



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 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?

Pen Underwriting (Pen) is a multi-class, multi-territory Managing General Agent (MGA).

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.

From a 'super start-up' of a dozen or so brands, to a single cohesive £650m GWP business, we're setting our sights on our next milestone – with a bold new vision to become a £1bn GWP underwriting & distribution business.

Over the last six years, the businesses have integrated to form one single operation that had broad distribution and acted like an insurer, responsible for everything apart from the capital at risk.

In 2021, with the majority of the integration work done, and with Pen operating as a single business, Pen is redefining itself – not as the business it thought it might become, but as something even better – the business the market needs it to be.

Our values – IDEAS, AGILITY, CONNECTING, FULFILMENT and SOLVING – are built on strong foundations.

IDEAS

We find smart ways to make the most of opportunities

- Leveraging expertise and technology to create solutions
- Bringing new products and services to market
- Solving broker, carrier, coverholder and insured pain points

AGILITY

We are responsive people, empowered to make decisions

- Meeting Pen service standards
- Adapting products and processes quickly
- Being flexible in how we address challenges

CONNECTING

We work together to offer joined up solutions

- Being accessible to other teams
- Collaborating on initiatives across the business
- Being proactive about cross-selling opportunities

FULFILMENT

We deliver products, services, processes & infrastructure that provide a competitive advantage

- Satisfying needs of all stakeholders
- Executing work with attention to detail
- Providing a consistent customer experience

SOLVING

We focus on building our reputation as long-term partners

- Developing sustainable business practices
- Progressing our expertise, skills, and technology
- Creating solutions for the future

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