

## Customized, low-cost coverage that helps families plan for the unexpected

Each year, approximately 120,000 people die due to unintentional injury, yet most people still underestimate the value of accident insurance. In fact, many don't realize how easy and inexpensive the coverage is to obtain. Corporate accident coverage is a valuable financial security option that all employers should consider as a vital part of their employees' financial protection plan.

AXIS Global Accident & Health delivers tailored corporate accident insurance coverage solutions for our partners and customers. We can customize our plans and coverages to provide the most value at a low cost for either employers or employees.

Accident insurance pays a benefit for a critical or fatal injury caused by a covered accident, and pays in addition to most other insurance available, including disability or life insurance. Because the covered loss is not related to a person's health, coverage is guaranteed with no medical underwriting required.

Low-cost coverage options for AXIS Global Accident & Health's corporate accident insurance include:

- > **Basic** (carve-out) – Employer-paid coverage offered only to employees that can pay a flat amount or multiple-of-salary benefit
- > **Voluntary** – employee-paid coverage funded through payroll deduction; available for employees, their spouses and dependent children that pays a multiple of salary or a flat or incremental amount. Spouse and dependent children coverage is a percentage of the employee's principal sum benefit. Coverage options include:
  - Employee only
  - Employee and spouse only
  - Employee and dependent children
  - Employee, spouse and dependent children

### Living benefits provide added financial protection by filling coverage gaps

Because not all covered accidents result in death, accident survivors and their families must often deal with costly bills that are not always covered by disability, life or other forms of insurance. Living benefits can help fill that insurance coverage gap by

#### Why it's important to plan for the unexpected

Accident is the leading cause of death for people aged 5 to 44 years, and the fifth leading cause of death overall.\*

paying a percentage of the principal sum benefit or an additional fixed amount when a covered accident results in a critical but not fatal injury, such as long-term or permanent total disability. Living benefits can help

pay expenses related to these injuries, no matter what other benefit payments the covered individual may receive. Living benefits can include paralysis, coma, home alteration and vehicle modification, rehabilitation, and trauma counseling.

## Additional benefits available to ease the burden of loss

While accident coverage pays a lump-sum benefit upon death, additional benefits are available as well. These benefits are designed to provide further financial assistance for specific expenses that are incurred after covered death and the loss of salary. These optional benefits can include:

- > COBRA insurance continuation expense
- > Spouse and child education
- > Burial and cremation
- > Child care services
- > Elder survivor
- > Common Accident – for surviving dependent children when both parents die in the same covered accident

These are only some of the many benefits that AXIS Global Accident & Health can make available for employers' accident coverage plans. Your AXIS sales specialist can work with you to develop a plan designed to meet specific coverage needs.

## Emergency support when traveling employees need it most

As part of AXIS Global Accident & Health's corporate accident coverage, covered employees and their families have access to our travel assistance services for emergencies that occur while traveling almost anywhere in the world, at least 100 miles from home. With a local presence in 200 countries and territories and 35 assistance centers open 24/7, these comprehensive services offer support to help travelers in an emergency. These services include:

- > Medical evacuation and/or repatriation
- > Repatriation of remains
- > Return of traveling companion and dependent children
- > Pre-trip informational assistance
- > Access to 24/7 security assistance center

\*National Safety Council's Injury Facts, 2009 edition

U.S. insurance coverage is underwritten by AXIS Insurance Company. Coverage may not be available in all U.S. states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on state laws. Travel assistance services are provided through a service agreement with Europ Assistance, USA.

Additional medical, financial, legal and communication services and online capabilities are also included. Covered travelers and their family members receive full information

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The leading causes of accidental death among all age groups are:\*

- » Motor-vehicle accidents
- » Poisoning
- » Falls
- » Drowning
- » Choking

on all of AXIS Global Accident & Health's travel assistance services available to them, as well as special ID cards giving them immediate phone and web access to these services.

### Experienced team dedicated to timely accident claims decisions and frequent communication

AXIS Global Accident & Health creates a partnership with employers that starts with a customized claims reporting

process based on company needs and continues with frequent discussions between AXIS and the employer to ensure that all information is properly communicated and up to date. Our experienced claims team works with employers to ensure timely claims decisions for employers, employees and beneficiaries during difficult times. As a result, your customers and their employees and beneficiaries can expect superior accident claims management with no surprises.

## Developing the best solutions for your accident and health needs

Corporate accident coverage is just one example of how we recognize and fulfill the accident and health insurance needs of your customers. Backed by our experienced team of accident specialists in every discipline, we move quickly to meet your needs today. And we offer the insight and flexibility to anticipate your needs for tomorrow.

Talk to your AXIS Global Accident & Health insurance sales specialist today about your customers' coverage needs, and let's develop the best solutions together.



**AXIS Global**  
ACCIDENT & HEALTH