



ACCIDENT & HEALTH

BTA 360SM Business Travel Accident Insurance Green benefits for California businesses



Los Angeles. Sitting in traffic in the car pool lane on her way to work, Hailey sees a car approaching her very fast in the rearview mirror...

San Diego. Commuting to work on a bus, Ed tries to get work done during his travel time; however, the bus is suddenly cut off by a large tractor trailer...

Laguna Beach. Driving home from work in her eco-friendly hybrid vehicle, Mary hits a large pothole, making her lose control of her vehicle...

Now is a great time to offer California businesses and their employees additional benefits, specifically enhanced to cover their eco-friendly habits of car or van pooling to and from work! Chubb is the first insurer to offer this kind of unique protection.

You and your employees are likely to be eco-friendly and want to do your part in keeping the environment safe. Often, that means sharing a ride to work or driving a hybrid vehicle. It may even mean taking public transportation to work where available. Chubb has designed business insurance with special green benefits to fit your positive lifestyle choices.

With BTA 360SM your employees will receive these additional benefits designed to reward their green lifestyles while using alternative transportation on their commute to and from work!

- Car Pool or Van Pool provides coverage to your employees while they are operating or riding in a car pool or van pool and pays an additional benefit if your employee already has 24-hour business and pleasure coverage.
- Mass Transit provides coverage to your covered employees while they are using mass transit.
- Alternative-Fuel Private-Passenger Vehicle pays a benefit in addition to their Accidental Death & Dismemberment benefit if an insured suffers a covered loss while operating or riding in an alternative-fuel private-passenger vehicle.

BTA 360SM can help fill potential coverage gaps by combining three components — Travel, Travel-Related Medical coverage and Accidental Death and Dismemberment coverage — into one cost-effective policy.

Make sure you're covered with BTA 360SM.

*National Vital Statistics Report, Volume 58, Number 19, May 20, 2010
**National Safety Council – Injury Facts 2010 Edition

DID YOU KNOW?

- Accidents are the fifth leading cause of death.*
- An accidental death occurs every four minutes.**

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 received; and when each class is covered — during business travel only or 24/7 “Business and Pleasure.”
- **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.
- **Affordability** – competitive rates, single- or multiyear 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.

As with a traditional Business Travel Accident policy, you’ll receive coverage for:

- Travel assistance coverages and services, which range from lost luggage and identity theft to medical and legal referrals, emergency transportation, and even dispatching medical specialists.
- Medical evacuation, Repatriation and Out-of-country medical coverages, which reimburse the costs for emergency treatment and transportation to the nearest medical facility for injured or sick employees and then pays 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 political unrest and help with the long-term costs of an accident such as rehabilitation, home alteration and vehicle modification, or accident-related permanent disability.

CHUBB STRENGTH

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

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

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