



Participant Accident Insurance for Non-Profit, Religious, & Cultural Organizations

Chubb's Participant Accident coverage gives organizations simple and trusted ways to provide insurance protection for members or volunteers when the unexpected occurs. It pays medical bills when they're injured in a covered accident and responds regardless of fault or negligence, helping fill coverage gaps that may exist with General Liability or Workers Compensation. It can also provide

reassurance to members or volunteers that have offered their support, demonstrating your commitment to their well-being.

Simply put, our coverage can help your organization be there for your people and can potentially mitigate risk and protect your reputation.

Eligibility

Our policies have been designed to provide coverage for various types of organizations, including:

- ▶ Non-profit, charitable, or civic organizations
- ▶ Religious or missionary organizations, including churches, parishes, or congregations
- ▶ Cultural organizations

Coverage applies to all members or volunteers of the Policyholder. It may also be available for employees or staff members.

What's Covered?

Coverage is provided:

- ▶ While participating in sponsored activities
- ▶ While traveling on sponsored trips - day and overnight trips
- ▶ Option to include coverage while traveling to and from sponsored activities

Claim Scenarios

Situation	Risk	Action	Outcome
A volunteer helping to renovate homes fell off a ladder and suffered multiple broken bones.	The volunteer was in severe pain and needed immediate medical attention to help ensure her safe recovery.	Chubb's Participant Accident policy covered both the ambulance cost to transport the volunteer to the hospital and other treatment costs for her broken bones under the accident medical expense benefit.	Chubb's Participant Accident policy enabled the sponsoring organization to demonstrate its commitment to its volunteers' well-being; the volunteer paid no out-of-pocket medical costs.
A school's new teacher was not yet covered under his employer's medical plan. While volunteering for his church during his personal time, he and other parishioners were involved in a bus accident, leaving him with severe back pain.	Without major medical coverage, the volunteer was concerned about his ability to pay medical bills related to his injury. Since the accident occurred outside of work, he knew Workers Compensation wasn't available.	The Chubb Participant Accident policy purchased by the church provided coverage for all tests, medications, and physical therapy. The policy also provided coverage for a portion of lost wages, as the volunteer missed two weeks of work due to his injury.	Chubb's Participant Accident policy helped with the volunteer's medical expenses and part of his lost wages. As a result, the church was able to demonstrate its care for its volunteers, since it purchased a policy that went above and beyond the required statutory coverage.

The claim scenarios described are hypothetical and are offered solely to illustrate the types of situations that may result in claims. They are not based in actual claims and should not be compared to an actual claim. The precise coverage afforded is subject to the terms and conditions of the policy as issued.



Why Offer Participant Accident Coverage?

- ✔ Helps organizations demonstrate their commitment to members/volunteers.
- ✔ Fills gaps in and helps enhance statutory coverages, such as Workers Compensation and General Liability. Benefits are paid in addition to other insurance lines.
- ✔ Provides benefits for accidental injuries that might occur while your members or volunteers are performing or participating in activities sponsored by your organization.
- ✔ Purchased by organizations to help reduce or eliminate a claimant's incentive to file suit.

Contact Us for a Quote

Name:

Title:

Phone:

Email:

Coverage Highlights

Accident Medical Expense Benefits

Helps pay out-of-pocket medical expenses resulting from an accidental injury. Covered services include hospital room, physician visits, ambulance, laboratory testing, radiological procedures, physical or occupational therapy, etc. Dental expense is also included for injury to sound natural teeth.

Accidental Death & Dismemberment

Pays lump sum benefits if a covered accident results in loss of life, limb, sight, speech, hearing, or paralysis.

Other Benefits Available:

- ▶ Weekly Accident Indemnity
- ▶ Brain Damage Benefit
- ▶ Coma Benefit
- ▶ Family Emergency Travel Expense Benefit
- ▶ Heart and Circulatory Malfunction Benefit
- ▶ Heatstroke Benefit
- ▶ Home Alteration and Vehicle Modification
- ▶ Reconstructive Surgery Benefit
- ▶ Rehabilitation Expense Benefit
- ▶ Repatriation of Remains

The Advantages of Doing Business with Chubb

Innovation

We are solution-oriented professionals who use our specialized knowledge of the challenges that non-profit and volunteer organizations face to help find the right solution for you.

Superior Service

We have over 35 years of experience in the accident insurance market, with dedicated regional underwriting hubs and business development managers offering local and personalized support.

Underwriting Expertise

We approach underwriting with discipline, precision, and consistency, allowing us to provide stability and longevity.

Claims Excellence

We are committed to providing honest and fair judgment in handling claims and delivering an excellent customer experience. We also partner with the nation's leading Accident & Health claims third-party administrators.