



ACCIDENT & HEALTH

BTA 360SM Business Travel Accident Insurance for Government Contractors



Off the coast of **Angola**. . .

On a remote mountain road in **Afghanistan**. . .

In **Mexico City's** legendary traffic. . .

Walking through a village in **India**. . .

In a helicopter over **Basra**. . .

Shopping in **Dubai**. . .

. . . Accidents can happen anywhere

Give your employees who work on government contracts the extra coverage they need.

Your employees, within and outside of the U.S., need an extra layer of insurance to cover themselves and their families while working in an "at risk" environment. Chubb Accident Insurance for Government Contractors can provide that peace of mind coverage, 24 hours a day, 7 days a week while your employees are under contract and working outside the U.S.

- In 2010, contractor deaths exceeded military ones in Iraq and Afghanistan. (ProPublica, 9/23/2010)
- Labor Department statistics show that U.S. Government overseas contractors reported more injuries since 2001 than U.S. troops, about 44,000 for contractors compared to 40,000 for troops. (Defenceiq.com)

IT TAKES GREAT BENEFITS TO ATTRACT GREAT TALENT

Over the past 50 years, Chubb has been working with employers to help provide superior coverage as part of a well-rounded benefits package. We understand the need government contractors have to demonstrate their concern for the safety and financial stability of each employee in a "high risk" environment.

Chubb's insurance expertise and its understanding of your business are evident in how we customize coverage. We give you easy access to specially designed insurance components and peace of mind knowing your employees are covered. Let us help you design a program for your at-risk employees. Here are a few examples of what is commonly included in our government contractor policies:

- Traditional Accidental Death & Dismemberment coverage, which pays a lump sum for accidental loss of life, limb, sight, speech or hearing.
- Medical Evacuation & Repatriation provides insurance coverage to pay the costs to evacuate your employees to the most appropriate hospital.
- Political Evacuation evacuates your employees to the safest location in the event of political riots or hostilities.
- Travel Assistance coverages and services for emergency medical or security situations.
- Blanket War Risk is provided on all countries allowing the customer to lock into the premium up front with no additional data required throughout the year.

Other valuable benefits available include Psychological Therapy and Rehabilitation/Retraining Expenses. Each policy can be tailored to meet your specific needs.

THE CHUBB ADVANTAGE

- **Flexibility** – with over 30 benefits available, Chubb can create tailored solutions to meet the specific needs of your business. You decide, who is covered; how much and what level each class receives; when each class is covered – during business travel only or 24/7 “Business and Pleasure”.
- **Transparency** – easy-to-understand products and detailed, comprehensive policies, so you know exactly what you’re getting.
- **Integrity** – fast, fair, responsive claims administration. From issuing the policy to handling a claim, Chubb treats every customer as we would want to be treated.
- **Service** – timely quotes, competitive rates, efficient administration, and a network of offices staffed by experienced underwriters and claim specialists.
 - Chubb provides Summary Plan Descriptions to help the policyholder meet its ERISA requirements.
 - Our blanket War Risk coverage eliminates the need for quarterly or monthly audits.
- **Affordability** – 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 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.

LET’S GET STARTED. IT’S EASY.

All we need is a few pieces of information to start a comprehensive quote:

- Description of work assignment/nature of your business
- Number of employees on assignment and specific locations
- Length of each assignment
- Total travel days per year for employees to be covered that are not on assignment
- Claims history of any prior coverage

To find out more about how you can complete your benefits package for Government Contractors, contact your agent or broker.

To learn more about Chubb Accident & Health products, contact your local sales representative.

Phone: (877) 297-4225

Email: cahsales@chubb.com



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