

### THE CASE FOR COVERAGE

Whether it's an on-stage performance or film production abroad, the dynamic nature of entertainment activities can increase exposure to accidents and present unique risks.

Injuries to performers, production crews or participants can pose a potential liability exposure for organizations, especially if accident expenses are not covered by existing general liability policies and/or the injured participants are under/uninsured.

With Participant Accident Insurance, organizations can complement their general liability plans by covering accidents under a separate policy and potentially helping to fill gaps in coverage.

Additionally, for many entertainers, travel is a vital part of their careers. Whether they tour the globe or scout a new film location, travel can increase the risk of unexpected disruptions and accidents. With Travel Accident Insurance, entertainment organizations may help to protect the wellbeing and security of their travelers wherever their creative vision takes them.

### HOW WE MEET YOUR NEEDS

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

May help to reduce overall out-of-pocket expenses by providing coverage that often fills gaps in traditional health plans and helps minimize the impact of high deductibles.

**Customized plan designs** can be tailored to meet the unique needs of performers, crews, high profile entertainers, and other participants traveling domestically and abroad.

**Complementary Travel Accident Insurance benefits** may help to enhance existing workers' compensation insurance by providing evacuation and emergency medical assistance for travelers.

**24/7 non-insurance travel assistance services** offer a range of services including pre-trip information and emergency medical evacuation.

## WHO WE COVER

Berkley Accident and Health offers specialized Participant Accident Insurance solutions designed for:

- Performers and entertainers
- Theatre groups

- Musical groups
- Touring musical acts

- Film Producers
- Production crews

Eligible groups may vary by state.



a Berkley Company



#### PARTICIPANT ACCIDENT INSURANCE

#### CORE BENEFITS

- Accidental Death and Dismemberment
- Accident Medical Expense

#### **OPTIONAL BENEFITS\***

- Bereavement & Trauma Counseling
- Home Alteration & Vehicle Modification
- Paralysis

# TRAVEL ACCIDENT INSURANCE

### **CORE BENEFITS**

- Accidental Death and Dismemberment
- Emergency Medical Evacuation
- Out-of-Country Emergency Medical Expense
- Political Evacuation
- Repatriation

## **OPTIONAL BENEFITS\***

- Bereavement & Trauma Counseling
- Felonious Assault & VIolent Crime
- Home Alteration & Vehicle Modification
- Paralysis
- Safety Device

## 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

### **CONTACT US TO LEARN MORE**

For more information, please contact your Berkley Accident & Health, Special Risk representative or <u>email</u> us at specialrisksolutions@berkleyah.com.

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

This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series AH51051 and AH52051, 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.

Travel Assistance Services are provided by a third party in conjunction with coverage underwrittern by Berkley Life and Health Insurance Company and/or StarNet Insurance Company. The services provided are not insured benefits.