CHUBB®
Benefits

For employees of
Nelson Mullins Riley & Scarborough, LLP

GROUP ACCIDENT INSURANCE

Good things in life happen every day, and unfortunately, accidents do, too

When accidents happen, we've got you covered

You do everything you can to stay active and healthy, but accidents can happen, especially sports-related accidents. An injury that hurts an arm or a leg may hurt your finances too. That's where Chubb Benefits can help.

CHUBB® Benefits

GROUP ACCIDENT INSURANCE

Financial protection that works for you

Accident Insurance pays cash benefits directly to you for accidental injuries and treatment that you can use to help cover out-of-pocket expenses such as deductibles and copays. Let Chubb Benefits help with your bills so you can take care of yourself and your family.

Each year, approximately 54 million people in the U.S. see a physician for an accidental injury.[1]

When you need it most

Even minor injuries can be expensive. Accident Insurance pays cash benefits when you or your family see a physician, use telemedicine, go to an emergency room, or even become hospitalized due to a covered accident. A broken arm can cost you $7,500.[2] Some people may not have enough savings to cover this cost. Chubb Benefits can help.

CHUBB® Benefits

How Accident Insurance works and pays

Our Accident Insurance includes more than 50 different benefits for covered injuries, doctor visits, treatments, ambulance rides, and hospitalization to help you pay for unexpected expenses due to accidental injuries. And since playing sports frequently leads to injuries, Chubb Benefits pays an additional benefit for injuries resulting from organized sports.

If your child breaks a leg at soccer practice here's how benefits may stack up:

Playing sports can lead to injuries and unwanted expenses. Chubb Benefits will increase your cash benefits 25% up to $1,000 per person per year for injuries resulting from participating in organized sports.

In this example, the sports package increases the total benefit payment by $783.

Ambulance	$400
ER visit	$200
X-ray	$100
Fracture	$900
Medicine	$35
Crutches	$400
Physical therapy	$500
Follow-up visits	$600
Subtotal	$3,135
Plus sports package	**$783**
Total payment	**$3,918**

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

Chubb Benefits offers protection for a wide range of accidents, not just those related to sports injuries, and this plan includes a benefit for wellness, too. And, with the first accident benefit, you will receive $100 after you report your first-covered claim to get cash benefits in your pocket fast – even before you are finished with treatment. This benefit is paid once per certificate.

NON-OCCUPATIONAL COVERAGE

Schedule of benefits

	Plan 1	Plan 2
Featured	**Cash benefit**	**Cash benefit**
Sports package Playing sports can lead to injuries and unwanted expenses. Chubb will increase your benefits 25% up to $1,000 per person per year for injuries resulting from participating in organized sports.	Additional 25% Up to $1,000	Additional 25% Up to $1,000
Wellness Helps pay for preventive care. This benefit pays annually for each covered person undergoing a covered screening test.	$150	$150
Initial care	**Cash benefit**	**Cash benefit**
Emergency room This benefit is payable for treatment received in a hospital emergency room.	$100	$200
Urgent care	$100	$200
Initial doctor visit	$100	$200
Emergency dental		
Crown	$100	$200
Extraction	$30	$65
Dentures	$100	$200
Implants	$100	$200
Ambulance		
Air	$1,000	$1,500
Ground	$300	$400
Hospital/Rehabilitation	**Cash benefit**	**Cash benefit**
Hospital admission	$1,000	$1,500
Hospital confinement (per day, up to 365 days)	$200	$300
Hospital ICU admission	$1,500	$2,000
Hospital confinement ICU (per day, up to 30 days)	$400	$600
Rehabilitation unit confinement (per day, up to 30 days)	$50	$100

Injuries	Cash benefit	Cash benefit
Burns		
Level 1	$1,000	$1,000
Level 2	$5,000	$7,500
Level 3	$10,000	$15,000
Skin graft	50% of the Burn benefit	50% of the Burn benefit
Coma	$5,000	$10,000
Disclocations (up to)	$4,000	$8,000
Eye injury	$200	$300
Fractures (up to)	$7,000	$11,900
Lacerations & Puncture wound	$20 - $500	$35 - $700
Organ loss	$1,000	$1,500
Paralysis		
Two limbs (paraplegia or hemiplegia)	$5,000	$12,500
Four limbs (quadriplegia)	$10,000	$20,000
Traumatic brain injury	$500	$500
Treatment	**Cash benefit**	**Cash benefit**
Appliance	$200	$400
Blood, plasma, platelets	$100	$200
Major diagnostic exam (CT, MRI, etc.)	$100	$200
Medicine	$15	$35
Pain management	$100	$200
Prosthetic device or artificial limb	$500	$750
X-ray	$50	$100
Surgery	**Cash benefit**	**Cash benefit**
Abdominal, cranial & thoracic	$1,000	$1,500
Hernia	$250	$500
Herniated disc surgery	$500	$750
Knee cartilage torn	$500	$750
Tendon, ligament, rotator cuff repair	$500	$750
Outpatient surgery facility service	$300	$300
Follow-up care	**Cash benefit**	**Cash benefit**
Follow-up treatment (per visit)	$50	$100
Maximum visits	6	6
Therapy – physical, occupational, or speech (per visit)	$25	$50
Maximum visits	10	10

Support	Cash benefit	Cash benefit
Lodging (per night, 100 or more miles)	$50	$100
Maximum visits	30	30
Transportation for treatment and confinement in a hospital (per round trip, 100 or more miles)	$250	$500
Maximum trips	3	3
Accidental death & dismemberment	**Cash benefit**	**Cash benefit**
Accidental death		
Employee	$15,000	$25,000
Spouse as of % of EE	$15,000	$25,000
Child as of % of EE	$7,500	$12,500
Accidental death common carrier (fare paying passenger on plane, ferry, bus, train)	2x the Accidental Death benefit	4x the Accidental Death benefit
Catastrophic accident		
Prior to age 70		
Employee	$15,000	$25,000
Spouse	$15,000	$25,000
Child	$7,500	$12,500
On or after age 70	Benefit reduced by 50%	Benefit reduced by 50%
Loss of finger, toe, hand, foot, hearing or sight		
Loss of hands, feet, sight	$15,000	$25,000
Loss of fingers or toes	$1,500	$3,000

Benefits are paid once per accident unless otherwise noted.

Rates

	Plan 1	Plan 2
Coverage	**Monthly premium**	**Monthly premium**
Employee	$16.44	$22.08
Employee + Spouse	$23.18	$34.10
Employee + Children	$26.58	$40.03
Family	$33.33	$52.05

CHUBB® Benefits

Plan features

Guaranteed issue

No medical history is required for coverage to be issued.

Renewable

Your coverage cannot be cancelled as long as your premiums are paid as due.

Portable

You can keep your coverage even if you change jobs or retire.

Family coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included.

HSA compatible

You can have this coverage even if you have a Health Savings Account.

Initial eligibility

Employee

- Actively employed working at least 30 hours per week
- Ages 18 and older

Spouse

- Ages 18 and older
- Includes domestic or civil union partner

Dependent children/grandchildren

- Ages 0 through 26
- No student status required

Exclusions and Limitations

This is accident-only insurance. No benefits will be paid for services rendered by a member of the Immediate family of a covered person.

No benefits will be paid for an Injury that is caused by, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a physician and taken according to the physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of the alcohol in the jurisdiction where the accident occurred);}.
- Participating in an illegal occupation or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);}.
- Committing or attempting to commit suicide or intentionally injuring himself or herself;}.
- Having dental treatment, except for such care or treatment due to Injury to sound natural teeth within twelve (12) months of the covered accident;}.
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;}.
- Participation in any contest using any type of motorized vehicle;}.
- No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a covered accident;}.
- No benefits will be paid for an injury incurred while working for pay or profit;}.

[1] National Safety Council, Injury Facts, 2024 [2] Centers for Disease Control Injury Center, 2025

This is a supplement to health insurance and is not a substitute for major medical or other minimum essential coverage. This document is a brief description of Form No. C70701 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

Chubb Benefits 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 company: ACE Property & Casualty Insurance Company.