

CHUBB®

Accident Medical Expense (AME) Insurance

Helping Cover Out-of-Pocket Medical Costs



Unexpected accidents can happen anytime, anywhere — leaving individuals and families facing significant out-of-pocket medical costs. Accident Medical Expense (AME) insurance from Chubb Affinity Solutions provides valuable insurance protection, helping to supplement a major medical plan by covering out-of-pocket expenses resulting from accidental injuries. Help your clients prepare for the unexpected with a trusted solution from a global leader in supplemental insurance.

Coverage Highlights

Supplemental Medical Expense Coverage

Pays eligible out-of-pocket medical expenses such as hospital stays, surgery, physician visits, X-rays, and ambulance services resulting from a covered accident. Benefits can be paid directly to the insured or to the provider.

Complements Major Medical

Helps reimburse medical costs resulting from an accident that are not covered by other insurance.

Broad Coverage

Includes coverage for accidents occurring 24/7 — on or off the job; at home or school; or during travel.

Simple Claims Process

Streamlined claims submission and prompt payment.

Eligibility

- Available at both the individual consumer level and at the group level. Can be offered to members of associations, organizations, or affinity groups.
- Coverage can be extended to spouses and dependent children, depending on the plan design.
- No medical underwriting required — guaranteed issue for eligible groups.

Why Offer AME Coverage?

Enhanced Insurance Protection

Helps protect against potentially high out-of-pocket medical costs after an accident.

Valuable Employee/Member Benefit

Enhances your clients' benefits package, supporting recruitment and retention.

Customizable, Turnkey Solution

AME coverage can be offered to individuals via our [Insure Your Way](#) platform, which makes it simple for you to design, customize, and offer supplemental accident and health insurance plans directly to your clients. This solution features a digital co-branded enrollment platform plus full-service claims and customer support.

Backed by Chubb

Leverage the strength, stability, and claims expertise of Chubb — one of the world's largest and most respected insurers.



The majority of individuals who have invested in supplemental health coverage, like AME insurance, are seeing the value in this additional insurance protection.

6%

annual increase in out-of-pocket healthcare spending in 2025¹

89%

agree that their supplemental health plan is a valuable investment in protecting them financially²

92%

believe that they receive value for their monthly premium paid for their supplemental health plan²

The Advantages of Doing Business with Chubb

Innovation



We are solution-oriented professionals with specialized industry knowledge and an entrepreneurial business philosophy that allows us to remain flexible in finding the right solution for our customers.

Superior Service



We have over 35 years of experience in the supplemental health insurance market, with dedicated account managers and business development experts offering program design expertise and personalized support.

Underwriting Expertise



We approach underwriting with discipline, precision, and consistency. As a result, Chubb's underwriting performance provides stability for customers and shareholders.

Claims Excellence



Chubb is committed to providing honest, fair, and reasonable judgment in handling claims and delivering an excellent customer experience. Our skilled benefits administrators and claims specialists are conscientious about every detail in the most personal way possible and have demonstrated an exceptional ability to meet our customers' needs and process claims quickly.

Empower your clients with the supplemental insurance protection they need. Contact AffinitySales@chubb.com to learn more about our AME solutions.

1. Health Affairs, "National Health Expenditure Projections, 2024-33," 2024. <https://www.healthaffairs.org/doi/10.1377/hlthaff.2025.00545>

2. AHIP, "New Survey: Millions of Americans Say Supplemental Insurance Plans Deliver Financial Peace of Mind," 2022. <https://www.ahip.org/news/press-releases/new-survey-millions-of-americans-say-supplemental-insurance-plans-deliver-financial-peace-of-mind>