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When you obtain a quote for coverage from Arch online, you can choose your benefit limits for different classes of covered individuals. Based on our experience, we recommend the following limits for Accident coverage, however you can increase or decrease coverage as you see fit for your clients.

Coverage Suggestions by Type of Business

Locally Owned Small Business < under 100 lives (e.g. store, restaurant, etc.)

Coverage for:	Base Coverage	Suggested Limits
All Employees who have an ownership stake	24 Hour	2x salary to \$500,000
All Other Employees not otherwise classified	Business Travel or Full Occupational	Flat \$100,000

Law Firm / Accounting

Coverage for:	Base Coverage	Suggested Limits
All Partners	24 Hour	2x salary to \$500,000
All Other Employees not otherwise classified	Business Travel	2x salary to \$500,000

Healthcare

Coverage for:	Base Coverage	Suggested Limits
All Physicians as defined by the policyholder	24 Hour	2x salary to \$500,000
All Other Employees not otherwise classified	Business Travel	2x salary to \$500,000

Life Science / Financial Institutions / Manufacturing

Coverage for:	Base Coverage	Suggested Limits
Executive Officers	24 Hour or Business Travel	2x salary to \$500,000
All Other Employees not otherwise classified	Business Travel	2x salary to \$500,000

Coverage Suggestions by Risk Profile

Coverage for:	Type of Coverage
In Town off Premises Meetings and Errands only	Standard
Out of Town Domestic Travel	Standard Plus Domestic
International Travel	Standard Plus International

Types of Coverage Available

- **24 Hour:** Covers Insureds all day, every day, including both work and personal time.
- **Business Travel:** Covers employees any time they are outside of their office on company business. This could be a local errand or an out of town business trip.
- **Full Occupational:** Covers employees both on and off the premises of the Policyholder while engaged with the business of the policyholder.

	Standard	Standard Plus Domestic	Standard Plus International
Bereavement and Trauma Counseling Benefit	\$150 per Session; Maximum 20 Sessions		
Carjacking	10% of the Principal Sum; Maximum \$25,000		
Child Care Benefit	Benefit Amount: \$5,000 per Year Maximum; Benefit Period: 4 years for each surviving Dependent child.		
Coma Benefit	2% of the principal sum payable per month (up to a maximum of 100% of the Principal Sum) Occurs within 90 days from the date of the Covered Accident.		
Continuation of Insurance Benefit	Maximum Benefit: \$10,000 per year Maximum Benefit Period: 3 years.		
Education Benefit	Surviving Dependent Child Benefit: \$10,000; Surviving Spouse Benefit: \$10,000 Maximum Number of Annual Payments For Each Surviving Dependent child: 4; For Surviving Spouse: 4		
Home Alteration / Vehicle Modification Benefit	10% of the Principal Sum; Maximum \$10,000		
Family Travel AD&D	\$25,000 per person		
Post-Traumatic Stress Disorder (PTSD) Benefit	\$150 per Session; Maximum 20 Sessions		
Rehabilitation Benefit	20% of the Principal Sum; Maximum of \$50,000		
Seatbelt and Supplemental Restraint System Benefit	10% of the Principal Sum; Maximum \$25,000 (for each benefit)		
Emergency Medical Evacuation Benefit	---	100% of Covered Expenses	
Repatriation of Mortal Remains	---	100% of Covered Expenses	
Baggage Delay	---	Up to \$750	
Lost Baggage Benefit	---	Benefit Maximum: \$2,500	
Out of Country Medical Expense	---	---	\$100,000
Foreign Travel Immunization Benefit	---	---	\$250 per required immunization and vaccination
Medical Emergency and Hospital Admission Guarantee Charge Expense Benefit	---	---	Up to \$5,000
Quarantine Benefit	---	---	Per Day Benefit: \$250
Natural Disaster Evacuation Benefit	---	---	\$100,000 maximum
Security Evacuation Benefit	---	---	\$100,000 maximum

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