

Accel Elite®



Built on the proven rehabilitation principles of early medical intervention and case management, Accel Elite is a premium employers' liability product that provides clients with operations in the United Kingdom with the necessary services to assist and protect employees who become injured or ill in the workplace. After a work related injury or illness occurs, a sick or injured employee may face delays in National Health Service treatment and not be able to afford treatment from a private physician. The period following an injury can be long and stressful, resulting in time out of the workplace or even the end of a career. Accel Elite assists these injured or ill employees return to gainful employment as soon as possible.

Provided Benefits

- The following benefits are provided in addition to traditional employers' liability coverage:
 - > Medical Rehabilitation
 - > Vocational Consultancy
 - > Incident Reporting
 - > Health Advice
 - > Safety Advice
 - > Serious Accident Response Service
 - > Embedded Personal Accident Coverage

Medical Rehabilitation

- Provided to employees who are injured or made ill at work, regardless of fault.
- Services are included at no additional cost.
- A professional case manager reviews and ensures the most appropriate medical treatment is provided as well as monitors treatment and recovery, coordinates medical services, liaises with insurers, lawyers, general practitioners and other consultants and keeps the employee fully informed.

Vocational Consultants

- Provide comprehensive vocational assessment and detailed job analysis to ensure that a position is suitable for the employee upon their return to work.
- Liaise with employers in cases where work equipment needs to be modified or duties need to be amended.
- If an employee cannot return to their former employment, assistance is provided in identifying and facilitating appropriate employment opportunities.

24-Hour, 365-Day Incident Reporting :

Incidents can be reported via a 24-hour, 365-day helpline that is staffed by trained operators to capture all necessary information.

Notification of reportable incidents is sent to HSE for RIDDOR.

Incident analysis data is provided for each employer through a secure website.

Health and Safety Advice and Support

- An on-site assessment of the employers' processes and procedures is conducted, followed by a debriefing session and written report.
- Web-based compliance manager modules are available that provide online training for staff at all levels.
- Employees are given access to a health and safety technical helpline.

Serious Accident Response Service

- Skilled investigators promptly set-up an on-site incident coordinating facility after an accident.
- Technical and organizational expertise is given following fatalities and major injuries.
- Assistance is given for dealing with the authorities, lawyers, witness interviews, giving statements for investigation reports and the identification of incident causes and corrective measures.

Personal Accident Cover

- Personal Accident benefits are automatically included in Accel Elite's coverage—no action is required by brokers or policyholders.
- Cash payments are immediately provided for a wide range of injuries at work.
- Payments can be made quickly, regardless of fault.



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