

Accident & Health

Separately, each of our regional offices presents impressive credentials. Together, they form an infrastructure of excellence in products, services, technology and expertise that meets client needs in every corner of the globe.

For many insurers, Accident & Health is a part-time activity - almost an afterthought. At ACE, we've remained fully committed to Accident & Health since entering this special line of business over 30 years ago.

Insuring People

At ACE Accident & Health, we never lose sight of the fact that we insure people. We help people and their families mitigate the financial impact of injury and ill health. Providing financial security and support services to families in their time of need is the most important thing we do.

The clients we serve

ACE Accident & Health partners with many types of organisations in offering coverage to their employees, members and customers:

- Small, Medium and Large Employers including multinationals
- Affinity Groups - Associations, Clubs, Societies, Labour Unions, Sports Teams, Volunteer Groups etc.
- Financial Institutions - Banks, Credit Card Companies, Mortgage and Consumer Lending Associations etc.
- Other Businesses - Retailers, Publishers, Oil Companies, Utilities and Telecoms
- Travel Agents, Cruise Lines, Tour Operators etc.

Our consistent approach to client satisfaction

Wherever clients travel in our worldwide network, they'll find ACE Accident & Health professionals who constantly strive to:

- Listen to client and producer needs
- Develop competitive, flexible products to meet those needs
- Foster a customer-focused culture
- Continually improve our product and service capabilities
- Provide fast, fair claim settlement

The advantages of doing business with ACE

Global capabilities coupled with local decision making

- ACE employees are local nationals, thoroughly familiar with local markets, insurance requirements and customs
- With a presence virtually everywhere in the world, ACE can accommodate clients looking to expand into other markets
- Centralised technology ensures consistent, reliable information for local ACE managers making key decisions timely and accurate
- Our ability to share information quickly and efficiently offers immediate access to:
 - new product ideas
 - capacity
 - our worldwide network
 - successful marketing approaches

Wide array of products with customised coverage

ACE Accident & Health offers the following core products:

- Personal Accident including Accidental Death, Disability and Medical
- Supplemental Health products like Hospital Income
- Critical Illness
- Travel Insurance, both Business and Personal

Using these core products as our foundation, we tailor programs to bundle traditional coverage with non-traditional benefits and features. With this flexibility, our customers receive the coverage they most need.

Enhancing relationships & improving results

ACE generated marketing and communication materials reinforce the message that the client organisation cares about its employees members or customers

- Employee, Affinity & Corporate - Our expertise in these specific distribution channels allow us to provide products and services that enhance both individuals and groups lifestyles.
- Direct Marketing - Our proven techniques in direct mail and telemarketing are second to none, ensuring that client marketing campaigns to prospects are successful, efficient and cost effective

E-Commerce

At ACE we are now applying our understanding in the Accident & Health insurance market to the on line environment. Our dedicated e-commerce team combine the wealth of experience ACE has with the technology of the future.

