



# CORPORATE TRAVEL & PERSONAL ACCIDENT

Arch Insurance Group's Travel & Accident Division provides comprehensive accident solutions for employer groups of all sizes, including Fortune 500 companies, multi-national corporations, mid-size employers and small businesses. In addition, Arch offers accident programs for schools and members of groups or associations participating in sponsored activities. Our product innovation, underwriting expertise, and superior customer give Arch the unique ability to provide customized solutions for our clients.

## CORPORATE TRAVEL

The evolving global economy requires businesses to expand beyond their normal boundaries of operation, creating the need for increased business travel. With heightened awareness of the hazards associated with traveling, employers and risk managers have increased interest in this benefit package.

### Key Features

- 24-hour worldwide protection
- Customized solutions for multinational corporations
- Business travel only
- Business and pleasure
- Corporate owned or leased aircraft
- Emergency medical evacuation & repatriation
- Non employee director coverage
- Relocation coverage
- War risk
- Global travel assistance services including 24-hour multi-lingual call line, pre-trip services and emergency medical assistance.
- Business trip cancellation, interruption, and baggage delay

Additional enhancements are also available.

## PERSONAL ACCIDENT INSURANCE

Arch offers both employer-paid and contributory programs that provide financial protection to employees and their families in the event of accidental death or serious injury.

### *Voluntary Accidental Death and Dismemberment*

- Contributory plan
- Pays benefit in addition to other accident benefits
- Employee selects amount of insurance based on salary
- Purchase coverage through convenient payroll deduction
- Living benefits for Covered Persons permanently injured in an accident
- Spouse and children coverage available

### *Basic Accidental Death and Dismemberment*

- Employer paid or non-contributory
- Flat amounts of multiples of salary
- Enhanced dismemberment schedule
- Additional benefits included, typically as flat dollar amount or percentage of accidental death benefit
- Benefit options include:
  - Bereavement and trauma counseling
  - Child care center
  - Commuting
  - Education benefit
  - Home alteration/vehicle modification
  - Rehabilitation expense
  - Seat belt and airbag
  - Spouse/Domestic partner retraining

Additional options are also available.

## PARTICIPANT ACCIDENT INSURANCE (SPECIAL RISK)

Arch provides accident protection for participants, group members or students taking part in sponsored and supervised activities and events.

### Target groups

- Charitable and Non profit organizations
- Civic groups
- Religious groups
- Youth groups
- Camps
- Schools - Kindergarten through Grade Twelve (public, private and parochial)
- Youth sports teams and leagues
- Day care centers/ nursery schools - school and religious affiliated
- Clubs, including sports and non-sports
- Volunteer firefighters

### Key Features

- Accident medical benefits excess of other coverage
- Accidental death and dismemberment
- Customized plans for annual or short term basis
- Benefits may be extended to cover travel to and from an activity or event
- Emergency medical evacuation & repatriation
- May be offered in conjunction with General Liability coverage

## CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email [claims@archinsurance.com](mailto:claims@archinsurance.com).

**PRODUCT CONTACTS** CORPORATE **Carol Adams** Phone: (215) 606-1584 [cadams@archinsurance.com](mailto:cadams@archinsurance.com)

**NATIONAL CONTACTS (All Regions)**

**Carol Adams**  
 Phone: (215) 606-1584  
[cadams@archinsurance.com](mailto:cadams@archinsurance.com)

Insurance coverage is underwritten by one or more member companies of Arch Insurance Group in North America, which consists of Arch Insurance Company (a MO corporation, NAIC# 11150), Arch Specialty Insurance Company (a NE corporation, NAIC# 21199) and Arch Excess & Surplus Insurance Company (a NE corporation, NAIC# 10946). Executive offices are located at One Liberty Plaza in New York City 10006. Not all insurance coverages or products are available in all jurisdictions. Coverage is subject to actual policy language. This information is intended for use by licensed insurance producers.