

Non-Subscription Alternative to Workers Compensation

CHUBB



Underwritten by ACE American Insurance Company, this program provides Occupational Accident Insurance and Employers Indemnity Coverage to Employers. It is a cost effective and innovative alternative to employers who opt out of the workers' compensation system.

- Benefit Periods of 52, 104, or 156 Weeks
- Disability pays 75% of salary up to \$600/wk, after a 7 day elimination period (retroactive to first day of disability)
- Per Occurrence Aggregates up to \$10,000,000
- Annual Aggregates up to \$25,000,000

Occupational Accident Coverage

- Accident Medical Expense Benefits
- Weekly Disability Benefits
- Accidental Death, Dismemberment and Paralysis Benefits (AD&DO)

Employer Indemnity Coverage

- Combined Single Limits (CSL) from \$100,000 to \$5,000,000 per person per occurrence
- AD&D Benefit is limited to the lesser of: 10x salary, the CSL, or \$500,000
- All defense costs are paid outside and in addition to the CSL maximum.
- Deductibles from \$1,000 per person per occurrence

Additional Benefits (available as an option)

- Insurance Carrier is rated "A+" Superior by A.M. Best. This rating is an indication of the company's financial strength and ability to meet obligations to its insureds.
- Admitted Policy Form
- Available on a "reimbursement" or "pay-on-behalf of" basis
- Available through Group I or Local Recording Agents

Underwritten by: ACE American Insurance Company, Philadelphia, PA Administered by: Special Insurance Services, Plano, TX

DISCLAIMER - THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. The employer does not become a subscriber to the Workers' Compensation system by purchasing this policy, and if the employer is a nonsubscriber, the employer loses those benefits which would otherwise accrue under the Workers' Compensation laws. The employer must comply with the Workers' Compensation Law as it pertains to nonsubscribers and the required notifications which must be filled and posted.

Chubb Agribusiness

Contact

Mary Dooley

Underwriter

T 800.233.8347 ext 2726

Chubbproducts@chubbagrusiness.com

Chubb Agribusiness

www.chubbagrusiness.com

Commercial Ag

72 North Franklin Street

PO Box P

Wilkes-Barre, PA 18773-0016

T 800.233.8347

F 570.829.2060

Farm and Ranch

9200 Northpark Drive

Suite 250

Johnston, IA 50131

T 800.585.9624

F 515.559.1201

11171 Sun Center Drive

Unit 180

Rancho Cordova, CA 95670

T 916.858.8002

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