



CHUBB®

Guild Travel Accident Insurance

Guild members—from actors, writers, and directors to performing artists and crew members—work hard to entertain and capture the imagination of America and the world. With these creative pursuits come unique perils and risks, like on-set accidents and incidents or unexpected illnesses that occur while traveling for production. Additionally, many guild collective bargaining agreements require organizations to provide travel accident insurance coverage for guild members whom they employ.

At Chubb Accident & Health, our Guild Travel Accident plans are designed to help these organizations and production companies provide valuable insurance protection for talent and crew, mitigate risks, and comply with coverage requirements. Our plans enable organizations to demonstrate their commitment to the safety and well-being of guild members with coverage that can be customized to members' specific needs.

Eligibility

Our Guild Travel Accident policies have been designed to provide coverage for various types of members, including:

- ▶ Performing artists, including actors and voiceover artists
- ▶ Crew/camera operators
- ▶ Writers, directors, and producers

Note: Both union and non-union guild members who are working for an organization are eligible for coverage.

When Does Coverage Apply?

- ▶ Insureds are covered while traveling for the purposes of guild activity (including development, scouting, filming, etc.) and extraordinary (hazardous) guild activity.
- ▶ Business travel coverage is provided for all non-union employees.
- ▶ If out-of-country medical coverage is purchased, these benefits apply only when the Insureds are traveling outside of their home country for production-related activities.



Our Guild Travel Accident plans do not include drug, alcohol, or narcotics coverage exclusions.

Claim Scenario 1

A fatal helicopter crash occurred during the filming of a series, resulting in the loss of three lives: the pilot, co-pilot, and an actor. All three individuals were members of SAG-AFTRA and were loaned out to the production company.

According to the SAG-AFTRA Collective Bargaining Agreement, if a performer travels by helicopter, the producer is required to provide Accidental Death & Dismemberment insurance in the principal sum of \$350,000. Chubb's Claims team responded and made a \$350,000 payment to each designated beneficiary of the three deceased union members. This lump sum was paid in addition to benefits from other coverages, including Workers Compensation or Life policies.

Claim Scenario 2

A cast member who is a US citizen fell ill with a virus while filming a production in Mexico. He received initial treatment from a local doctor; however, the doctor suggested that he return to the U.S. for further treatment due to his prior history of respiratory problems.

While the production company had a Foreign Voluntary Workers Compensation policy in place, it failed to cover medical costs associated with off-set sickness. Chubb's Guild Travel Accident policy incorporated coverage for such costs, offering \$1,000,000 for Medical Evacuation & Repatriation and \$250,000 for Out-of-Country Medical. Chubb's travel assistance provider coordinated the cast member's return to the U.S. Transportation and medical costs were billed directly to our travel assistance provider, ensuring prompt resolution of the claims for the cast member and production company.



Why Offer Guild Travel Accident Coverage?

- ✓ Helps meet collective bargaining agreement requirements for guild members.
- ✓ Provides supplemental benefits to non-union employees.
- ✓ Part of an overall risk management plan that may help the production company meet its duty of care.
- ✓ Fills gaps in and helps enhance statutory coverages, such as Workers Compensation. Benefits are paid in addition to other insurance lines.
- ✓ Provides benefits for accidental injuries as well as sudden sicknesses that occur while union and non-union employees are traveling outside of their home country.

Contact Us for a Quote

Name:

Title:

Phone:

Email:

Coverage Highlights

Out-of-Country Medical & Sickness Expense

Helps pay out-of-country medical expenses resulting from an accidental injury or sickness. Only applies while Insureds are traveling outside of their home country/country of permanent residence.

Accidental Death & Dismemberment

Pays lump sum benefits if a covered accident results in loss of life, limb, sight, speech, hearing, or paralysis.

Medical Evacuation & Repatriation

Includes emergency medical transportation, medical evacuation, or repatriation benefits. Also includes traveling companion assistance, return of dependent child, or visit by a family member or friend.

Temporary Total Disability (For Class 1 Union Employees Only)

Pays a weekly benefit amount for a period during which an accidental bodily injury prevents the covered member from performing the substantial and material duties of their occupation. (Condition/injury must be medically determined and member must be in the continuous care of a physician.)

Other Benefits Available:

- Political Evacuation
- Natural Disaster Evacuation
- Can also provide coverage for guests/family members of covered employees

The Advantages of Doing Business with Chubb

Innovation

We are solution-oriented professionals who use our specialized knowledge of the entertainment market to find the right solution for you.

Superior Service

We have over 35 years of experience in the accident insurance market, with dedicated regional underwriting hubs and business development managers offering local 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 Accident & Health is committed to providing honest, fair, and reasonable judgment in handling claims and delivering an excellent customer experience. Our skilled 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.

The claim scenarios described are hypothetical and are offered solely to illustrate the types of situations that may result in claims. They are not based in actual claims and should not be compared to an actual claim. The precise coverage afforded is subject to the terms and conditions of the policy as issued.

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