

## Accident Products for Various Industry Segments

Market Segment	Accident plan: Who do we cover?	Accident plan: When we provide coverage ?	Type of Benefits Available	Why would you buy coverage?
<b>Camps</b>	<ul style="list-style-type: none"> <li>• Campers</li> <li>• Counselors</li> <li>• Volunteers</li> </ul>	<ul style="list-style-type: none"> <li>• Travel to and from Camp</li> <li>• While participating in camp sponsored activities including day or overnight trips</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment</li> <li>• Accident Medical Expense</li> <li>• Emergency Sickness</li> </ul>	<ul style="list-style-type: none"> <li>• Liability offset</li> <li>• Accident and Medical coverage for campers who are out of their primary insurance network</li> </ul>
<b>Bicycle/Ski</b>	<ul style="list-style-type: none"> <li>• Bicycle tour operators</li> <li>• Participants</li> </ul>	<ul style="list-style-type: none"> <li>• While Participating in an activity sponsored by the bike operator</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment</li> <li>• Accident Medical Expense</li> <li>• Emergency Medical Evacuation</li> <li>• Repatriation</li> <li>• Brain Death/ Damage</li> <li>• Paralysis</li> </ul>	<ul style="list-style-type: none"> <li>• Coverage for Participants while performing activity to reimburse for out of pocket medical expenses</li> <li>• Liability offset</li> <li>• Membership enhancement</li> <li>• Accident Insurance for independent contractors who are not eligible for workers compensation</li> </ul>
<b>Directors and Officers</b>	<ul style="list-style-type: none"> <li>• Directors and Officers</li> </ul>	<ul style="list-style-type: none"> <li>• While performing activities as a Director ;</li> <li>• Travel to/from board meetings</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit Enhancement for Directors and / or Officers.</li> </ul>
<b>Golf &amp; Club Insurance</b>	<ul style="list-style-type: none"> <li>• Caddies</li> <li>• Golf Professionals</li> <li>• Members</li> <li>• Guests</li> </ul>	<ul style="list-style-type: none"> <li>• While on the golf course or while traveling to or from a tournament</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment</li> <li>• Accident Medical Expenses</li> <li>• Weekly Accident Indemnity</li> </ul>	<ul style="list-style-type: none"> <li>• Liability offset</li> <li>• Membership enhancement</li> <li>• Accident Insurance for independent contractors who are not eligible for workers compensation</li> </ul>
<b>Healthcare</b>	<ul style="list-style-type: none"> <li>• Nurses</li> <li>• Physicians</li> <li>• Students</li> </ul>	<ul style="list-style-type: none"> <li>• While at work or school</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment</li> <li>• Accident Medical Expenses</li> <li>• Weekly Accident Indemnity</li> <li>• Needle Stick</li> <li>• Felonious Assault</li> </ul>	<ul style="list-style-type: none"> <li>• Liability offset</li> <li>• Program enhancement to attract better candidates</li> <li>• Accident Insurance for independent contractors who are not eligible for workers compensation</li> </ul>
<b>Jewelers Block</b>	<ul style="list-style-type: none"> <li>• Jewelry store owners and employees</li> </ul>	<ul style="list-style-type: none"> <li>• While at work</li> <li>• Business Travel</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment</li> <li>• Accident Medical Expenses</li> <li>• Bereavement and Trauma counseling</li> <li>• Felonious Assault</li> </ul>	<ul style="list-style-type: none"> <li>• Liability offset</li> <li>• Enhancement of benefits available to employees</li> </ul>
<b>Occupational Accident</b>	<ul style="list-style-type: none"> <li>• Drivers and their passengers</li> </ul>	<ul style="list-style-type: none"> <li>• While working or riding as a passenger in a truck</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment</li> <li>• Accident Medical Expense</li> <li>• Paralysis</li> <li>• Passenger Accident</li> </ul>	<ul style="list-style-type: none"> <li>• Liability Offset</li> <li>• Accident Insurance for independent contractors who are not eligible for workers compensation</li> </ul>
<b>Public Entity &amp; Scholastic</b>	<ul style="list-style-type: none"> <li>• Volunteers</li> <li>• Students</li> <li>• Participants</li> <li>• Daycare through K-12</li> </ul>	<ul style="list-style-type: none"> <li>• While volunteering for an organization or at an event</li> <li>• While attending school</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment</li> <li>• Severe Burn Benefit (common for volunteer firefighters)</li> <li>• Weekly Accident Indemnity</li> <li>• Accident Medical Expense</li> <li>• Heart &amp; Circulatory</li> </ul>	<ul style="list-style-type: none"> <li>• Liability Offset</li> <li>• Enhance workers compensation benefits for emergency responders</li> </ul>
<b>Religious Institutions &amp; Non-Profit</b>	<ul style="list-style-type: none"> <li>• Volunteers</li> <li>• Students</li> <li>• Missionaries</li> <li>• Participants</li> <li>• visiting priests and ministers</li> </ul>	<ul style="list-style-type: none"> <li>• While participating/ volunteering during sponsored activities and trips of the Religious organization</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment</li> <li>• Accident Medical Expense</li> <li>• Weekly Accident Indemnity</li> <li>• Travel Accident Outbound/Inbound</li> <li>- Out of country medical</li> <li>- Travel Assistance services including; medical and security evacuation, repatriation</li> </ul>	<ul style="list-style-type: none"> <li>• Liability offset</li> <li>• Fulfill visa requirements</li> <li>• Satisfy requirements for travel abroad</li> </ul>
<b>Sports</b>	<ul style="list-style-type: none"> <li>• Participants</li> <li>• Coaches</li> <li>• Referees</li> <li>• Volunteers</li> </ul>	<ul style="list-style-type: none"> <li>• While participating in a sponsored and supervised sport</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment</li> <li>• Accident Medical Expense</li> </ul>	<ul style="list-style-type: none"> <li>• Liability offset</li> <li>• Membership enhancement</li> </ul>

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## Accident Products for Various Industry Segments

Market Segment	Accident plan: Who do we cover?	Accident plan: When we provide coverage ?	Type of Benefits Available	Why would you buy coverage?
<b>Energy Oil/Gas</b>	<ul style="list-style-type: none"> <li>Operators &amp; Non-Operators</li> <li>Oilfield Consultants</li> <li>Drilling Consultants</li> <li>Well Servicing Contractors</li> <li>Roustabouts</li> <li>Pipeline Operators</li> <li>Many other supporting classes</li> </ul>	<ul style="list-style-type: none"> <li>Business Travel Coverage: 24 hour coverage while traveling on Policyholder-sponsored business trips</li> </ul>	<p><b>Core Benefits</b></p> <ul style="list-style-type: none"> <li>Accidental Death and Dismemberment</li> <li>Out-of-Country Emergency Medical Expense</li> <li>Emergency Medical Evacuation</li> <li>Repatriation of Remains</li> <li>Political Evacuation</li> </ul> <p><b>Additional Benefits</b></p> <ul style="list-style-type: none"> <li>Bereavement &amp; Trauma Counseling</li> <li>Home Alteration &amp; Vehicle Modification</li> <li>Paralysis</li> <li>Rehabilitation Expense</li> <li>Natural Disaster</li> <li>Severe Burn</li> <li>War Risk</li> </ul> <p><b>Travel Assistance Services</b></p>	<ul style="list-style-type: none"> <li>Duty of Care</li> <li>Does not coordinate with other insurance coverages(i.e. Workers' Compensation, Foreign Voluntary Workers' Compensation, Liability, etc.)</li> <li>Covers Employee's, Independent Contractors, Directors and Officers, and many other eligible classes</li> <li>Optional coverage for Spouses/Domestic Partners and Dependent Children</li> </ul>
<b>Entertainment</b>	<ul style="list-style-type: none"> <li>Actors</li> <li>Announcers</li> <li>Broadcast Journalists</li> <li>Dancers</li> <li>DJ's</li> <li>News Writers</li> <li>News Directors</li> <li>Program Hosts</li> <li>Puppeteers</li> <li>Recording Artists</li> <li>Singers</li> <li>Stunt Performers</li> <li>Voiceover Artists</li> <li>Many other supporting classes</li> </ul>	<ul style="list-style-type: none"> <li>Travel Coverage: 24 hour coverage while traveling on Policyholder-sponsored trips</li> <li>While Participating in an activity sponsored by the policyholder</li> <li>AD&amp;D coverage for SAG and DICE Union Members</li> </ul>	<ul style="list-style-type: none"> <li><b>Accidental Death and Dismemberment for SAG and DICE Members</b></li> <li>Accidental Death and Dismemberment</li> <li>Accident Medical Expenses</li> <li>Weekly Accident Indemnity</li> </ul> <p><b>Travel Accident: Core Benefits</b></p> <ul style="list-style-type: none"> <li>Accidental Death and Dismemberment</li> <li>Out-of-Country Emergency Medical Expense</li> <li>Emergency Medical Evacuation</li> <li>Repatriation of Remains</li> <li>Political Evacuation</li> </ul> <p><b>Travel Accident: Additional Benefits</b></p> <ul style="list-style-type: none"> <li>Bereavement &amp; Trauma Counseling</li> <li>Home Alteration &amp; Vehicle Modification</li> <li>Paralysis</li> <li>Rehabilitation Expense</li> <li>Natural Disaster</li> <li>Severe Burn</li> <li>War Risk</li> </ul> <p><b>Travel Assistance Services</b></p>	<ul style="list-style-type: none"> <li>Participant Accident coverage for a high risk activity</li> <li>Liability offset</li> <li>Membership enhancement</li> <li>Accident Insurance for Independent Contractors who are not eligible for workers compensation</li> </ul>
<b>Staffing</b>	<ul style="list-style-type: none"> <li>Temporary &amp; Contingent Staffing</li> <li>Contract Placements</li> <li>Vendor Management Services</li> </ul>	<ul style="list-style-type: none"> <li>While traveling to and from work</li> <li>While at work</li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death and Dismemberment</li> <li>Accident Medical Expense</li> <li>Weekly Accident Indemnity</li> </ul>	<ul style="list-style-type: none"> <li>Liability offset</li> <li>Provide coverage for temporary employees who may not be eligible for workers compensation</li> </ul>
<b>Financial Services</b>	<ul style="list-style-type: none"> <li>Commercial Banks</li> <li>Community Banks</li> <li>Savings Banks</li> <li>Insurance Companies</li> <li>Credit Unions</li> <li>Insurance Agents</li> </ul>	<ul style="list-style-type: none"> <li>Business Travel Coverage: 24 hour coverage while traveling on Policyholder-sponsored business trips</li> <li>24 hour AD&amp;D Coverage for Credit Card Customers and/or Credit Union Members</li> </ul>	<p><b>Credit Card and/or Credit Union Members</b></p> <ul style="list-style-type: none"> <li>24 hour Accidental Death and Dismemberment(Offered as a Voluntary Buy-Up option or set Principle Sum for all)</li> </ul> <p><b>Travel Accident: Core Benefits</b></p> <ul style="list-style-type: none"> <li>Accidental Death and Dismemberment</li> <li>Emergency Medical Evacuation</li> <li>Repatriation of Remains</li> <li>Political Evacuation</li> </ul> <p><b>Travel Assistance Services</b></p>	<ul style="list-style-type: none"> <li>AD&amp;D coverage pays you or your loved ones a cash benefit after an accident results in a covered injury or loss of life due to an accident</li> <li>Covers Employee's, Independent Contractors, Directors and Officers, and many other eligible classes</li> <li>Optional coverage for Spouses/Domestic Partners and Dependent Children</li> <li>Membership enhancement</li> </ul>
<b>Independent Contractors</b>	<ul style="list-style-type: none"> <li>Independent Contractors</li> </ul>	<ul style="list-style-type: none"> <li>While participating in policyholder sponsored activities/work related functions.</li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death and Dismemberment</li> <li>Accident Medical Expense</li> <li>Weekly Accident Indemnity</li> </ul>	<ul style="list-style-type: none"> <li>Covers Independent Contractors that are not eligible for Workers' Compensation.</li> </ul>

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Insurance is underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Delaware - California Certificate of Authority #6978), 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690, both member companies of W. R. Berkley Corporation, rated A+ (Superior) by A.M. Best. All coverages may not be available in all states.