



ACCIDENT & HEALTH

Accident and Sickness Indemnity Plan from Chubb



Melanie knew she felt sick but didn't realize she would need to be in the hospital for two weeks and out of work for a month.

Irene receives a diagnosis that she has a life-threatening disease and will have to be hospitalized. While she has health insurance the deductibles she incurs are significant.

Eric is severely injured doing yard work and ends up in the hospital for nine days.

How attractive is a plan that pays cash benefits for each day of hospitalization that can be used in any way, whether it's for an accident or a sickness?

In today's market, it's very appealing.

Even with a comprehensive medical benefit package, many individuals may still be responsible for paying deductibles, co-pays and other expenses. Now there's a plan that will provide cash benefits in the event of a hospital stay due to an accident or sickness.

Chubb Accident and Sickness Hospital Indemnity Plan can cover some of the costs associated with a hospital stay and may provide extra coverage to help with expenses that a primary health plan won't cover. This plan provides cash benefits for each day an insured is in-hospital that can be used as the insured chooses, such as paying for deductibles, mortgage, rent or other bills – a critical option for those on a tight budget.

GOOD FOR BUSINESSES, ORGANIZATIONS AND INDIVIDUALS

- Attractive option to fill gaps in existing medical coverage
- Affordable enhancement to complement employee benefits
- Standalone program to supplement other coverages, issued on a voluntary basis

KEY FEATURES

In-Hospital Benefit – an insured receives a daily cash benefit for each day of hospitalization, after any elimination period, due to an accident or sickness.

Chubb Accident and Sickness Indemnity Plan can be customized with additional benefit options such as Intensive Care Unit; Recuperation; Patient Comfort Expense; or Loss of Income Benefit.

SAMPLE PLAN FOR AN INDIVIDUAL EMPLOYEE/MEMBER:

- In-hospital benefit – daily benefit amount of \$250
- Intensive care unit benefit – daily benefit of \$250
- Recuperation benefit – daily benefit amount of \$250

THE CHUBB ADVANTAGE

As always, when you insure with Chubb, you get the added benefits of:

- **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 for financial strength from A.M. Best, Moody's and Standard & Poor's, the leading independent analysts for the insurance industry.

Provide an opportunity for your employees or group members to help protect themselves and their family from financial risk in the event of a hospitalization as the result of an accident or sickness.

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



Chubb Group of Insurance Companies

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