



## BASIC ACCIDENT INSURANCE

At Berkley Accident and Health, LLC, we understand the impact to individuals and their families from serious injuries or death as a result of a covered accident. Basic Accidental Death and Dismemberment insurance is a benefit solution that pays a lump sum amount to insureds or their beneficiaries as a result of a covered accident. This coverage is provided by the employer for the benefit of its employees.

Through Berkley Insurance Companies, we will custom tailor a basic accident insurance program for groups of all sizes, including Fortune 500 companies, mid-size employer groups and small business owners.

### Coverage Features

- Worldwide, 24-hour coverage
- Comprehensive schedule of benefits includes accidental loss of life, limb, sight, speech and hearing
- Guaranteed issue coverage for the group; no individual medical underwriting
- Simplified enrollment
- Living benefits for employees permanently injured or disabled in an accident
- Access to ccSTAT, Berkley Accident and Health, LLC's critical care Specialty Treatment Advisory Team

### Coverage Options

- Principals sums from \$10,000 to \$1,000,000, with additional amounts available
- Benefits based on a flat amount or multiple of salary
- Optional benefits available, including but not limited to, paralysis, coma, seatbelt, felonious assault and critical illness
- Medical evacuation and repatriation benefits
- Travel assistance services available

This information is only a brief description of product features available under this insurance plan. Coverages are subject to conditions, limitations and exclusions as contained in the policy. Product availability and plan design may vary, or not be available, depending on state laws.

Berkley Accident & Health LLC is the U.S.-based accident and health operating entity of the W.R. Berkley Corporation Member Companies. Coverages are underwritten by StarNet Insurance Company, a Berkley Company, A+ rated by A.M. Best, Financial Size Category XV, Acadia Insurance Company in CT and Great Divide Insurance Company in MA.

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