

## Full Occupational Hazard & Business Travel Accident



Employees across many industries--including manufacturing, construction, healthcare, and energy--remain committed to performing hazardous, onsite work despite transportation challenges, difficult working conditions, and the potential for civil and political unrest. To help retain these critical employees as well as hire new talent in a competitive labor market, employers must match the level of coverage offered with the risks taken as well as employees' specialized benefit needs.

Chubb's Full Occupational Hazard and Business Travel Accident coverages offer employers a robust way to address their unique exposures, as these higher-hazard industries oftentimes blur the lines between travel and routine occupational risk. Our tailored solutions wrap around and fill gaps left from other lines of coverage such as Workers Compensation, Defense Base Act, or other occupational coverages.

Employees who work in the following industries may benefit from this coverage.



Manufacturing



Construction



Healthcare



Energy

### Coverage Highlights

#### Occupational Accidental Death & Dismemberment (AD&D)

- Lump sum AD&D benefits while working
- Provides extension of coverage for employees injured on premises while performing their duties
- This coverage is in addition to Business Travel Accident benefits

#### Business Travel Accident

- Lump sum AD&D benefits while traveling on business
- Medical Evacuation and Repatriation
- Ambulance
- Rehabilitation
- Psychological Therapy



## How This Coverage Can Pair with Workers Compensation

Workers compensation pays medical costs and replaces wages when employees are injured on the job. But it's often not enough to ensure that employees can receive the appropriate support in the event of a serious accident.

Supplemental benefits — such as those provided by our Business Travel Accident and Occupational coverages — can help individuals cover expenses, immediate or otherwise.

For example, Workers Compensation salary payments are limited to statutory benefits paid out over time. Chubb's AD&D benefit, however, provides an immediate lump-sum payment. Our coverage can also help to fill gaps related to who is covered and when the coverage applies, and offers extra benefits in terms of out-of-country medical and travel assistance services.

## Key Competitive Advantages

- Customizable AD&D Limits
- Robust Industry Appetite
- Product & Distribution Depth

### Claim Scenario

#### **An Indiana gas station employee is shot and killed in a robbery attempt while working alone on an overnight shift.**

The employee was earning \$35,000. Workers Compensation death benefits in Indiana would pay a maximum of two-thirds of wages below \$1,170 per week to beneficiaries. This is the equivalent of \$448 per week for a maximum of 500 weeks.

An accidental death benefit of \$100,000 was paid to his beneficiaries.

The claim scenario described is hypothetical and is offered solely to illustrate the types of situations that may result in claims. This is 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.

## 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 clients.

### Superior Service

As a premier provider of multinational services, Chubb takes advantage of cutting edge technology to maintain instant connectivity with our global network and to keep up-to-date on the rapidly changing regulatory environment.

### 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.



## Contact Us for a Quote

Please reach out to your local Chubb Business Development Manager.

Name:

Phone:

Email:

We ask that you be prepared to provide the following information:

1. Name and address of group
2. SIC Code
3. Number of employees
4. Business travel days

Based on this, Chubb will review and work to issue a bindable quote within a week.

### What the Client Receives When Binding a Quote

Chubb will issue a single insurance policy to the employer group that will cover all employees on a blanket basis for eligible losses due to an accident. This policy is payable with a single annual premium payment. Claims contact information is provided for the insured or policyholder to file a claim.

**Chubb. Insured.<sup>SM</sup>**