



VOLUNTARY ACCIDENT INSURANCE

Voluntary Accidental Death and Dismemberment allows employees to purchase additional financial protection for pennies per month. Benefits are payable to insureds or their beneficiaries for death or serious injury as a result of a covered accident. A voluntary accident program provides affordable employee-paid protection with the flexibility to accommodate high limit benefit amounts.

Coverage Features

- Broad coverage options
- Employee paid coverage
- Voluntary accident benefits payable in addition to other accident insurance coverage
- Convenient payroll deduction available
- Guaranteed issue coverage for the group; no individual medical underwriting
- Living benefits for employees permanently injured or disabled in an accident
- Coverage available for family members
- Access to ccSTAT, Berkley Accident and Health, LLC's critical care Specialty Treatment Advisory Team

Coverage Options

- Principals sums available in increments of \$10,000 or multiple of earnings
- Critical illness paying a lump sum benefit at first diagnosis of the covered illness
- Optional benefits available, including but not limited to, accidental burn and disfigurement, common carrier, bereavement and trauma counseling, child survivor and waiver of premium
- Medical evacuation and repatriation
- 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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