

Personal accident insurance (PAI)

PAI through Chubb provides financial protection against death or serious injury resulting from an accident. Full or partial benefits are paid, depending on the severity of the loss.

- **You only:** Elect coverage in \$50,000 increments, up to a maximum of \$750,000 or 10x your annual salary, whichever is less. Your PAI benefit will equal 100% of the total coverage amount you elect.
- **You + family:** Your spouse's/partner's PAI benefit will equal 75% of your coverage amount, up to a maximum of \$500,000. Your child(ren)'s benefit will equal 25% of your coverage amount, up to a maximum of \$25,000.

Coverage tiers	Monthly rate per \$1,000 of coverage
Employee Only	\$0.025
Employee + Family	\$0.046

