



Occupational Accident & Health

A CRITICAL COMPONENT TO A BEST-IN-CLASS PROPERTY & CASUALTY SOLUTION



Chubb is among the top five U.S. Workers Compensation (WC) statutory carriers by premium size. We've earned a reputation for offering industry-leading services backed by decades of experience—including loss prevention programs, prompt and attentive claim servicing, and creative approaches to structuring coverage—that can help organizations meet their “true needs” when it comes to looking out for the well-being of their employees.

Employers who need coverage that goes beyond statutory requirements can create a best-in-class Property & Casualty (P&C) solution by pairing Chubb's Occupational Accident & Health (A&H) coverage with WC. Our Occupational A&H coverage is designed to supplement and fill gaps in underlying coverages like WC and Liability to help ensure that the accident and sickness risks of an organization's employees, volunteers, and guests are handled in ways that are pre-planned and consistent with that organization's values, expectations, and strategies.

Offering A&H coverage can:

Help an organization meet its duty-of-care responsibilities for employees



Add potentially reputation-protecting coverage that can attract and retain talent



Alleviate stressful situations that could cause distractions for business leadership



Possibly defuse a litigious situation



Benefits of Pairing A&H and WC

- A&H supplements and fills gaps in WC
- A&H can be quoted leveraging WC exposure information
- Combining A&H and WC coverages with a single carrier reduces the potential for grey-area claims

A More Holistic Solution: Pairing A&H with WC

WC 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 A&H coverage — can help individuals cover expenses, immediate or otherwise, not covered by WC.

For example, WC salary payments are limited to statutory benefits paid out over time.

Chubb's A&H 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.

Examples of How A&H Supplements WC to Create a Best-in-Class P&C Solution

Insured	Situation	Incident	P&C Coverage	A&H Solution
Employee (White and Gray Collar)	Business Travel (Domestic and Overseas)	Accidental death or serious injury (e.g., primary breadwinner making an annual salary of \$125,000 dies in a car crash)	WC in his/her state of residence may pay out two-thirds of the state average weekly wage, capped at the maximum rate and subject to the state's 500 week duration limit, which equated to just \$52,000 per year for less than 10 years or \$500,000 total. This represents just a fraction of the income on which his/her family relied.	Lump-sum (no fault, no coordination) indemnity benefit (e.g., 3x or 5x salary up to \$500,000 per loss) paid to employee or beneficiary in addition to the WC benefits payable. Supplements WC and potentially mitigates a litigious situation. Allows organization to have a pre-planned and budgeted response that saves time and unexpected cost.
	Business Travel (Overseas Only)	Minor to serious injury or illness, like heart attack, stroke, etc. (e.g., employee traveling to China becomes seriously ill after checking into her hotel)	WC likely to respond to occupational accident or sickness.	A&H broadens coverage to include non-Occupational exposure and is designed to reimburse actual point-of-service costs. Standard accident & sickness medical expense benefit (e.g., up to \$250,000) responds at the point of service and coordinates with travel assistance service provider.
Employee (All Staff)	Working on Premises	Felonious assault or industrial accident leading to death or serious injury	The Occupational A&H product would pay a lump-sum death benefit to supplement the WC death benefit in the same way as noted above for a death or serious accident while on business travel.	

Note: A&H coverage can be further expanded to supplement WC with enhancements like commutation, foreign leisure travel, and 24-7 coverage.

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 underwriting 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

Please contact your Chubb WC or A&H representative for a quote.

Underwriting Information

For most clients who purchase WC from Chubb today, we can waive additional exposure reporting requirements. For those who do not currently purchase WC from Chubb, we ask that you be prepared to provide the following information:

1. Name and address of group
2. SIC Code
3. Most recent WC submission including loss experience, payroll, and job classifications
4. Business travel days

Based on this, Chubb will review and work to issue a bindable quote within a week (in most cases).

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.

The claim scenarios described here are hypothetical and are intended to show the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

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