

Accident & Health (A&H) Programs Solutions



Allied World's Accident and Health (A&H) division offers a wide range of personal accident and health, travel risk management, and employer-provided coverages that are well-suited for Program Administrators. Our dedicated A&H team possesses a comprehensive understanding of A&H risks, from occupational accident to student accident coverage and everything in between. With an "A+" (Superior) rating from AM Best and a strong capital position, we anticipate rather than react. Our focus is on establishing long-term relationships with Program partners that are mutually beneficial.

Occupational Accident Insurance

Group Occupational Accident Insurance

Provides affordable, on-the-job accident insurance coverage for work related injuries including coverage on or off business premises.

Texas Non-subscriber Occupational Accident and Primary Employers Indemnity Insurance

Alternative coverage for Texas Non-Subscribers to help protect them from the financial loss caused by occupational accidents, disabilities, and workplace negligence.

Youth and Scholastic

International Student Travel (inbound to U.S. and outbound from U.S.)

Provides travel benefits and services designed for students (High School and Higher Education), faculty and administrators, participants in work exchange programs, international internships and other non-profit organizations traveling outside their home country (for up to one year for educational or cultural activities).

Youth Sports

Blanket accident medical benefits and optional Accidental Death and Dismemberment (AD&D) and dental benefits for youth teams, leagues and camps.

Student Accident

Plan options for K-12 and High School students include school-time or 24-hour coverage, coverage for interscholastic sports, field trips, extracurricular activities, and school-sponsored activities and events.

Special Risk Insurance

Provides accident and injury coverage for participants in group-sponsored activities. Coverage can fill gaps in an organization's general liability policy.

Participant Accident

Blanket accident medical benefits and optional AD&D, dental, and disability benefits for group-sponsored activities or special events.

Target Classes: 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

Emergency Services Organizations

Accident and sickness benefits for emergency responders and their families to help lessen the financial impacts of accidents and sicknesses. Funds can be provided to the family of members who are killed in the line of duty or to members who are injured.

Entertainment

Provides coverage for television productions, film/documentary/commercial production, touring entertainers and performing artists, crew/camera operators, writers, directors and producers. Both union and non-union guild members can be covered. Coverage options include traveling for the purposes of guild activity, business travel and out-of-country medical benefits.

A&H Programs Solutions

(continued)

Group Travel Accident

Global Medical Insurance

Protection against sudden illness or serious injury for individuals traveling outside their home country on business. Worldwide accident protection, 24/7, with attractive additional benefits to help fill the gaps in traditional insurance.

Target Classes: Entities sending volunteers, workers or missionaries abroad including: employer groups, charities, defense contractors, faith-based organizations, human rights organizations, humanitarian organizations, non-governmental organizations (NGOs) and non-profit organizations

Business Travel Accident Insurance

Helps to cover gaps in employee coverage by combining a variety of valuable insurance benefits and services into a single duty of care package that protects employees when they travel locally, out of state, or out of the country on business or Bleisure travel.

Claims

Allied World's claims team has significant expertise and is committed to the highest levels of professionalism, responsiveness and good faith in claims handling. Our A&H division partners with leading claims third party administrators who work closely with our team to provide exceptional claims service to our clients.

WHY ALLIED WORLD A&H?

- **Underwriting expertise exemplified by** specialized A&H underwriters dedicated to providing clients with creative solutions and innovative product delivery.
- **Centralized approach to underwriting**, promoting maximum cooperation and efficiency in decision-making.
- **Clean-slate technology infrastructure** designed to support the efficiency needs of today, with the flexibility to anticipate and address client needs of tomorrow.
- **Value added services**, such as global travel assistance inclusive of security, medical and pandemic incident response and travel intelligence.
- **Dependable partnerships** where we seek to cultivate long-term, mutually beneficial relationships built on trust and a commitment to excellence.

Financial Strength

Allied World is a global provider of insurance and reinsurance solutions. We are a subsidiary of Fairfax Financial Holdings Limited, the 8th Largest North American Re/Insurer based on market capitalization. We benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways.

Our Footprint

- 26 Global RE/insurance Divisions
- 27 Offices Worldwide
- Over 1,700 Relationship-focused Employees Worldwide
- 260,000+ large account, middle-market, SME insurance policyholders and cedents worldwide
- Established in 2001

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A FAIRFAX Company

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A+" (Superior), a Moody's rating of "A2" (Good) and a Standard & Poor's rating of "AA-" (Very Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2026 Allied World Assurance Company Holdings, Ltd. All rights reserved.