				X

	United Kingdom	Asia	United States	Australia	Latin America	Spain	Denmark	Germany	Sweden	Ireland	Norway	Netherlands	France	New Zealand	Belgium	Finland
Critical illness – Life/pension (claims, customer service, sales/renewals)		X				X	X		X	X	X	X				X
Hospital benefits (claims, customer service, sales/renewals)		X	X			X		X	X	X	X	X				
Payment protection/loss of income/loan protection (PPI)			X			X	X	X	X	X	X	X				X
Keyman/key person insurance claims							X		X	X		X				
Sports accident claims						X	X	X	X	X		X				
Medical assistance (inhouse or through partners)								X	X	X						
Repatriation (inhouse or through partners)								X		X	X					
Medical and dental advice (preventative, independent medical examination, clinical intervention, tele-health, physician advisor/peer review etc.)							X	X		X		X				
Medical bill review							X	X	X	X		X				
Pharmacy utilization review												X				
Care services (nurse triage, occupational rehabilitation, managed care, vocational services, intermediary services, household services, transport etc.)							X					X				

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Workplace assessments							X					X				
Reintegration/rehabilitation services for individuals							X					X				
Crisis management							X		X	X		X				
Medical screening							X		X	X		X				
Policy servicing							X			X		X				
Accidental death		X	X			X	X	X	X	X	X	X				

**For travel, Ireland handles customer service and sales/renewals, but other countries marked only handle claims.*

Accident and health defined:

U.S. - Accident and health insurance is a broad term that covers specialty policies available through an employer or carrier. It is coverage that pays benefits in case of sickness, accidental injury or accidental death. If it's in connection with a loan, it may also pay for loss of income or for debt payment.

International - Accident and health refers to benefits through a wide range of covers, including group and individual disability, personal accident, travel insurance, medical expenses, medical assistance, critical illness, death and disability. Accident and health also encompass aviation personal accident, war risks, kidnap and ransom insurance and sport accident insurance.