

A photograph of two young women in green athletic wear with white trim, cheering enthusiastically with their mouths wide open and arms raised. The background is a clear blue sky and a light-colored wall.

Accident

CHUBB®

Workplace Benefits

For employees of
Hudson Bay Companies



No one plans on getting injured ... but just in case, we've got you covered.

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Chubb Accident can help.

Chubb Accident pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. And Chubb Accident pays extra benefits for injuries resulting from participating in organized sports. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

Good things in life happen every day, and unfortunately, accidents happen too. When they do, we can help protect you.

Chubb Accident Benefits always include:

First Accident

Pays you \$100 soon after you report your first claim for covered benefits! If you get injured, we can begin processing your claim right over the phone so you can get cash fast.

Sports Package

Your benefits increase 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports! Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay those expenses

Rehabilitation Package

We pay cash benefits for Admission, Daily Confinement and Recovery! Whether you are released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

Here's How Accident Benefits Work:

Chubb Accident helps pay for unexpected costs of accidental injury. If your child breaks a leg at soccer practice here's how benefits may stack up:

The Sports Package increases the total benefit payment by \$659.

First Accident	\$ 100
Ambulance	\$ 400
ER Visit	\$ 200
X-Ray	\$ 60
Fracture	\$ 1,125
Crutches	\$ 100
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
Subtotal	\$ 2,635
PLUS Sports Package	\$ 659
Total Payment	\$ 3,294

This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends on the circumstances of the loss. Refer to the certificate of insurance or policy for terms and conditions.



Schedule of Benefits – 24-Hour Coverage

Initial Care	Follow-up Care & Treatment	Injuries
Ambulance	Abdominal or Thoracic Surgery \$3,000	Burns
<i>Ground</i> \$400	Appliances \$100	<i>Level 1</i> \$2,000
<i>Air</i> \$4,000	Blood, Plasma, Platelets \$600	<i>Level 2</i> \$4,000
Emergency Room \$200	Concussion \$100	<i>Level 3</i> \$20,000
Initial Doctor's Office Visit \$50	Follow-up Treatment \$50	Skin Graft 25% of the burn benefit
Urgent Care \$75	<i>Per visit, up to three visits</i>	Coma \$10,000
Emergency Dental	Lodging \$250	Dislocations
<i>Crown</i> \$600	<i>For treatment 100 miles or more away;</i>	<i>Open reduction, up to</i> \$5,500
<i>Extraction</i> \$150	<i>per night, up to 30 nights</i>	<i>Closed reduction, up to</i> \$2,750
Hospital and Rehabilitation	Major Diagnostic Exam \$100	Eye \$500
Hospital Admission \$750	<i>(CT, MRI, etc.)</i>	Fractures
ICU Admission \$1,500	Organ Loss \$5,000	<i>Open reduction, up to</i> \$7,500
Rehabilitation Admission \$750	Outpatient Surgery Facility \$25	<i>Closed reduction, up to</i> \$3,750
Hospital Confinement \$225	Physical Therapy \$50	Herniated Disc \$1,000
<i>Per day, up to 90 days</i>	<i>Per visit, up to 10 visits</i>	Knee Cartilage – Torn \$1,000
ICU Confinement \$450	Prosthetics \$2,000	Lacerations \$60-\$800
<i>Per day, up to 15 days</i>	Tendon, Ligament, or	Loss of Hands, Feet or Sight,
Rehabilitation Confinement \$135	Rotator Cuff Surgery \$1,000	<i>up to</i> \$28,000
<i>Per day, up to 15 days</i>	Transportation \$1,000	Loss of Fingers or Toes, <i>up to</i> \$3,000
Recovery \$25	<i>For treatment 100 miles or more</i>	
<i>Per day, up to seven days</i>	<i>away; per trip, up to three trips</i>	
	X-ray \$60	
		Additional Benefits
		First Accident \$100
		<i>Once per policy</i>
		Sports Package Benefits
		<i>Increases total benefit by 25% when accident</i>
		<i>is due to participation in organized sports.</i>
		<i>Up to \$1,000 per person per year.</i>

Benefits may vary by state. Benefits are paid once per accident unless otherwise noted.



You do everything
you can to keep
your family safe,
but accidents
happen, and when
they do, it's good to
know Chubb has
you covered.

Features

Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the Initial Eligibility requirements are met.

Guaranteed Issue

No medical history is required for coverage to be issued.

Guaranteed Renewable

Your coverage cannot be cancelled as long as your premiums are paid as due.

Fully Portable

You can keep your coverage even if you change jobs or retire.

HSA Compatible

Initial Eligibility

Employee

- Actively employed working at least 20 hours per week
- Ages 18 and up

Spouse

- Ages 18 and up

Dependent children/grandchildren

- Ages 0 to 26
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age.

Accident Benefits Summary

Name: _____

Type of Coverage _____

- ☐ Employee
- ☐ Employee + Spouse
- ☐ Employee + Child(ren)
- ☐ Family

Payroll Deduction \$ _____

Exclusions & Limitations

This is Accident-Only Insurance.

No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person.

No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.

No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);
- Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or
- Participation in any contest using any type of motorized vehicle. (not applicable on Form No. 14185)

This is a supplement to health insurance and is not a substitute for Major Medical, or other minimal essential, coverage.

This document is a brief description of Form Nos. C14059R or 14185 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations.

Chubb. Insured.SM

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