



Voluntary AD&D Insurance

(Personal Accident Insurance)

A Highly Valued Employee Benefit

Affordable Coverage Employees and Their Families Need

A serious accident or injury can take a financial toll on employees and their families if sufficient resources are not available to pay for necessary treatment or cover other bills. With @Work Personal Accident Insurance, companies can offer affordable, around-the-clock coverage to help employees fill gaps in the event of accidental injury or death.

Valuable Accident Insurance Protection

The program provides lump-sum Accidental Death & Dismemberment benefits, with a broad schedule of benefits for loss of life, dismemberment, paralysis and loss of use. Coverage amounts range from \$10,000 to \$1,000,000 per insured and employees choose the amount needed based on their salary.

A Broad Array of Coverage Options

Companies can enhance their programs with a wide variety of riders designed to give employees the coverage they want. For example:

- Children's additional indemnity for dismemberment and loss of use
- Coma
- Common disaster
- Conversion privilege
- Day care
- Emergency evacuation
- Family income
- Group medical/dental premium continuation
- Home alteration and vehicle modification
- Rehabilitation
- Repatriation of remains
- Seat belt
- Trauma and bereavement counseling
- Tuition for children and spouses
- Waiver of premium

@Work

Personal Accident Insurance is part of @Work, a new approach to accident and health coverage that reflects our more than 40 years experience as an insurance leader and fully aligns our capabilities with the needs of corporate clients and the brokers who serve them.

Build More Attractive Benefit Packages with @Work Personal Accident Insurance

Advantages for Employers

- Controls costs since premiums are paid entirely by employees and entails virtually no administration, thanks to convenient payroll deduction
- Enhances employee benefits to help attract, retain and motivate employees so companies remain employers of choice
- Helps ease the burden of increasing employees' share of health care costs by offering them affordable accident coverage
- Provides easy, client-focused implementation and ongoing support, including:
 - Customizing enrollments to minimize HR involvement and making enrollment easier for employees
 - Tailoring employee materials to highlight the employer's role in expanding employee benefits and encourage employee participation
 - Issuing the policies
 - Providing the highest level of service to employers and employees

Advantages for Employees

- Gives employees the coverage they need, when they need it, to help offset the unexpected costs associated with accidental injuries
- Pays cash benefits directly to employees, unless they designate otherwise, in addition to any other insurance coverage
- Allows employees to spend the money for any purpose
- Provides coverage 24 hours a day worldwide, whether at work, at home, or away on business or vacation
- Offers the ease and savings of buying affordable coverage with pretax payroll deductions¹
- Coverage for spouses and dependent children also available
- Provides coverage regardless of health history
- Delivers timely, responsive claims assistance and processing

¹ Chartis does not provide tax advice. Consult your tax advisor or attorney for details.

**For more information,
including cost and coverage
details, please contact us
or visit our Web site.**

Accident & Health Division

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This document provides only a brief description of the coverages available. The Policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policy shall govern. Insurance is underwritten by [National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY;] [American International Life Assurance Company of New York, with its principal place of business in New York, NY;] [and] [AI Life Insurance Company (AI Life), with its principal place of business in Wilmington, DE]. [AI Life does not solicit business in New York.] © 2009, Chartis. All rights reserved. 0511.037 10/09