



ACCIDENT & HEALTH

BTA 360SM. Business Travel Accident Insurance for Life Sciences



Philadelphia. Arriving for a regional sales conference, Carole discovers her luggage is missing...

Barcelona. On the way back to his hotel after a long day at a research symposium, Matt stops at an ATM and reaches for his wallet...

Kenya. Paula feels growing nausea and headache; her vision starts to blur...

São Paulo. As Stephen leaves the clinical trial site, he sees angry crowds confronting riot police...

Glenwood Canyon. Driving to his next sales appointment, Brian sees the semi-tractor trailer ahead start to jackknife...

When you send your employees on the road, in the sky, anywhere in the world...

Do what you can: BTA 360SM.

As business activity expands, staff, scientists and salespeople spend more time on the road... and the risk of travel accidents and emergencies can increase.

Health, life and Workers Compensation insurance may not cover the risks sufficiently – and in some cases won't cover them at all.

Business Travel Accident Insurance from Chubb Accident & Health can help fill coverage gaps, at home and abroad, by combining three components into one cost-efficient policy:

- Travel assistance coverages and services, which range from lost luggage and identity theft assistance to medical and legal referrals, emergency transportation, and even dispatching medical specialists.
- Medical Evacuation, Repatriation and Out-of-Country medical coverages, that reimburse the costs for emergency treatment and transportation for injured or sick employees, then pay to bring them home.
- Traditional Accidental Death & Dismemberment coverage, which pays a lump sum for accidental loss of life, limb, sight, speech or hearing.

Additional policy options are available to address risks such as HIV or hepatitis infection, and help with the long-term costs of an accident such as rehabilitation, home and vehicle modification, or permanent disability.

THE CHUBB ADVANTAGE

- **Flexibility** – Chubb can create tailored solutions to meet the specific needs of your business. You decide who is covered, for how much and at what level of coverage each class of eligible insureds receives.
- **Transparency** – easy-to-understand products and detailed, comprehensive policies.
- **Integrity** – fast, fair, responsive claims administration, from issuing the policy to handling a claim.

- **Service** – timely quotes, competitive rates, efficient administration, and a network of offices staffed by experienced underwriters and claim specialists.
- **Competitive Rates** – single- or multi-year terms, and less administrative work for you.
- **Financial Strength** – consistently high ratings from A.M. Best, Moody's and Standard & Poor's, the leading independent analysts for the insurance industry.

CHUBB STRENGTH

When you choose Chubb, you're relying on one of the strongest carriers in the market: a specialty Accident & Health carrier with the experience and financial strength to offer rich options, broad coverages and high benefit limits at affordable costs.

Chubb partners with industry leaders in travel and identity theft services:

Chubb's Travel and Medical Assistance Provider takes care of you when the unexpected happens, anywhere in the world, providing immediate support and assistance in times of emergency and distress. Chubb's Travel and Medical Assistance Provider has handled more than 150 million cases in its 50 year history and today manages 1 assistance every 2 seconds around the world via 39 24/7 multilingual assistance centers. Services range from pre-trip intelligence and contingency planning to real-time medical case management and complex emergency evacuations.

Chubb's Identity Theft provider is a premier security, credit monitoring and identity theft protection innovator. They assist business travelers when critical documents, such as passports and credit cards, are lost or stolen. The provider helps protect the traveler's identity by dealing with government agencies, commercial issuers, and U.S. embassy or consular officers to replace or recover the documents.

Accidents are the fifth leading cause of Death – (National Vital Statistics Report Volume 58, Number 19, May 20, 2010)

An accidental death occurs every four minutes – (National Safety Council – Injury Facts 2010 Edition)

For more information, contact your insurance broker or visit us online at www.chubb.com/accident.



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