

CHUBB[®]

Participant Accident Insurance

Designed for:

Seventh-day Volunteer Laborers

Underwritten by ACE American Insurance Company





Insurance protection for you and your volunteers

Why do you need this Volunteer Insurance Program?

Volunteers generously donate their time to the church. While doing so, they may face risks that may not be covered by Workers Compensation or General Liability Insurance. In the event an accident happens while they're volunteering, do what you can to help them with insurance protection. With Seventh Day Adventist participant accident insurance for volunteer laborers from Chubb, your volunteers will feel more appreciated and know that their time and wellbeing are valued.

Key Benefits

- Temporary Total Disability weekly benefit for a maximum of 52 weeks if an accidental bodily injury causes an insured person to suffer a disability that continues for at least 14 days.
- Accident Medical Expense helps pay the cost of treating an accidental injury, including Dental, Physical Therapy, and Orthopedic Expenses. Coverage is excess of all other plans, except in those states where a coordination of benefits is required.
- Medical Evacuation and Repatriation benefits that reimburse the costs for covered emergency medical transportation for injured or sick volunteers.
- Accidental Loss of Life benefit applies if an accident results in any of the following losses within one year after the date of the accident:

Accidental Loss of:	% of Benefit Amount
Life	100%
Speech and Hearing	
Speech and One of: Hand, Foot, or Sight of One Eye	
Hearing and One of: Hand, Foot, or Sight of One Eye	
Both Hands, Both Feet, or Sight of Both Eyes, or a Combination of a Hand, a Foot, or Sight of One Eye	50%
One Hand or One Foot or Sight of One Eye	
Speech or Hearing	

Accidental Loss of:	% of Benefit Amount
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Thumb and Index Finger of the Same Hand	
Uniplegia	25%

If an insured has multiple Losses as the result of one accident, the single largest Benefit Amount applicable to the Losses suffered will be paid.

- Policy Aggregate Limit of Insurance up to \$500,000 per Accident.
- Coverage includes travel directly to and from a volunteer assignment and any incidental travel while on the assignment.
- Eligibility applies to all persons of named member institution of the Seventh Day Adventist Church provided such person has been duly authorized by the local pastor, denominational conference employed individual, head elder at the local church, or recognized official or administrator of the insured institution.

Chubb Strength

When you choose Chubb, you're relying on one of the strongest carriers in the market: A specialty Accident & Health carrier with the experience and financial strength to offer rich options, broad coverages, and high benefit limits.

Exclusions

Insurance does not apply to any Accident, Accidental Bodily Injury, or Loss caused by or resulting from, directly or indirectly:

- An insured being in, entering, or exiting any aircraft that is owned, leased, or operated by the policyholder or on behalf of the policyholder or operated by an employee of the policyholder on the policyholder's behalf. This exclusion does not apply to leased aircraft which are chartered for single trips.
- An insured being in, entering, or exiting any aircraft while acting or training as a pilot or crew member. This does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.
- An insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions, or medical or surgical treatment thereof. This does not apply to an insured's bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated by bacteria.
- Suicide, attempted suicide, or intentionally self-inflicted injury.
- An insured participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority.
- A declared or undeclared war.
- An insured being intoxicated (as defined by the laws of the jurisdiction where the Accident occurs) or under the influence of any narcotic or other controlled substance, unless taken and used as prescribed by a physician.
- Any occurrence while an insured is incarcerated after conviction.

Insurance also does not apply to any Accident, Accidental Bodily Injury, or loss when:

1. the U.S. has imposed any trade or economic sanctions prohibiting insurance of any Accident or Accidental Bodily Injury or;
2. there is any other legal prohibition against providing insurance of any Accident or Accidental Bodily Injury.

In addition, the Accident Medical Expense benefit does not apply to charges and services for:

1. which the insured has no obligation to pay;
2. any injury for which Workers Compensation benefits or occupational injury benefits are payable;
3. treatment by a person employed or retained by the Policyholder;
4. treatment that is educational, experimental, or investigational in nature or that does not constitute accepted medical practice;
5. charges and services that are not medically necessary;
6. for treatment involving conditions caused by repetitive motion injuries or cumulative trauma and not as the result of an Accidental Bodily Injury.

Accident Coverage for Volunteers

Plan Design for Volunteers

Benefit	Age 16-65	Age 66-70	Under Age 16 or Over Age 70
Accident Medical Expense	\$50,000	\$25,000	\$10,000
Benefit Period	52 weeks	52 weeks	52 weeks
Claim Incurral Period	90 days	90 days	90 days
Deductible	\$0.00	\$0.00	\$0.00
Accidental Death & Dismemberment	\$50,000	\$25,000	\$10,000
Paralysis	Yes	Yes	Yes
Temporary Total Disability	Up to \$475/ week, up to 14 day elimination, 52 weeks		
Medical Evacuation and Repatriation	Maximum Benefit amount: unlimited; Hospital Admission Guaranty \$5,000 maximum; \$100 Family Travel Expense Maximum per day for a maximum of 5 days		

Contact your Account Executive Representative at Adventist Risk Management to request coverage or if you have questions about billing or premiums.

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This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by ACE American Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.

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