

## Accidental Death & Dismemberment Policy Enhancement



In a continued effort to better protect our clients from third-party claims while traveling or permanently located overseas, WorldSource, a division of Chartis, now automatically includes third-party Accidental Death & Dismemberment (AD&D) as a value-added coverage enhancement to all Foreign General Liability policies within the WorldRisk Foreign Commercial Package.

### Coverage

All WorldRisk Foreign General Liability policies now include AD&D coverage for third parties injured on an insureds' premises or injured by an off-premises employee activity. While traditional General Liability policy provides medical payments coverage to third parties, the added benefits of AD&D include:

- Immediate response to the financial needs of victims of a covered death or loss of limb without waiting for liability to be proven.
- Limits of \$25,000 per covered person and \$125,000 aggregate per occurrence without impacting CGL limits.
- Generating goodwill with claimants during crisis situations.

### Claim Scenarios

Here are three hypothetical examples of how beneficial AD&D could be during crisis situations\*:

- A trendy international shoe store opened a new location in a leased space overseas. During store hours, the building collapsed, causing the deaths of two customers and the loss of a leg by another during rescue efforts.

The stateside risk manager filed a claim to make WorldRisk aware of the event. WorldRisk worked with the risk manager to provide AD&D benefits to beneficiaries of the three victims. Payments would be made of \$25,000 for each of the deaths and \$12,500 for the loss of a leg for a total of \$62,500.

- A college student is participating in a college-sponsored archeological dig overseas. The professor caused a trench wall to collapse resulting in injuries which leads to amputation of one leg of the student. A waiver held the college harmless, but the AD&D endorsement paid \$12,500 to the student for the loss of one leg.
- A U.S. computer consulting company runs an internet café that is open to the public. An irate man came into the café and started shooting, killing a dozen customers before committing suicide. AD&D would pay the full \$125,000 for this occurrence, dividing it between beneficiaries of the dozen victims.

*\*The scenarios summarized above are offered only as an example. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of the policy.*

### Why Choose WorldRisk:

#### Global Network

- Owned operations
- On-the-ground contacts
- Local intelligence
- Presence in emerging markets

#### Claims Capabilities

- Payments made in-country
- Proven specialist network
- Best-in-class crisis response

#### Value-Added Services

- Technological efficiencies
- Account management
- Educational resources

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## Coverage Benefits

- Clients have the flexibility to choose nine different coverages under one insurance portfolio with one minimum premium and one invoice.
- Two and three-year policies are available.
- Our internal system platform allows clients to:
  - > Receive a trip travel quote within one business day of receiving the application
  - > Receive an electronic policy within one business day of binding
  - > Enjoy a streamlined renewal process
- Where required, locally admitted policies can be provided throughout Chartis' owned global network which currently serves clients in over 160 countries and jurisdictions.
- Limits and premiums are available in either U.S. or Canadian Dollars.

## Service Benefits

- Clients can have immediate access to the resources needed to manage a man-made crisis event through CrisisResponse®, added by endorsement to General Liability coverage.
- The 24-hour, 365-day emergency medical and travel assistance services of Travel Guard are available to clients if an employee gets sick or injured while overseas.

## Claims Benefits

- WorldSource claims specialists offer clients specialized support for a variety of claims throughout our claims offices in New York, Dallas, Dubai, Istanbul, San Juan, Croydon and Manchester.
  - > Further claims support is given by the Chartis worldwide network of 345 claims offices around the world
- We have the ability to remit foreign currency bank transfers to more than 180 countries in over 135 currencies when paying claims.

## Target Classes

- Foreign Exporters and Importers
- Manufacturers
- Higher Education Institutions (study abroad programs, foreign travel)
- Non-Profit Organizations
- Energy
- Entertainment
- Service Companies (engineering, consulting, researchers)
- Specialty Trade Contractors
- Financial Services
- Many Other Classes Available



Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com).

All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.