



Personal Accident Coverage Offers Added Protection for You and Your Family



About AXIS Capital

AXIS Capital is a Bermuda-based global provider of specialty lines insurance and treaty reinsurance with locations in Bermuda, the United States, Europe, Singapore, Canada, Australia and Latin America. The AXIS operating subsidiaries have been assigned a rating of "A+" ("Strong") by Standard & Poor's and "A+" ("Excellent") by A.M. Best.

10 REASONS YOU SHOULD CONSIDER BUYING STANDALONE PERSONAL ACCIDENT INSURANCE COVERAGE THROUGH YOUR EMPLOYER

1. Accidents can happen to anyone – at any age. Unintentional injury is the **#1 cause of death** in the US among people ages 1 to 44, and the fifth leading cause of death overall.*
2. Accident insurance pays for a covered accident **in addition** to Disability, Life or Workers' Compensation insurance benefits you may be eligible to receive.
3. You're already eligible! **No medical exam** is required for you to receive coverage.
4. **No checks to write or bills to track.** Pay for your premium through convenient payroll deduction.
5. Accident coverage is **very affordable** – you have the opportunity to tailor your benefit to meet your budget.
6. Choose from **several different benefit amounts** for yourself and your family.
7. Living benefits are included to **help with the extra expenses** that can come from a non-fatal accidental injury.
8. **Travel assistance services** are included for you and your family at no extra cost.
9. Your employer carefully selected this group coverage, which is **available to you at a lower rate** than you'd likely find on your own.
10. This coverage is provided through AXIS Accident & Health, a committed company that **specializes in customized accident insurance benefits.**



QUESTIONS ABOUT PERSONAL ACCIDENT INSURANCE

What is Personal Accident insurance?

Personal Accident insurance, also known as Accidental Death & Dismemberment insurance, pays a specified benefit to you or a designated beneficiary for a critical or fatal injury caused by a covered accident.

Why should you buy accident insurance if your employer already provides other insurance coverage?

If you suffer a critical or fatal injury due to a covered accident, Personal Accident insurance pays in addition to any other coverage you may have. This means if you die due to a covered accident and you also have Life insurance, your beneficiary not only receives a Life insurance benefit, but also a Personal Accident benefit. If you are critically injured due to a covered accident and you also have Disability insurance, you will receive an Accident benefit, as well as any Disability benefits you may be entitled to.

Do you have to buy Life insurance in order to get Accident coverage?

No. This Accident coverage is available to you whether or not you have or purchase Life insurance coverage. You can buy it on its own or as a supplement to your Life insurance.

How do you know what coverages and benefits are available to you?

Your employer will provide you with a summary and description of your core coverage, living benefits and any other additional benefits that may be available with your coverage. The costs and benefit amount of this coverage is included on your enrollment form. You pay for this coverage through convenient payroll deduction.

Why don't you need a medical exam to buy more coverage?

Unlike Life insurance, which often requires you to provide your health status if you want to purchase additional coverage, no medical exams are required, since accidents are not related to your health.

What are living benefits?

Not all accidents result in death, but surviving a serious accident can be very expensive. Living Benefits are designed to provide additional cash to pay for related expenses not covered by other forms of insurance. These include, but are not limited to, Paralysis Benefits, Coma Benefits, Rehabilitation, Trauma Counseling, Home and Vehicle Modification Benefits.

Does Accident coverage include any other useful services?

You and your family can take advantage of AXIS Accident & Health's travel assistance program for emergencies that occur while traveling almost anywhere in the world that's at least 100 miles from home.

Our travel assistance program, which has a local presence in more than 200 countries and territories and 40 assistance centers open 24/7, is designed to help if you encounter an emergency situation while traveling. It also provides information services that you can use before you leave for your trip.

Now that you understand the value of Personal Accident insurance and the opportunity your employer is presenting you, here's what you can do next:

1. Complete the Personal Accident enrollment form provided
2. Indicate the amount of coverage you'd like to purchase.
3. Return the completed enrollment form to your employer.
4. Your employer will let you know when coverage begins and when you can expect premium deduction from your paycheck.

Did you know...?*

- Approximately 126,100 unintentional-injury deaths occurred in the US.
- Poisoning is the leading cause of accidental deaths in the US, followed by motor vehicle crashes, falls, choking, and drowning.
- In 2010, 1 out of 8 Americans sought medical attention for an injury.

*- National Safety Council's Injury Facts, 2012 Edition

Insurance coverage is underwritten by AXIS Insurance Company. Coverage may not be available in all U.S. states and jurisdictions. Product availability and plan design features including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on state laws. Travel assistance services are provided through a service agreement with Europ Assistance, USA.