Arch | Insurance

Employer Groups
Accident and Health Products

Your employees are the heart of your business. Make sure they're protected when the unexpected happens. Whether it's an accident on the job, a medical emergency while traveling, or time away for family needs, Arch's accident and health insurance solutions help provide the security they need to focus on what matters most. With flexible coverage options for businesses of all sizes, we can help you build an accident insurance package that truly supports your team — wherever life takes them.

Our plans may cover all employees or a select segment of employees. Whether you want to cover your globe-trotting sales team from travel accidents or your front-line staff from day-to-day incidents, we can help you.

AVAILABLE PRODUCTS

Business Travel Accident

Covers employees for accidents and injuries during work-related travel. It provides emergency assistance and helps offset related medical expenses.

Corporate Global Medical

Offers limited medical protection for employees working or traveling abroad. It helps employers reduce international healthcare costs and helps employees find quality care overseas.

Occupational Accident

Helps cover gaps created by workers' compensation insurance. It reduces employer risk and supports employees with additional accident medical expense coverage.

Accident Medical Expense Reimbursement

Supplements primary health insurance by reimbursing out-of-pocket expenses for accidental injuries. It may help minimize the financial impact of accidents for employees.

Hospital Indemnity

Pays a daily cash benefit during qualified hospital stays. It may ease financial burdens by offsetting expenses like transportation and lodging.

Corporate Accidental Death & Dismemberment

Pays a fixed benefit for accidental death, dismemberment, or severe injury. It enhances financial protection for employees and their families.

Paid Family & Medical Leave — Statutory

Meets state requirements by providing partial wage replacement during short-term disabilities or family leave. State requirements vary.

Paid Family & Medical Leave — Non-Statutory

Offers enhanced income protection during short-term disabilities or family leave by allowing employees to receive higher benefits, which may be more competitive.

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SAMPLE SCENARIOS[1]

OUT OF COUNTRY MEDICAL

Luca, an employee of an automobile company traveling to meet with suppliers in Japan began experiencing symptoms of food poisoning and required immediate medical treatment. He did not speak Japanese and was unfamiliar with the local area. Using his business travel accident insurance policy, which included global medical coverage for emergencies, Luca contacted the dedicated assistance provider, which located the nearest emergency room, arranged for transportation, and paid medical and transportation expenses directly to the hospital. Luca incurred no out of pocket expenses.

DOMESTIC AD&D

An employee of an engineering company, Gavin, traveled to Florida on business. Following the conclusion of his meetings, Gavin traveled to the Florida Keys to SCUBA dive. During the course of his dive, he suffered an arterial gas embolism resulting in death.

Gavin's death was not eligible for Workers Compensation since his business activities had concluded, but an accident death benefit was paid to his beneficiary under the Corporate Accident policy his employer had in place.

PAID FAMILY LEAVE

After her husband received a cancer diagnosis, Paige was committed to being with him through his chemotherapy. Paige's company had a paid family leave plan that allowed her to take time off from work to focus on her husband.

THE ARCH DIFFERENCE

Growth Minded

Consistency

Relationship Oriented

Earnest Solutions

Culturally Inclusive

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[1]These scenarios are based on hypothetical facts, provided for illustrative purposes only and is not based on actual claims adjudicated.

Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions. Please refer to your policy for detailed terms and conditions

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