

Accident & Health (A&H) Special Risk Insurance



Accidents happen. But with the right plan in place, groups can respond confidently. Allied World's A&H Special Risk Insurance helps cover the cost of injuries sustained during sponsored activities – whether on-site, off-site, or in transit – ensuring participants, volunteers, and staff are protected. With an "A+ (Superior)" rating from A.M. Best, and a strong capital position, we anticipate rather than react. Our focus is on establishing long-term relationships that are mutually beneficial.

Key Reasons Groups Implement Special Risk Insurance:

- **Demonstrates Care** – Reinforces group's commitment to the safety and well-being of its participants
- **Fills Insurance Gaps** – Supplements general liability and health plans where coverage may be limited
- **Manages Risk** – Reduces the potential for lawsuits by covering out-of-pocket medical expenses
- **Tailored Design** – Choose the right mix of limits, deductibles, and duration – even one-day event options

Target Groups:

Student accident (K-12 and High School), youth sports, emergency services organizations, entertainment, amateur sports organizations and associations, youth recreational groups, sports camps, not-for-profit organizations, day/overnight camps, civic groups, day care centers, senior centers and special events.

Covered Activities:

- While participating in sponsored, supervised events or activities
- Optional coverage for travel to and from those activities (domestic and international)

Core Benefits:

- **Accident Medical Expense** (up to \$50,000) – Complements a group's general liability plan by reimbursing insureds for covered out-of-pocket expenses. Reimburses deductibles, coinsurance and other out-of-pocket expenses during an inpatient hospitalization. Primary and Excess coverage is available.
- **Accidental Death & Dismemberment (AD&D)** (up to \$50,000) – Pays a benefit if a participant dies or is dismembered in an accident.
- **Catastrophic Accident Coverage** (up to \$1,000,000) – Optional high limit coverage for severe injuries.
- **Accident Disability** (up to 52 weeks) – Provides payments following temporary or permanent disabilities resulting from accidents.

Optional Benefits & Enhancements:

Policies can be tailored to include a wide range of value-added benefits to match the needs of the group's risk profile:

- Coma or Paralysis Lump Sum Benefits
- Emergency Medical Evacuation & Repatriation
- Home Alteration & Vehicle Modification
- Heart & Circulatory Event Protection
- Hospital Indemnity Benefits
- Psychological Therapy
- Family Emergency Travel Coverage

Product Features:

- **Blanket Group Coverage** – No individual applications or health screenings
- **Custom Plan Design** – Choose from various limits, deductibles, and coverage structures
- **Flexible Duration** – Coverage can be annual, seasonal, or per-event

Flexible Distribution Options:

We understand that one distribution model does not fit all when it comes to A&H Special Risk Insurance. We offer flexible underwriting and distribution capabilities:

- **Retail** – For brokers and agents placing individual risks
- **Program Administrator & MGU** – Ideal for niche or bundled A&H portfolios
- **Aggregator or Platform Models** – Supports volume-driven placement through aggregators of similar group business

FOR MORE INFORMATION, PLEASE CONTACT:

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