

CHUBB®

Participant Accident

Valuable Accident Medical Benefits
for Your Participants



Despite careful planning and precautions, accidents happen.

By putting a more comprehensive accident insurance program in place, your organization can help ensure that unexpected accidents will be handled in a way that's consistent with your values and standards.

Trips, slips, or falls in school or on the playground. A collision or sudden injury during an athletic event or game. A severe burn or injury suffered by a volunteer. An injury that occurs during a reality TV competition or an on-stage performance.

Chubb's Participant Accident coverage gives organizations simple and trusted ways to provide insurance protection for members, students, participants, volunteers, and others when the unexpected occurs. It pays medical bills when participants are injured in a covered accident and responds regardless of fault or negligence, helping fill coverage gaps that may exist with General Liability. And, when you can alleviate or potentially eliminate out-of-pocket medical expenses, participants may be less likely to take legal action against your organization.

Simply put, our coverage helps demonstrate your commitment to be there for your people and can potentially mitigate risk and protect your reputation.

At Chubb, we've built our brand on our ability to create tailored solutions for the everyday as well as the complex risks that all types of organizations face. We share your commitment to your participants' safety and well-being, and we have decades of experience in designing best-in-class Participant Accident programs.

We'll provide valuable insurance protection, so you and your participants can focus on your goals instead of the risks associated with them.

Who We Cover



Sponsoring Organization	Covered Persons
K-12 Schools (Public or Private), Vocational Schools	Students, athletes, faculty, or volunteers
Day Care, Pre-School, or Any Child Care Program	Children in care, staff members
Higher Educational Institutions	Students, volunteers, or faculty
Sports/Recreational Organizations	Athletes, managers, trainers, coaches, or volunteers
Youth Recreational Groups/Camps	Participants, campers, coaches, or volunteers
Non-Profit/Charitable/Civic Organizations	Volunteers, members
Religious/Missionary Organizations	Members or volunteers of churches, parishes, or congregations
Cultural Organizations	Volunteers, members
Entertainment/Production Companies	Non-employee/independent contractors; film or television production crew members; contestants of reality shows; or actors of TV, theater, or movie productions

When Are They Covered?

- While participating in sponsored and supervised activities on or off policyholder premises
- Option to include coverage while traveling to and from these activities

Why Offer Participant Accident Coverage?



Good-faith offering

Helps organizations demonstrate their commitment to members/participants



Valuable medical benefits

Helps pay medical bills when a covered accident occurs on premises



Fills gaps in General Liability (GL)

- Responds regardless of fault or negligence
- Can help to fill a gap in GL's "med pay" benefit with higher medical limits
- Offers broader coverage: Includes Accidental Death & Dismemberment benefit and may cover travel to/from covered activities
- GL carriers may require accident coverage



Risk & reputation management

May help reduce or eliminate a claimant's incentive to file suit

Coverage Highlights

1. Plans Tailored to Meet Your Needs and Budget

- Programs can be customized to your desired benefits and limits
- Accident medical is available on a primary or excess basis
- Deductible options are available to create more affordable premiums

2. Simple Administration & Convenience

- Group underwriting means no individual health questions asked; all members can be covered on a blanket basis

Core Plan Design

Benefit *	What It Provides
Accident Medical Expense Standard limit: \$10,000 – \$50,000	Helps pay out-of-pocket medical expenses resulting from an accidental injury. Covered services include hospital room, physician visits, ambulance, laboratory testing, radiological procedures, physical or occupational therapy, etc. Dental expense is also included for injury to sound natural teeth.
Accidental Death & Dismemberment Standard limit: \$10,000 – \$50,000	Pays a lump-sum benefit if an accident results in loss of life, limb, sight, speech, or hearing.

*Higher benefit limits are available upon request.



Additional Optional Benefits

- Catastrophic Cash for Paralysis or Coma
- Brain Damage
- Coma
- Heart and Circulatory Malfunction
- Heatstroke
- Home Alteration and Vehicle Modification
- Psychological Therapy
- Random Acts of Violence
- Protective Helmet Facemask
- Family Emergency Travel Expense
- Reconstructive Surgery
- Rehabilitation Expense
- Hospital Indemnity
- Emergency Medical Evacuation
- Repatriation of Remains



Claim Scenarios

Situation	Risk	Action	Outcome
A summer camper slipped and fell while on a hiking trail, injuring his knee.	Immediate medical treatment was required on the day of the accident as well as surgery to repair the injury.	All out-of-pocket costs due to coinsurance and deductibles imposed on the family's health plan were covered.	The camp acted responsibly and in good faith by purchasing a Chubb Participant Accident policy. The camper was able to seek appropriate care. The family was pleased that the camp's policy helped resolve their claim and prevented them from having to pay extra costs, reducing or eliminating their incentive to take legal action against the camp and allowing them to focus on the camper's recovery.
A volunteer helping to renovate homes fell off a ladder and was unconscious for a few minutes and also suffered multiple broken bones.	The volunteer was in severe pain and needed immediate medical attention to help ensure a safe recovery.	The volunteer was transported to the hospital via ambulance to be treated for the head injury and broken bones. Chubb's Participant Accident Policy covered both the ambulance cost and other treatment costs under the medical expense benefit.	Chubb's Participant Accident policy enabled the sponsoring organization to demonstrate their commitment to their volunteers' well-being. The volunteer recovered from her injuries and was not required to pay out of pocket for associated medical costs.
Members of a high school's soccer and football teams suffered severe on-field injuries during the fall sports season. A soccer player suffered a torn ACL. Just a few weeks later, a football player made a defensive tackle and was unable to get up after the play. Unfortunately, the hit had caused a severe spinal injury.	The soccer player's torn ACL required immediate medical treatment the day of the accident and would later need surgery to repair it. The football player's severe spinal injury necessitated emergency transport to a local hospital and specialized living arrangements.	For the soccer player, Chubb's Participant Accident policy covered all out-of-pocket medical costs due to deductibles and co-insurance on the family's health plan. The football player and his family received a catastrophic cash benefit of \$1,000,000 — a portion was paid up as a lump sum, with the remainder to be paid out monthly for up to 10 years.	In both instances, financial burdens for both athletes were eased so they and their families could focus on treatment, rehabilitation, and recovery. By purchasing a Participant Accident policy, the high school ensured that immediate, substantial support was available to the students and their families.
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.	The cast member was not an employee of the production company, making them ineligible for Worker's 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.	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 necessity for litigation to establish negligence.	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 are not considered employees. After verifying the beneficiary and receiving the death certificate, Chubb's Claim Team promptly issued the death benefit payment. The expeditious payout may have discouraged the family from pursuing additional damages via a lawsuit.

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.

Contact Us for a Quote

Interested in learning more about our Participant Accident coverage?

Reach out to your local Chubb Accident & Health Business Development Manager for additional information.

Name:

Phone:

Email:

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