

OCCUPATIONAL & ON-PREMISES ACCIDENT INSURANCE



THE CASE FOR COVERAGE

Every 7 seconds, a worker is injured on the job.* That's more than 4.6 million workplace injuries a year that can result in days away from work, lost wages and unanticipated medical expenses that employees may not be financially prepared to cover—and Workers' Comp may not be much help.

Some workers, including independent (1099) contractors, are not typically covered by Workers' Comp and employees who *are* covered may only receive a portion of their salary after an injury, which may result in gaps in coverage and inadequate financial support when it's needed most.

Occupational and On-Premises Accident Insurance may help to fill in the gaps and minimize the financial impact of work-related injuries by providing valuable benefits to employees and/or contract workers after a covered accident. Coverage may help to pay for medical expenses, high deductibles, co-pays, funeral expenses and other costs not paid by primary health plans, and may provide needed assistance for workers not eligible for Workers' Comp.

*<https://injuryfacts.nsc.org/work/work-overview/work-safety-introduction/>

HOW WE MEET YOUR NEEDS

Enhances General Liability coverage and may help to lower the frequency of General Liability claims and/or lawsuits, potentially reducing costs for the company.

No-fault Accident Insurance pays claims regardless of who was responsible for the accident.

Employer-paid coverage pays benefits directly to employees or their designated beneficiary after a covered accident resulting in death or injury on the job.

Simple common coverage means that you can cover all of your employees and contract workers with a single policy.

Flexible benefits and limits allow you to tailor coverage for your employees and control costs.

May help to reduce overall out-of-pocket expenses by providing coverage that may help to fill gaps in traditional health plans and may help to minimize the impact of high deductibles and co-pays.

WHO WE COVER

Berkley Accident and Health offers specialized Accident Insurance solutions designed for a variety of segments including:

- Independent Contractors
- Union Groups
- Postal Workers
- Taxis/Couriers
- Education
- Healthcare/Nursing
- Hospitality
- Public Entities
- Energy/Coal Mining
- Jewelers
- Law Enforcement
- Security Guards

Eligible groups may vary by state.

Special Risk — Berkley Accident & Health
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New York, New York 10017

 **Berkley**
Accident and Health
| a Berkley Company



COVERAGE OVERVIEW

AVAILABLE BENEFITS

- Accidental Death and Dismemberment (incl. Paralysis & Coma)
- Accident Medical Expense
- Home Alteration and Vehicle Modification
- Felonious Assault and Violent Crime
- Weekly Income Total Disability
- Heart or Circulatory Malfunction

This is not a complete list of all available benefits. Please contact us if there is a specific benefit you are interested in but do not see listed.

CONTACT US TO LEARN MORE

For more information, please contact your Berkley Accident and Health, Special Risk representative or [email us at specialrisksolutions@berkleyah.com](mailto:specialrisksolutions@berkleyah.com).

BERKLEY A&H, SPECIAL RISK

Berkley Accident and Health is a member company of W.R. Berkley Corporation, a Fortune 500 company and one of the nation's premier commercial lines property/casualty insurance providers.

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

Visit Our Websites

Company Website: www.BerkleyAH.com

Corporate Website: www.Berkley.com



This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series AH51051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa- California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa- California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at SpecialRiskSolutions@BerkleyAH.com.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.