

# Accident Insurance



## Craft and Customize Accident Solutions for Your Clients



### **Choose Chubb—Custom Solutions for Today’s Employers**

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Chubb gives you the flexibility to craft custom insurance solutions using innovative benefits designed for today’s employers.

Our approach to Accident insurance features new benefit solutions to address the out-of-pocket costs of unexpected accidents. Built for today’s employer and its employees, Chubb Accident offers innovative benefits for Telemedicine Services, Pain Management, Post Traumatic Stress Disorder, Gunshot Wounds, Occupational Accidents, Wellness and so much more.

### **Innovation that Pays Employees More**

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In addition to everything you expect from an Accident product, Chubb’s **Sports Package** gets to the heart of why employees want Accident insurance—to help pay for sports-related injuries. Chubb’s Sports Package increases benefits 25% for each accident resulting from participating in organized sports, up to \$1,000 per person, every year.

**Telemedicine Services Benefit** means employees no longer need to leave their home for a doctor visit. Benefit pays for video or audio consultation with a physician regarding a covered accident.

Chubb’s industry leading **Rehabilitation Package** now includes benefits for Rehab Admission, Confinement, and Recovery; Physical, Occupational, and Speech Therapy; Pain Management; Residence/Vehicle Modification; and PTSD.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by the following U.S. based Chubb underwriting companies: ACE Property & Casualty Insurance Company and Combined Insurance Company of America.

# Craft Your Accident Plan

Accidents happen every day. With Chubb, you can help your clients protect their employees from the unexpected costs of accidental injuries.

## Step 1. Customize Emergency Care

Employers can choose benefit amounts for each type of initial treatment to drive utilization and support gaps in employee medical coverage. Available in \$25 increments.

- Telemedicine
- Doctor's Office
- Urgent Care
- Emergency Room

## Step 2. Hospital Care & Follow-Up

Employers can align Hospital Admission and Confinement benefits with medical plan deductibles; and Follow-up and Therapy Visits with medical plan copays. Hospital groups can add extra benefits when employees use a named hospital group.

## Step 3. Add Optional Benefits

**Occupational Accident** There are unfortunate risks of accidental exposure to infections in health care and law enforcement industries. This benefit pays for a positive test result for Hepatitis B, C, or D, HIV, MRSA, Rabies, Tetanus and Tuberculosis when contracted at work as a result of a covered accident.

**Accidental Death & Common Carrier Benefits** up to \$100,000 (2x or 4x the benefit for Common Carrier)

**Specialty Benefit Package** (in increments of \$25 up to \$200)

- Chiropractic Care
- Family Care
- Outpatient Surgery

**Catastrophic Accident Benefits** up to \$200,000

**Non-Occupational Disability** up to \$1,500 per month

**Wellness Benefit** Promote wellness by covering health screening tests. Add routine physicals, eye exams, immunizations, and well-baby care. Customize with biometrics. Choose from \$25 to \$200 per person, per year.



## How Chubb Accident Works—And Pays

Chubb Accident Insurance helps pay for the unexpected costs of an accident. It provides benefits for initial care, treatment, facility care and follow-up care.

A child is injured during soccer practice and travels to the ER by ambulance. His leg is broken. See how the benefits can add up.

<b>First Accident</b>	<b>\$ 100</b>
Ambulance	\$ 200
ER Visit	\$ 125
X-Ray	\$ 40
Fracture	\$ 1,000
Crutches	\$ 100
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
Subtotal	\$ 2,215
<b>PLUS Sports Package</b>	<b>\$ 554</b>
<b>Total Payment</b>	<b>\$ 2,769</b>

**The Sports Package increases the total benefit payment by \$554.**

This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends of the circumstances of the loss. Refer to the policy for terms and conditions.

## Key Features

**Guaranteed Issue (GI)**

**Portable**

**Level Premiums**

**Conditionally and Guaranteed Renewable Options**

**24-Hour and Non-Occupational Plans**

**Family Coverage**

**HSA Compatible**

This is only a brief description of Form Nos. C70701 and CI4059R. Refer to the certificate of insurance for specific details on benefits, exclusions and limitations that apply and may vary by state.

This is a supplement to health insurance and is not a substitute for major medical insurance.