

What is Participant Accident Insurance?

Arch's participant accident insurance plan is designed to provide protection for members of your organization taking part in supervised and sponsored activities and events. It helps reimburse covered medical expenses and other covered expenses resulting from accidental injuries.

What does participant accident insurance typically cover?

This insurance may reimburse a range of expenses, including medical bills related to hospitalization, surgery, rehabilitation, as well as accidental death and dismemberment benefits.

Is participant accident insurance different from health insurance?

Yes, it is different. While health insurance covers a broad spectrum of medical expenses, participant accident insurance specifically covers costs related to accidents and injuries that occur during a covered activity. Participant accident insurance is not an alternative or replacement to comprehensive medical or major medical coverage. It is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act (ACA).

How much does participant accident insurance cost?

The cost of insurance varies based on factors like coverage limits, number of lives covered, and type of benefits selected. Simple quotes can be quickly and easily generated using our Arch APEX portal, an online purchasing experience for brokers. Our underwriting team is always ready to work with you on more complex quotes. You can set up a tour of the Arch APEX platform or go to <https://www.archaccidenthealth.com/producers/arch-apex/> to learn more.

Can the Accidental Death Benefit be payable in addition to other policies (such as other life insurance?)

Yes, the accidental death benefit may pay out in addition to other policies, such as life insurance, medical insurance and even General Liability policies.

Can my client customize coverage?

We've designed our policies to offer a wide range of coverages with easy-to-select off the shelf products. If your client needs a more customizable solution, our underwriting team is ready to discuss their needs with you. You can often choose coverage limits and additional riders based on your client's preferences.

Can I purchase participant accident insurance on behalf of a group or team?

Yes, Arch offers group/blanket policies for sports teams, school groups, or other organizations. These policies can be a cost-effective way to provide protection for the group.

Who can benefit from participant accident insurance?

Many types of organizations can benefit from participant accident insurance. These may include, but are not limited to, the following:

- Charities and non-profits
- Civic and religious organizations
- Youth and adult sports teams, leagues and tournaments
- Schools, camps and clubs
- Municipalities or other Government Entities
- Volunteer firefighters and emergency medical assistance providers

How does the claims process work?

Our claims process involves notifying Arch’s claims department of the accident, submitting required documents, and providing evidence of the accident’s cause. This can be started at <https://www.archaccidenthealth.com/report-a-claim/>. Arch claims will review the claim and provide benefits as specified in the policy.

Can my customer cancel or modify their policy if circumstances change?

Your customer can modify or cancel your policy based on the terms and conditions in our policy. It’s essential to check the policy for details regarding changes or cancellations.

What Licensing is necessary to offer this product?

Licensing may vary by state. Your Arch Accident & Health business development team can inform you of the specific licensing you need for your client’s quote.

How do commissions work?

Your Arch sales representative can discuss commission options with you.

THE ARCH DIFFERENCE



Growth Minded



Consistency



Relationship
Oriented



Earnest Solutions



Culturally Inclusive

General Contact Info

archaccidenthealth.com
855 951 2328
accidentandhealth@
archinsurance.com

Rebecca Raisley
Vice President of Distribution
Accident & Health
C: 484 645 4840
raisley@archinsurance.com

Robert Loper
Regional Sales Director
Accident & Health
D: 484 229 8026
rloper@archinsurance.com

[†]These scenarios are based on hypothetical facts, provided for illustrative purposes only and is not based on real 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. The coverage described is not an alternative or replacement to comprehensive medical or major medical coverage. It is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act (ACA).

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