

Participant Accident Insurance for Entertainment & Production

Entertainment is one of the most high-tech and quickly evolving industries in the United States. Chubb Accident & Health understands that with so much innovation and imagination comes unique perils and risks. From on-site injuries to contestants or cast members to incidents that occur while traveling to and from production, accidents happen.

Our Participant Accident plans are designed to help fill gaps that Workers Compensation and General Liability insurance typically don't cover. They also enable entertainment organizations to demonstrate their commitment to the safety and wellbeing of their talent and participants. Coverages can be customized to your organization's specific needs to help mitigate risks and protect your people.

Eligibility

Our policies have been designed to provide coverage for various types of production and entertainment organizations, including:

- ▶ Television Shows
- ▶ Reality TV and Adventure Productions
- ▶ Documentary Productions

Coverage is available for contestants, on-screen talent, and cast members.



It may also be available for crew members, where applicable. Please reference our Guild Travel Accident product sheet for additional information on coverages for crew members.

What's Covered?

Coverage can be provided for:

- ▶ Any activity sponsored/supervised by the Policyholder
- ▶ Trips - Day and overnight trips for purposes of production
- ▶ While traveling to and from any of the above activities
- ▶ Examples of covered activities include the following:
 - Participants on a game show are covered while filming and while on set.
 - Participants on a reality show who must travel for production are covered while traveling to and from that alternate production location.
 - Interviewees for a documentary are covered while on set and while filming.

Claim Scenarios

Situation	Risk	Action	Outcome
 <p>A reality show cast member lost their life in a single-vehicle accident when they lost control of their vehicle while filming a racing scene.</p>	<p>The cast member was not an employee of the production company, making him ineligible for Workers Compensation. Filing a General Liability claim was another option for the cast member's family, but that would have possibly entailed years of litigation and out-of-pocket expenses.</p>	<p>Chubb's Participant Accident policy effectively addressed the claim, resulting in a \$1,000,000 benefit payment* to the family of the cast member without the need for litigation to establish negligence.</p>	<p>To avoid the possibility of litigation, most production companies are required by General Liability carriers to purchase a Participant Accident policy for productions utilizing talent and/or cast members who aren't considered employees. After verifying the beneficiary and receiving the death certificate, Chubb's Claims team promptly issued the death benefit payment. The expeditious payout may have discouraged the family from pursuing additional damages via a lawsuit.</p>
 <p>Despite precautions taken by the production team, a contestant on a television show sustained multiple injuries, including broken bones, cuts, and bruises, after competing in a physical challenge.</p>	<p>The contestant's extensive injuries required immediate medical attention. She may have been able to file a General Liability claim, but faced the risk of losing the lawsuit and could have experienced an extended wait time to obtain payment for related medical expenses.</p>	<p>The contestant was transported to the nearest medical facility and received immediate medical treatment, which was entirely covered by Chubb's Participant Accident policy, resulting in no out-of-pocket medical expenses.</p>	<p>The medical facility submitted the required documentation to Chubb's Claims team, which quickly processed payment for all the contestant's medical expenses. The Participant Accident policy provided financial relief, significantly reducing the financial burden on the contestant and allowing her to concentrate on her recovery.</p>

*The standard principal sum is \$250,000, but higher benefits may be available upon request and are subject to the level of risk involved.

The claim scenarios described are hypothetical and are offered solely to illustrate the types of situations that may result in claims. They are not based in actual claims and should not be compared to an actual claim. The precise coverage afforded is subject to the terms and conditions of the policy as issued.



Why Offer Participant Accident Coverage?

- ✔ Part of an overall risk management plan that may help an entertainment organization meet its duty of care.
- ✔ Fills gaps in and helps enhance statutory coverages, such as Workers Compensation and General Liability. Benefits are paid in addition to other insurance lines.
- ✔ Provides benefits for accidental injuries as well as sudden sicknesses that occur while participating in production activities.
- ✔ Purchased by entertainment organizations to help defuse potential litigation.

Coverage Highlights

Accident Medical Expense Benefits

Help pay out-of-pocket medical expenses resulting from an accidental injury.

Accidental Death & Dismemberment

Pays lump sum benefits if a covered accident results in loss of life, limb, sight, speech, hearing, or paralysis.

Other Benefits Available:

- ▶ Permanent Total Disability
- ▶ Temporary Total Disability
- ▶ Heart and Circulatory Malfunction
- ▶ Coma
- ▶ Hospital Indemnity
- ▶ Emergency Medical Evacuation & Repatriation of Remains
- ▶ Political Evacuation
- ▶ Natural Disaster Evacuation

The Advantages of Doing Business with Chubb

Innovation

We are solution-oriented professionals who use our specialized knowledge of the entertainment market to find the right solution for you.

Superior Service

We have over 35 years of experience in the accident insurance market, with dedicated regional underwriting hubs and business development managers offering local and personalized support.

Underwriting Expertise

We approach underwriting with discipline, precision, and consistency, allowing us to provide stability and longevity.

Claims Excellence

We are committed to providing honest and fair judgment in handling claims and delivering an excellent customer experience. We also partner with the nation's leading Accident & Health claims third-party administrators.

Contact Us for a Quote

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