



DentistPlus
Insurance Solutions



innovative **insurance** solutions for your dental practice

DIRECTORS GROUP ACCIDENT INSURANCE

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While workers compensation will pay a percentage of an employee's wage should they injure themselves at work, the same is not necessarily true for Directors.

A Director is likely to be engaged by your practice for a yearly fee to carry out their activities for, and on behalf of your organisation. Director's may also be a business owner themselves or hold several high end positions and directorships within other organisations. If they were to injure themselves whilst performing their duties for your organisation, a Worker Compensation payment is unlikely to cover their out of pocket expenses and lost income should they not be able to continue working not only for your practice, but in their other businesses and roles as well.

It is not unusual for a Director to seek compensation in the event they are injured whilst performing their duties for your practice.

Executive Officers

What would happen to your practice if an executive officer were to injure themselves? A Directors Group Accident Policy can fund a part time or short-term replacement for your practice to help cope with the loss of a key person. This cover reduces financial and resource drain if an executive officer was rendered unable to perform their duties.

Note: Sickness cover is also available upon request.

Who does this policy cover?

- **Directors:** whilst engage in official business and / or related travel (including directly to and from such activities) on behalf of, and authorized by the insured.

- **Executive Officer (EO):** (and other declared persons) are covered 24 hours / 7 days a week for the items listed below.

What does this policy cover?

Single compensation for:

- Death
- Total and permanent disablement
- Disfigurement
- Loss of limbs/digits/sight

Weekly benefits payment to the Organisation for:

- Temporary total disablement
- Temporary partial disablement
- Returning to work in a reduced capacity (reduced benefit)
- 104 weeks maximum duration

Worldwide geographical limits and age limits, 18-70 years

Excess 7 days

Further Information

If you would like further information on the **Dentist Plus Directors Group Accident Insurance Policy**, please call: **1800 177 163**. You can also email us at: admin@dentistplus.com.au



IMPORTANT INFORMATION:

This document is only designed to explain the basics of coverage & does not contain all the terms & conditions of the policy. For full details on coverage, excesses & exclusions, please read the **Product Disclosure Statement**.

For a copy of the **Product Disclosure Statement** please visit our website www.dentistplus.com.au



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