

## Participant Travel Accident Insurance Request for Proposal

Benefits may vary and may not be available in all states

Submission Date: _____	When would you like to receive your quote? _____
Requested Effective Date: _____	Requested Commission: _____

### Prospect Information

Name: _____		
Physical Address: _____		
City: _____	State: _____	Zip Code: _____
Website: _____	Facebook or other social media page: _____	
Please specify the dates of coverage needed: From _____ To _____		
Type of Coverage Requested: <input type="checkbox"/> Outbound <input type="checkbox"/> Inbound <input type="checkbox"/> Both (Please attach additional information on a separate sheet)		

### Description of Covered Trip and Activities

Type of Group:	<input type="checkbox"/> College / University	<input type="checkbox"/> K-12 Private School	<input type="checkbox"/> Religious Organization
<input type="checkbox"/> Volunteer / Non-Profit	<input type="checkbox"/> Camp / Clinic	<input type="checkbox"/> Common Carrier	<input type="checkbox"/> Recreational Organization
<input type="checkbox"/> Civic/Fraternal Organization	<input type="checkbox"/> Association	<input type="checkbox"/> Other (Please describe): _____	
Description of Participants: _____			
Description of Covered Activities (Please describe in detail): _____			
Do you want to include personal deviations? <input type="checkbox"/> No <input type="checkbox"/> Yes, for _____ days			
Number of Active Days (Example: Number of events, meetings, etc.): _____			
Number of Participants (Please specify by age group and coverage type):	<b>Outbound Coverage</b>		<b>Inbound Coverage</b>
	Under Age 18		
	Age 18 or Older		
	Maximum Age		
<b>Destination(s)</b>	<b>Expected Number of Trips</b>	<b>Average Number of Travelers</b>	<b>Average Length of Stay</b>

### Requested Benefits (check all that apply)

Please specify the benefit limit for the following:

☐ Accidental Death & Dismemberment \$ \_\_\_\_\_ Check here to include: ☐ Paralysis \$ \_\_\_\_\_ ☐ Coma \$ \_\_\_\_\_

#### Supplemental Out of Country Medical Expense Benefits

☐ Accident & Sickness Medical Max \$ \_\_\_\_\_ Benefit Type: ☐ Excess ☐ Primary ☐ Primary Excess \$ \_\_\_\_\_

Deductible: ☐ Corridor ☐ Vanishing Amount: \$ \_\_\_\_\_ Benefit Period: ☐ 26 weeks ☐ 52 weeks ☐ 104 weeks

☐ Home Country Extension: \_\_\_\_ day(s) / \$ \_\_\_\_\_ max ☐ Medical Emergency Guarantee Charge Expense: ☐ \$5,000 ☐ \$10,000

**Requested Benefits (continued – check all that apply)**

Check here to include: ☐ Recreational Sports Coverage \$ \_\_\_\_\_

**Additional Benefits**

☐ Medical Evacuation \$ \_\_\_\_\_ ☐ Repatriation \$ \_\_\_\_\_ ☐ Felonious Assault \$ \_\_\_\_\_

☐ Emergency Room Visit \$ \_\_\_\_\_ ☐ In-Hospital Indemnity \$ \_\_\_\_\_ ☐ Severe Burn \$ \_\_\_\_\_

☐ Bereavement and Trauma Counseling \$ \_\_\_\_\_ ☐ Security Evacuation \$ \_\_\_\_\_

☐ Additional Benefits (specify): \_\_\_\_\_

**Travel Benefits**

☐ Trip Cancellation \$ \_\_\_\_\_ ☐ Trip Interruption \$ \_\_\_\_\_ ☐ Trip Delay \$ \_\_\_\_\_

☐ Baggage and Personal Effects \$ \_\_\_\_\_ ☐ Baggage Delay \$ \_\_\_\_\_ ☐ Lost Baggage \$ \_\_\_\_\_

☐ Emergency Reunion \$ \_\_\_\_\_ ☐ Family Travel \$ \_\_\_\_\_

**Additional Services (Check all that apply)**

*Basic travel assistance services are included. Check the box(es) below to include additional services.*

☐ Security Assistance Services

☐ TRIP Portal Access – *The Travel Risk Intelligence Portal features information and tools to support travelers before and during their trips abroad. The Portal contains real-time destination-based health, security and travel-related information.*

**Unusual or Hazardous Exposures**

Are there any known concentrations, unusual or hazardous exposures to be covered? ☐ No ☐ Yes

Are there any participants whose job duties take place in moving vehicles? Examples include but are not limited to tug boats, ferries, other water carriers, and trucks. ☐ No ☐ Yes

Are there any participants whose occupational duties regularly take place off-site? Examples include but are not limited to field electric work, construction, and excavation. ☐ No ☐ Yes

Will participants engage in any of the following activities while traveling? Activities include off-road motorcycling, scuba diving, jet, snow or water skiing, mountain climbing (where ropes or guides are used), sky diving, professional or amateur automobile racing, automobile speed contests, bungee jumping, spelunking, white water rafting, surfing, parasailing, piloting any aircraft including hang gliding, mountaineering, winter sports, bungee cord jumping, riding or driving in any kind of race, willful exposure to risk (other than in an attempt to save human life), any hazardous pursuit or occupation, or flying except while flying as a passenger in a fully-licensed multi-engine passenger aircraft. ☐ No ☐ Yes

Will participants travel to any countries currently on the U.S travel ban or OFAC list? ☐ No ☐ Yes

If you have responded Yes to any of these questions, please describe: \_\_\_\_\_

**Over Age 70 Information**

*A reduction schedule will apply to all insureds over the age of 69 unless otherwise specified. This Schedule reduces benefits applicable to participants over the age of 69. Please attach a list of individuals over age 69 (including Class and date of birth) only if a reduction in benefits is to be applied to those employees over age 69.*

Would you like an age reduction schedule applied? ☐ No ☐ Yes (Please attach list of participants)

**Current Coverage**

Insurance Company: \_\_\_\_\_

**Note:** Please attach a copy of the expiring policy.

Has the current plan design been the same over the past five (5) years?

☐ Yes ☐ No

If no, please describe the benefit/plan changes from year-to-year in detail: \_\_\_\_\_

**Premium and Loss History:** Please provide the premium and paid loss information for the past five (5) years. Be sure to include the validation date for the paid claim data (Note: The paid loss data should be within 60 days of the Submission Date of this request for proposal) and attach copies of the carrier loss runs that support the paid claims data.

Date through which claims are paid: \_\_\_\_\_

Policy Year	Premium	Losses Paid	Deductible Amount	Carrier

**Producer Information**

Producer Name: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Agency Legal Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip Code: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_

Email: \_\_\_\_\_

**Note:** Business can only be bound, and commission payable, if you and your agency are properly licensed and appointed, by Berkley A&H, where required.

**Terms of Acknowledgement and Signature:** This Request for Proposal (RFP) is not a contract of insurance. No coverage is bound or afforded by this RFP. A proposal will be based on information included on or attached to this RFP. The undersigned hereby certifies that this information accurately represents the facts and that no requested information has been misrepresented, misstated, omitted, or altered. In the event that the undersigned becomes aware of facts that would have a material effect on the proposed coverage, any such facts or information must be immediately reported to carrier. I understand that if information material to the underwriting of this coverage changes, the carrier reserves the right to pursue, without limitation, an adjustment of premiums or coverage, in accordance with such correct facts or information and any other remedies available through operation of law or at equity.

**Important Notice:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**For residents of New York:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. (Fraud language varies by state, for additional state specific fraud warning language, please see below.)

**Electronic Signature:**

Title: \_\_\_\_\_

Date: \_\_\_\_\_

*Please type your First and Last Name.*

☐ I understand that checking this box constitutes a legal signature confirming that I understand and agree to the above Terms of Acknowledgement. **Please do not forget to type your name in the E-Signature section.**

Please email completed form to [SpecialRiskSolutions@BerkleyAH.com](mailto:SpecialRiskSolutions@BerkleyAH.com)

## IMPORTANT NOTICE

**For residents of California:** For your protection California law requires the following to appear on this form:

Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

A false statement in an application shall not bar the right to recovery under the Policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the Company.

**For residents of Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

**For residents of Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**For residents of Kansas:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of insurance fraud as determined by a court of law and may be subject to fines and confinement in prison.

**For residents of Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**For residents of Maryland:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**For residents of Maine, Tennessee, Virginia and Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**For residents of New Jersey:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**For residents of New Mexico:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

**For residents of Ohio and Oklahoma:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**For residents of Oregon:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

**For residents of Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**For residents of Vermont:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

This proposal is for an Accident Only Policy.

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.