VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE FOR MEMBERS OF PARTICIPATING MEDICAL SOCIETIES

Accidents or serious injuries can happen suddenly and unexpectedly. If they do, a voluntary Accidental Death & Dismemberment (AD&D) insurance policy can help ensure that you and your family have access to monetary support to adapt or recover after a covered accident.
Plus, these benefits are paid in addition to other insurance coverage, so they can help fill gaps or further strengthen your level of insurance protection.

COVERAGE HIGHLIGHTS

- Pays covered individuals and their beneficiaries lump sum benefits if a covered accident results in a covered person's loss of life, limb, sight, speech, hearing, or paralysis.
- Supplemental insurance protection to help manage loss of income or the need to make home or lifestyle modifications.
- Limits range from $100,000 to $500,000, in increments of $50,000.

Additional Accident Benefits

- Rehabilitation Expense
- Medical Evacuation and Repatriation
- Child Care Expense
- Coma Benefit
- Home Alteration or Vehicle Modification
- Seat Belt & Occupant Protection Device

KEY PROGRAM FEATURES

Eligibility

- Members under age 65 and their dependent spouses and children may elect coverage.

Value for Insureds

- Because our AD&D coverage is offered through a group plan, the rate for coverage can be substantially lower than the cost of similar insurance that could be purchased individually.

24/7 Coverage

- Insurance protection 24 hours a day, 7 days a week, worldwide.

Common Carrier Coverage

- Provides double the benefit amount for a covered accident that occurs when a covered member is in, entering, or exiting a common carrier, such as a plane, train, cruise ship, or taxi.

No Medical Requirements

- No medical exams are required - acceptance is guaranteed.

EXCLUSIONS

This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused or resulted from, directly or indirectly:

- Owned Aircraft, Leased Aircraft or Operated Aircraft - an Insured Person being in, entering, or exiting any aircraft: 1) owned, leased or operated by the Policyholder or on the Policyholder's behalf; or 2) operated by an employee of the Policyholder on the Policyholder's behalf.
- Aircraft Pilot or Crew - an Insured Person riding as a passenger in, entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.
- Illegal Acts - an Insured Person's commission or attempted commission of any illegal act including but not limited to any felony.
- Disease or Illness - an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. This exclusion does not apply to an Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.
- Intoxication - an Insured Person being intoxicated, at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.
- Narcotic - an Insured Person being under the influence of any narcotic or other controlled substance at the time of the Accident. This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.
- Service in the Armed Forces - an Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority.
- Suicide or Intentional Injury - an Insured Person's suicide, attempted suicide or intentional self-inflicted injury.
- War – a declared or undeclared War. Declared or undeclared War does not include acts of Terrorism.

This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, please contact Charles J. Sellers & Co., Inc.

THE ADVANTAGES OF DOING BUSINESS WITH CHUBB

Chubb has over 35 years of experience in the accident insurance market, with dedicated account managers. We approach underwriting with discipline, precision, and consistency. As a result, Chubb's underwriting performance provides stability for customers. Chubb is committed to providing honest, fair, and reasonable judgment in handling claims and delivering an excellent customer experience. Our skilled benefits administrators and 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.

For more information, please contact:

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