CHUBB®

For employees of Chubb

GROUP ACCIDENT INSURANCE

Good things in life happen every day, and unfortunately, accidents do, too

When accidents happen, we've got you covered

You do everything you can to stay active and healthy, but accidents can happen, especially sports-related accidents. An injury that hurts an arm or a leg may hurt your finances too. That's where Chubb can help.

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GROUP ACCIDENT INSURANCE

Financial protection that works for you

Accident Insurance pays cash benefits directly to you for accidental injuries and treatment that you can use to help cover out-of-pocket expenses such as deductibles and copays. Let Chubb help with your bills so you can take care of yourself and your family.

Each year, approximately 54 million people in the U.S. see a physician for an accidental injury.[1]

When you need it most

Even minor injuries can be expensive. Accident Insurance pays cash benefits when you or your family see a physician, use telemedicine, go to an emergency room, or even become hospitalized due to a covered accident. A broken arm can cost you $7,500.[2] Some people may not have enough savings to cover this cost. Chubb can help.

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How Accident Insurance works and pays

Our Accident Insurance includes more than 50 different benefits for covered injuries, doctor visits, treatments, ambulance rides, and hospitalization to help you pay for unexpected expenses due to accidental injuries. And since playing sports frequently leads to injuries, Chubb pays an additional benefit for injuries resulting from organized sports.

If your child breaks a leg at soccer practice here's how benefits may stack up:

Playing sports can lead to injuries and unwanted expenses. Chubb will increase your cash benefits 25% up to $1,000 per person per year for injuries resulting from participating in organized sports.

In this example, the sports package increases the total benefit payment by $747.

First accident	$100
Ambulance	$200
ER visit	$250
X-ray	$50
Fracture	$1,200
Medicine	$20
Medical supplies	$20
Crutches	$100
Physical therapy	$750
Follow-up visits	$300
Subtotal	$2,990
Plus sports package	**$747**
Total payment	**$3,737**

This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends on the circumstances of the loss. Refer to the policy for terms and conditions.

Chubb offers protection for a wide range of accidents, not just those related to sports injuries, and this plan includes a benefit for wellness, too.
And, with the first accident benefit, you will receive $100 after you report your first-covered claim to get cash benefits in your pocket fast – even before you are finished with treatment. This benefit is paid once per certificate.

24-HOUR COVERAGE

Schedule of benefits

Featured	Cash benefit
First accident Pays you $100 soon after you report your first covered claim to get money in your pocket fast – even before you are finished with treatment. Once per policy.	$100
Sports package Playing sports can lead to injuries and unwanted expenses. Chubb will increase your benefits 25% up to $1,000 per person per year for injuries resulting from participating in organized sports.	Additional 25% Up to $1,000
Wellness Helps pay for preventive care. This benefit pays annually for each covered person undergoing a covered screening test (after coverage is in force for 30 days).	$100
Initial care	**Cash benefit**
Emergency room This benefit is payable for treatment received in a hospital emergency room.	$250
Urgent care	$150
Initial doctor visit	$100
Telemedicine services With this benefit, you will no longer need to leave your home for a doctor's visit. You will receive a $100 benefit if you receive consultation with a physician for a covered accident via audio or video communication.	$100
Emergency dental	
Crown	$400
Extraction	$100
Dentures	$400
Implants	$400
Ambulance	
Air	$2,000
Ground	$200
Hospital/Rehabilitation	**Cash benefit**
Hospital admission	$1,500
Hospital confinement (per day, up to 365 days)	$250
Hospital ICU admission	$3,000
Hospital confinement ICU (per day, up to 30 days)	$500
Rehabilitation unit admission	$1,500
Rehabilitation unit confinement (per day, up to 30 days)	$250

Injuries	Cash benefit
Burns	
Level 1	$1,000
Level 2	$2,000
Level 3	$10,000
Skin graft	25% of the Burn benefit
Coma	$12,500
Disclocations (up to)	$6,240
Ear injury	$300
Eye injury	$300
Fractures (up to)	$8,400
Lacerations	$30-$500
Organ loss	$2,500
Paralysis	
Two limbs (paraplegia or hemiplegia)	$10,000
Four limbs (quadriplegia)	$20,000
Traumatic brain injury	$100

Treatment	Cash benefit
Appliance	$100
Blood, plasma, platelets	$300
Major diagnostic exam (CT, MRI, etc.)	$200
Medical supplies	$20
Medicine	$20
Prosthetics	$1,500
X-ray	$50

Surgery	Cash benefit
Abdominal, cranial & thoracic	$1,500
Hernia	$200
Herniated disc surgery	$750
Joint replacement	
Elbow	$750
Hip	$1,500
Knee	$1,000
Shoulder	$900
Knee cartilage torn	
Surgery	$750
Tendon, ligament, rotator cuff surgery	$750
Outpatient surgery facility service	$50

Follow-up care	Cash benefit
Follow-up treatment (per visit)	$100
Maximum visits	3
Chiropractic care (per visit)	$50
Maximum visits per accident	3
Maximum visits per calendar year	6
Therapy – physical, occupational, or speech (per visit)	$75
Maximum visits	10
Post-traumatic stress disorder (per visit)	$50
Maximum visits	6
Support	**Cash benefit**
Family care (up to 30 days)	$50 per day, per child in child care center
Pays benefits to help with child care expenses if you are hospitalized	
Lodging (per night, 100 or more miles)	$150
Maximum visits	30
Residence/Vehicle modification	$1,000
Transportation for treatment and confinement in a hospital (per round trip, 100 or more miles)	$600
Maximum trips	3
Accidental death & dismemberment	**Cash benefit**
Accidental death	
Employee	$25,000
Spouse	$25,000
Child	$5,000
Loss of finger, toe, hand, foot, hearing or sight	
Loss of hands, feet, sight in both eyes or hearing in both ears	$20,000
Loss of one finger or toe	$2,000

Benefits are paid once per accident unless otherwise noted.

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Plan features

Guaranteed issue

No medical history is required for coverage to be issued.

Renewable

Coverage is automatically renewed as long as you are an eligible employee, your premiums are paid as due and the policy is in force.

Portable

You can keep your coverage even if you change jobs or retire.

Family coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included.

HSA compatible

You can have this coverage even if you have a Health Savings Account.

Initial eligibility

Employee

- W-2 employees of Chubb
- Actively employed working at least 24 hours per week
- Ages 18 and older

Spouse

- Ages 18 and older
- Includes domestic or civil union partner

Dependent children/grandchildren

- Ages 0 through 26
- No student status required

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Exclusions and Limitations

This is Accident-Only Insurance. No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person. No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.

No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);
- Participating in an illegal occupation or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or
- Participation in any contest using any type of motorized vehicle.

[1] National Safety Council, Injury Facts, 2024 [2] Centers for Disease Control Injury Center, 2025

This is a supplement to health insurance and is not a substitute for major medical or other minimum essential coverage.
This document is a brief description of Form No. C70701 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by the following U.S. based Chubb underwriting company: ACE Property & Casualty Insurance Company.