Comprehensive cover for accidents and illness, with access to the world's leading medical experts.

Accidents and illness can have a sudden and unexpected impact on your livelihood and your family. Let AHI protect what matters most to you.

You can take steps to protect against the inconvenience and financial loss that comes with being off work. AHI's Personal Accident and Sickness policy is carefully designed to protect you and your loved ones, so you can focus on what matters most.

If you have an accident or illness and can't return to work, our policy can help cover the costs of your lost income and business expenses for up to two years. Or in the case of disablement or death, our policy can pay a lump-sum benefit to use however you, or your beneficiaries, choose. We can even cover you 24 hours a day, seven days a week, anywhere in the world.

So whether you're running a small business, or a multinational one, it pays to have market-leading insurance cover on your side.

Best Doctors

Through our partnership with Best Doctors, you and your immediate family have access to the world's leading medical specialists and in-depth medical information from the comfort of your own home.

The Best Doctors expert database houses more than 53,000 specialists.

As an AHI Personal Accident and Sickness policyholder, you can discuss your condition with the Best Doctors team and even request a second opinion.

An interactive online symptom checker and an online encyclopaedia give you instant access to the medical information you need.



24-hour worldwide cover option

Protect what matters most with global cover, 24 hours a day, seven days a week.

Lump-sum benefit

If the unthinkable should happen, your loved ones are protected against financial loss with a lump-sum payment depending on your level of cover.

Weekly benefits payment

If you're unable to return to work, you're supported with ongoing weekly payments for up to two years (104 weeks) after your accident or illness.



Broad range of occupations

AHI offers cover for a range of professions, including self-employed or business owners.

Why AHI?

When you choose AHI, you get an expert team of specialists dedicated to protecting what matters most to you, who will work around the clock to support you if trouble should strike. It's the AHI advantage.

- Our underwriting and claims performance standards are externally focused and written with your needs in mind.
- We audit our work against our performance to ensure we're delivering you the best possible service.
- Our products have broader scope to suit some of the most unique needs.
- AHI is a Tokio Marine Group company, so you know you're in the safe hands of one of the world's largest insurers.

To find out more about AHI's Individual Personal Accident and Sickness policy, please visit ahiinsurance.com.au