

## FOR AGENT/BROKER USE ONLY

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. This option also includes Felonious Assault while on the premises of the Policyholder.
- **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
<b>Child Care Benefit</b>	Benefit Amount: \$5,000 per Year Maximum Benefit Period: 4 years for each surviving Dependent child.		
<b>Coma Benefit</b>	2% of the principal sum (up to a maximum of 100% of the Principal Sum) Occurs within 90 days from the date of the Covered Accident.		
<b>Continuation of Insurance Benefit</b>	Maximum Benefit: \$10,000 per year Maximum Benefit Period: 3 years.		
<b>Education Benefit</b>	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		
<b>Home Alteration / Vehicle Modification Benefit</b>	10% of the Principal Sum		
<b>Family Travel</b>	\$25,000 per person		
<b>Emergency Medical Evacuation Benefit</b>	---	\$250,000	
<b>Repatriation of Mortal Remains</b>	---	\$100,000	
<b>Baggage Delay</b>	---	Up to \$750	
<b>Lost Baggage Benefit</b>	---	Benefit Maximum: \$2,500	
<b>Covered Medical Services with Sub-limits</b>	---	---	\$100,000
<b>Emergency Dental</b>	---	---	Up to \$5,000 per Medical Emergency
<b>Palliative Dental</b>	---	---	Up to \$5,000 per Medical Emergency
<b>Foreign Travel Immunization Benefit</b>	---	---	\$250 per required immunization and vaccination
<b>Medical Emergency and Hospital Admission Guarantee Charge Expense Benefit</b>	---	---	Up to \$5,000
<b>Quarantine Benefit</b>	---	---	Per Day Benefit: \$250

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

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