



Liberty International Underwriters (LIU) Accident & Health

LIU provides a customer-focused range of corporate Accident & Health (A&H) insurance products and services that are designed to inform, assist and protect people and their companies at home in Australia and abroad. Since accidents and illness can and do happen anywhere and at any time, LIU is pleased to be able to provide round-the-clock reassurance to our customers, whatever their situation or location.

We offer:

- Corporate Travel and Group Personal Accident and Sickness products (including voluntary workers, journey and sports insurance) to a wide range of industries and entities, including companies, schools, universities, clubs and membership organisations
- full medical benefits for Australian employees overseas on assignment ('expat' cover) or foreign workers of Australian companies who are based in Australia ('inpat' cover)
- streamlined, straight-forward insurance protection and bespoke solutions as required
- consistency in our underwriting appetite and rates

- 'one-stop-shop' simplicity and convenience for assistance and claims
- a collaborative approach to doing business with brokers
- 24/7 integrated emergency assistance and professional claims management through Fullerton Health Corporate Services (Fullerton).



Fully integrated 24/7 emergency assistance and claims support



Fullerton has expertise in all areas of A&H insurance and is able to address specific client needs through its wide spectrum of emergency assistance services and dedicated A&H claims management capabilities. Fullerton shares LIU's commitment to a best-practice customer experience and prompt and transparent claims settlement and LIU's clients benefit from the security of a specialist organisation with:

- a network of over 180 medical centres in the region and more than 8,000 hospitals worldwide
- 24/7 assistance centres manned by 2,500 local staff
- more than 175 fully-owned clinics and 1,500 employees, including more than 300 doctors
- over 25,000 corporate clients across the Asia Pacific region
- the capacity to settle over 20,000 claims annually
- custom-made online claims management system.



Custom-made online claims system

What sets LIU apart?

LIU's key distinguishing features include:

- competitive A&H wordings and benefits
- unique, fully integrated claims and emergency assistance centres
- a suite of customer tools providing destination-specific risk, travel and health profiles and vaccination, hospital and embassy information
- a flexible, self-service online quotation system only a mouse-click away
- a multidisciplinary team which works together to assess and support clients' needs
- experienced underwriters with local market knowledge and the authority to make and act on decisions
- claims professionals who work closely with clients and who aim to settle claims without delay
- the sound financial backing of our parent company, Liberty Mutual Insurance.

Liberty Mutual is a Fortune 100, Standard & Poor's 'A' (strong)-rated company that was founded in 1912. Today, it employs over 50,000 people in over 800 offices worldwide. As a mutual, LIU's focus is to remain financially stable in order to be able to pay our policyholders' claims. Backed by the financial strength of our parent company, and with our proven track record, experience and stability, we are confident in our ability to support our clients every step of the way.

Want to know more?

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