



**Pursuing  
Better  
Together<sup>®</sup>**

**Participant Accident Insurance  
For Camps and Child Educational Centers**

[archinsurance.com](https://www.archinsurance.com)

The Arch Insurance Accident & Health division provides accident solutions for participants taking part in supervised and sponsored activities and events. Product innovation, underwriting expertise and excellent customer service gives Arch the unique ability to provide customized solutions for our clients.

### Key Features

- Accident medical and AD&D benefits
- Customizable coverage – short or long-term events
- Coverage for travel to and from activities
- May work in conjunction with General Liability coverage
- Online technology for fast quote-bind-issue of coverage, with multiple plans to choose from

### Plan Benefits

Arch's Participant Accident plans may include these key benefits, including coverage for:

- **Accidental Death & Dismemberment** – Should a tragedy occur, having the right protection can make a difference for participants and their families.
- **Accidental Medical Expenses** – If medical attention is needed as a result of an accident, this benefit can provide help for medical bills, co-pays and deductibles, and other out-of-pocket expenses.

### Examples of groups that may benefit from participant accident insurance include:

- Child Education Centers
- Nursery Schools
- Preschool
- Child Development Centers
- Saturday education programs
- After-school programs

## FREQUENTLY ASKED QUESTIONS

### Can the Accidental Death Benefit be payable in addition to other policies (e.g. life or workers comp)?

Yes, the accidental death benefit may pay out in addition to other policies.

### How long does coverage last after an accident\*?

Covered individuals have benefits for up to 1 year from the date of the covered accident. The first covered expenses must be incurred within 90 days after the covered accident.

### Is the accident medical expense benefit paid on a primary or excess basis?

Accident medical expense benefits are paid in excess\* of any other health care plan held by the insured.

### Are there any exclusions or limitations to this policy?

Some exclusions include self-inflicted injuries, war-related events, experimental treatments, and injuries under the influence of substances apply to this coverage. For a comprehensive list, please refer to your policy.

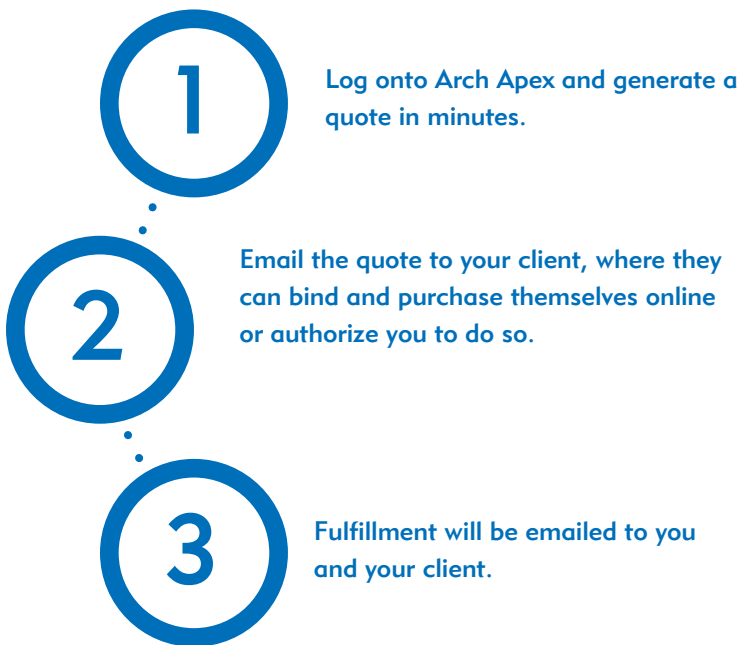
### TECHNOLOGY MAKES IT EASY

Arch Apex<sup>SM</sup>, our online platform, makes quoting and working with Arch easy. This industry-leading technology provides an end-to-end solution that doesn't otherwise exist in the market place.

Additionally, with Arch Apex, you can:

- Easily add another line of business to your client list
- Generate a large number of quotes easily
- Choose between allowing clients to bind and pay for coverage themselves or be billed yourself
- Immediately access documents, including an application to forward to your clients, policy documents with terms and conditions and information on assistance services (if applicable)
- Look up open quotes for easy follow-up
- View active policies and claim status

Perhaps most importantly, you have access to a team of highly-responsive account managers and underwriters to back up this online platform. These individuals are ready to help if you have a more complicated quote, have questions about a policy, or need any other assistance.



### THE ARCH DIFFERENCE



Growth Minded



Superior Service



Relationship Oriented



Broad Array of Solutions



Collaboration

To learn more, visit us at [archaccidenthealth.com](http://archaccidenthealth.com)

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