

EXTREME RISK LIFE & PERSONAL ACCIDENT



Extreme Risk - Life & Personal Accident

C J Coleman has a wealth of hands-on experience, expertise and knowledge in providing both insurance and risk management products in the war and terrorism sector. We have answered the needs of companies, groups and individuals, operating in hostile environments, be they areas of natural disaster, war zones, or areas blighted by political instability and unrest.

Background and profile

Whilst insurance is the key foundation for any client we go further and provide a full consultation service. Our team have acted as embedded risk managers to some of the largest State and Defence Contractors operating largely in Iraq, Afghanistan and Somalia. Our role included acting as 24/7 emergency first responders on over 500 worldwide medical and security evacuations.

This invaluable experience has enabled us to understand the unique demands of extreme risk operations from the placement of the front end insurance to the pro-active management of safe repatriations and the payment of often complex claims.

We do not step away at insurance placement stage and pride ourselves in taking an active role when you need us most.

Two examples of our capabilities:

Extreme Risk Accident & Health Policy

C J Coleman has designed an extreme risk insurance coverage that offers far wider benefits than standard Accident and Health covers. It meets the hazardous perils employees face working in hostile regions. It provides relevant benefits that respond to the actual and wider claim incidence particular to persons operating in such environments – death and disability coverage is fundamental but on its own is not enough.

This policy meets the inherent exposures by providing:

1. Partial Disability and % sum of benefits for lesser injuries such as finger and thumb amputations
2. Emergency Medical Expenses from accident and illness and to include tropical diseases
3. Coma Benefit
4. Cosmetic Burns and Disfigurement Benefit
5. Special Adaptation Benefit - pays for adapting vehicle or house following disability
6. Special Counselling Benefit- can include for PTSD
7. Kidnap Benefit (not ransom) paid to kidnap victim or family per day of kidnap for first 50 days.
8. Exposure Benefit
9. Search and Rescue Benefit

Medical & Security Emergency Evacuation Consultancy

This provision is perhaps the truest form of life cover and at its most basic delivers on a company's duty of care and responsibilities to their staff and human capital.

Insurance alone may not be enough. Whilst business travel insurance and the evacuation cover it gives may provide risk transfer for some of the costs involved, in its simplest form it may only answer to pre-specified events and triggers.

Do you have the right travel risk management processes and cover in place before, during and after an employee's trip?

To answer these needs we can:

1. Provide an in house 24/7 response team and design and stress test your evacuation protocols.
2. Mitigate travel risk prior to and during travel through pre-travel awareness and trip tracking.
3. Deliver a concierge level of service and retained access to a 24/7 facility that does not switch off and is not defined by a strict insurance event.
4. Select and appoint the best Emergency Assistance Provider for your needs.
5. Provide full travel risk measures to address the full life cycle of business travel

Key Areas of Experience and Specialisation - Life and Personal Accident

We have excellent working knowledge and experience in the Extreme Life and Personal Accident arena. This expertise coupled with strong Insurer relationships means your insurance requirements will be fully addressed at the most competitive pricing. Below we have listed a number of areas of experience and specialisation which offers an insight into our capability, a list which is by no means exhaustive.

Areas of Experience by Sector	Areas of Specialisation
Aviation Operations and Maintenance	Personal Accident and Disability, including for hazardous occupations, war and terrorism cover
Civilian Police Training and Law Enforcement	Life, Group and Voluntary including war and terrorism cover
Construction and Development	Medical Evacuation and Repatriation
De Mining	Political and Natural Disaster Evacuation
Drug Interdiction and Eradication	Business Travel Insurance
Frontline Linguistic Translators embedded with U.S. Marine Corps	Kidnap & Ransom
Logistics and Infrastructure	Expatriate Healthcare
Mining and Heavy Industry	Travel Tracking and pre-travel awareness and screening
NGO's and IGO's	Critical Illness
Personal Protection and Embassy Support	Worker's Compensation and Defence Based Act (DBA)
Private Maritime Security	Credit Card Personal Accident & Travel
UN Operations	Academic Guard Programme



Why C J Coleman?

We offer assistance for risk assessment and match our clients' needs with the right protection.

Our long standing relationships within the London market enable us to access the best possible rates and coverage. This, combined with our hands on approach and experience in the field, allows us to structure tailor-made coverage for clients.

Our wide geographical experience will ensure that your needs are always catered for regardless of the location.

We only access 'A' rated Insurance carriers, giving you the reassurance of being protected by strong financial security and stability.

Our Expertise

Our team is led by Will Edlin who has 14 years experience as an Accident and Health broker. In this role, he has specialised in the extreme risk sector and managed one of the largest direct war and terrorism insurance risks placed in Lloyd's, acting as first responder for medical and security evacuations. Will has also provided crisis response as an embedded risk manager for a global defence contractor where he was responsible for 20,000 employees.

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C J COLEMAN

Contemporary Thinking Traditional Values

C.J. Coleman and Company Limited Trading as C J Coleman

Registered in England at Portsocken House, 155 Minories, London, EC3N 1BT.

Registration Number 1135419.

Authorised and Regulated by the Financial Conduct Authority of the United Kingdom.