While no one can prevent accidents from happening, accident insurance can help prevent the financial hardships that often follow.

**BUSINESS TRAVEL ACCIDENT:**
- 24-hour worldwide insurance to, from and during business travel.
- Insures AD&D losses occurring up to a year after the accident.
- Flat or multiple of salary benefit amounts ranging from $250,000 to $1,000,000 per employee.
- 24-hour Business & Pleasure coverage available.
- Nonemployee director insurance option.
- Comprehensive benefits schedule including accidental loss of: life, limb, sight, speech, hearing, and thumb & index finger.
- Three- and five-year annual installment payment options.
- Blanket War Risk coverage available.

**Products That Enhance** - Whether supplementing other benefits or recognizing employees’ contributions to the organization, choosing accident insurance can enhance a benefits program.

**VOLUNTARY AD&D:**
- 24-hour worldwide insurance at home, work or play.
- Family coverage options.
- Convenient payroll deduction.
- No minimum group size (unless required under state law).
- Domestic partner insurance where allowed.
- Benefits include accidental loss of: life, limb, sight, speech, hearing, and thumb & index finger.
- Competitive Accidental Death benefit amounts.
- Optional benefits available.

**Basic Insurance That Is Not So Basic** - Carve-out insurance that can be expanded to provide more protection than the AD&D benefit included in a life policy.

**BASIC 24-HOUR (CARRY-OUT) AD&D:**
- Insurance that can provide broader benefits than the AD&D portion of a life contract.
- 24-hour worldwide business and pleasure insurance.
- Comprehensive benefits schedule including accidental loss of: life, limb, sight, speech, hearing, and thumb & index finger.
- Multiple-of-salary option.
- Insures AD&D losses occurring up to a year after the accident.
- Optional benefits available.

**Reinsurance That Protects** - Protects employers who self-insure their employees’ health benefits against catastrophic claims.

**EMPLOYER STOP LOSS:**
- Specific and aggregate coverage for groups ranging from 100 to 2,500 employees.
- Specific levels of $35,000 and higher.
- Various contract types available.
- Centralized underwriting and claims.
- No mandatory “lasering” at renewal.
- Access to national organ transplant network.
- Access to national centers of excellence for cardiology, oncology and neonatology.

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CHUBB ACCIDENT & HEALTH OFFERS THE FOLLOWING ADDITIONAL ACCIDENT PRODUCTS...

- **Alternative Markets** – Provides a portfolio of Accident, Travel and Property products and services to financial service organizations and affinity groups.
- **Special Risk** – Provides non-employer/employee group Accident Medical Expense and AD&D coverage for short-term and annual-term exposure.

To learn more about the above products, contact your local sales representative.

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