When you consider that an accidental death occurs every four minutes* — employees have reason to worry.

Fortunately, you can help protect employees and their families from the loss of income in the event of an accident. Offer them Voluntary Accidental Death and Dismemberment (AD&D) insurance from Chubb. AD&D is an employee-paid benefit program offered as standalone coverage to employees, spouses and dependent children, regardless of their medical history.

- Cash benefit – AD&D pays the employee and his/her beneficiaries a lump sum of money for accidental loss of life, limb or permanent injuries regardless of any other insurance they may have.

- Round-the-clock coverage – AD&D provides insurance protection 24 hours a day, 7 days a week, anywhere in the world.

- Affordable – Because AD&D is offered through a group plan, the rate for coverage can be substantially lower than the cost of similar insurance that is purchased individually.

- Customizable – Several benefit options can be added to the core plan to fill your employees’ unique needs, including Education Expense, Child Care Expense, Home Alternation or Vehicle Modification, Spouse or Domestic Partner Employment Training Expense, Medical Evacuation and Repatriation.

THE CHUBB ADVANTAGE

- **Flexibility** – Chubb can create tailored solutions to meet the specific needs of your business. You decide who is covered; 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 for financial strength 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 A&H carrier with the experience and financial strength to offer rich options, broad coverages and high benefit limits at affordable costs.

**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).


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