



Customizable Accident solutions for your clients

GROUP ACCIDENT INSURANCE

Choose Chubb Benefits – for today’s employers

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

Our approach to Accident Insurance features new benefit solutions to help address the out-of-pocket costs of unexpected accidents. Built for today’s employer and its employees, Accident Insurance offers valuable benefits for telemedicine services, pain management, post traumatic stress disorder, gunshot wounds, occupational accidents, wellness, and so much more.

Innovation that pays employees more

In addition to everything you expect from an Accident plan, **our sports package** gets to the heart of why employees want Accident Insurance—to receive cash benefits that they can use to help pay for sports-related injuries. Our sports package increases benefits 25% for each covered 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. This benefit pays for video or audio consultation with a physician regarding a covered accident.

Chubb Benefits’ rehabilitation package now includes benefits for rehab admission, confinement and recovery, physical, occupational and speech therapy, pain management, residence or vehicle modification, and PTSD.

Key features

- Guaranteed issue (GI)
- Portable
- Level premiums
- Conditionally and guaranteed renewable options
- 24-hour and non-occupational plans
- Family coverage
- HSA compatible

How our Accident works and pays

Our Accident Insurance pays 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.**

First accident	\$100
Ambulance	\$200
ER visit	\$125
X-ray	\$40
Fracture	\$1,000
Crutches	100
Physical therapy	500
Follow-up visits	150
Subtotal	2,215
Plus sports package	\$554
Total payment	\$2,769

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.

Craft your Accident plan

Accidents happen every day. With Chubb Benefits, 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
- Urgent care
- Doctor's office
- Emergency room

STEP 2

Select hospital care and follow-up treatment

Employers can align hospital admission and confinement benefits with medical plan deductibles, and follow-up and therapy visits with medical plan co-pays. 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 and 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 benefit up to \$1,500 per month

Wellness benefit: Promote wellness by providing cash benefits for 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.

This is only a brief description of Form Nos. C70701 and C14059R. 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.

For broker use only. Chubb Benefits is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Supplemental insurance provided by the following U.S. based underwriting company: Combined Insurance Company of America, in New York, Combined Life Insurance Company of New York (Latham, NY); and ACE Property & Casualty Insurance Company. Benefits may vary by state and Exclusions and Limitations may apply.

The information in this document was prepared by Chubb Benefits and Chubb Benefits is solely responsible for its accuracy and completeness.