



Employee Benefits

Chubb Accident & Health Insurance*

Business Travel Accident Proposal

Created for:
CITY OF ALACHUA

Presented by:
FLORIDA LEAGUE OF CITIES, INC.

*Underwritten by Federal Insurance Company, a member insurer of Chubb Group of Insurance Companies.



Accident & Health



ABOUT CHUBB A&H

CHUBB'S HISTORY

Chubb has provided insurance products to individuals and businesses for nearly 130 years and receives consistently high ratings for financial strength from A.M. Best, Moody's and Standard & Poor's, the leading independent analysts of the insurance industry.

We are the 12th largest property and casualty insurer in the United States and have a worldwide network of some 120 offices in 26 countries staffed by 10,100 employees. The Chubb Corporation reported \$50 billion in assets and \$13 billion in revenues.

We are a leader in the insurance industry not only on the basis of our size but our longevity. We consistently strive to build lasting relationships with our customers and 8,500 independent agents and brokers, and we aim to be the best at what we do by delivering unparalleled service and innovative, scalable and specialized products backed by financial strength and third-party endorsements.

CHUBB FOR ACCIDENT & HEALTH

When you choose Chubb you're relying on one of the strongest carriers in the market: a specialty Accident & Health carrier with the experience, and financial strength to offer rich options, broad coverages and higher limits at affordable rates.

For more than 50 years, Chubb has offered accident and health solutions to a wide range of markets including large and small businesses, professional practices, schools and colleges, financial institutions, membership associations, civic, church and nonprofit organizations. Chubb Accident & Health has consistently demonstrated an exceptional ability for creative collaboration with policyholders, through our flexible and innovative approach to products and services.

Wherever your business is focused, Chubb A&H offers you opportunities to sell flexible and competitive products to your current customers, backed by the Chubb Advantage - financial strength, reliability, high standard of service and swift, fair claims practices.

**PROPOSAL TERMS & CONDITIONS**

This proposal provides a brief description of the important features of the policy. Please reference the Specimen Contract for complete policy details.

Name of Policyholder: CITY OF ALACHUA
Address: P.O. BOX 9
City: ALACHUA **State:** FL **Zip Code:** 32616
Quote Date of Issuance: August 9, 2016

This proposal is valid for 90 days from the quote date of issuance. This insurance policy is only for the listed Policy Type(s) and is based upon the information submitted and rates in effect on this date. If any of the information submitted for this quotation is altered, we reserve the right to change this quotation accordingly. Actual coverage afforded is subject to the terms and conditions of the policy as issued.

This proposal does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from offering or providing insurance. To the extent any such prohibitions apply, this proposal is void from the beginning.

1 Month Term \$78.00 – September 10, 2016 – October 01, 2016

2 Year Prepaid Premium \$2,700.00 – October 01, 2016 – October 01, 2018

Commission 15.0%

ELIGIBILITY**Class**

1 All Active Full-Time, Part-Time and Reserve Sworn Law Enforcement Officers of the Policyholder.

PRINCIPAL SUM**Class**

1 \$66,000

HAZARD/WHEN COVERAGE APPLIES**Class**

1 Business

**ACCIDENTAL DEATH AND DISMEMBERMENT****Class:** All

Accidental:	Benefit Amounts (Percentage of Principal Sum)
Loss of Life	100%
Loss of Speech and Loss of Hearing	100%
Loss of Speech and one of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Loss of Hearing and one of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Loss of Hands (Both), Loss of Feet (Both), Loss of Sight or a combination of any two of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of Hand, Loss of Foot or Loss of Sight of One Eye (Any one of each)	50%
Loss of Speech or Loss of Hearing	50%
Uniplegia	25%
Loss of Thumb and Index Finger of the same Hand	25%



ADDITIONAL BENEFITS

Child Care Expense:

Benefit Amount: \$5,000 for each Dependent Child

Alternate Benefit Amount: \$1,000

Maximum Benefit Amount: \$25,000

Cobra Premium Expense:

10% of Principal Sum

Maximum Benefit Amount: \$50,000

Education Expense:

Benefit Amount: \$5,000 for each eligible Dependent Child

Alternate Benefit Amount: \$1,000

Maximum Benefit Amount: \$25,000

Emergency Response Law: See Specimen

Funeral Expense:

Benefit Amount: \$5,000

Occupational Condition: See Specimen

Psychological Therapy:

5% of Principal Sum

Maximum Benefit Amount: \$25,000

Spouse Employment Training Expense:

\$5,000

Temporary Total Disability:

Weekly Amount: \$100

Maximum Benefit Period: 104 week(s)

Elimination Period: 30 day(s)

Unlawful And Intentional Act: See Specimen

EXCLUSIONS

There are certain situations not covered in this policy. These policy exclusions include:

Disease or Illness*
Suicide or Intentional Injury
Incarceration
War
Service in the Armed Forces
Specialized Aviation
Owned Aircraft, Leased Aircraft or Operated Aircraft
Aircraft Pilot or Crew
Trade Sanctions

Please reference the Specimen Contract for complete information on exclusions.

EXTENSIONS OF INSURANCE

Disappearance

If an insured person has not been found within one (1) year of the disappearance, stranding, sinking or wrecking of any conveyance in which an insured was an occupant at the time of the accident, then it will be assumed, subject to all other terms and conditions of the policy, that an insured has suffered a loss of life under the policy.

Exposure

If as the result of an accident causes an insured to be unavoidably exposed to the elements and as a result of the exposure there is a loss, then such loss will be covered under the policy.



ADDITIONAL SERVICES

IDENTITY THEFT SERVICES FOR BUSINESS TRAVELERS

Identity theft services help to provide peace of mind to you and your business travelers who suddenly find themselves missing important documents while traveling on business. If your business traveler loses personal or financial documents while traveling on business, a single toll-free call to an identity theft expert will start the proactive steps needed to defend your employee's identity and recover lost or stolen documents.

Chubb's identity theft provider will work to get your business traveler out of the crisis situation by:

- Helping to establish a police report.
- Assisting in placing fraud alerts with the three credit bureaus.
- Assisting with the cancellation of lost or stolen U.S. issued credit cards and having new cards issued.
- Assisting in replacing lost or stolen important documents relating to credit cards (including corporate cards, gas cards, calling/phone cards, store cards, debit cards (if applicable), bank accounts/checking/savings, mortgages, auto financing, investments-broker funds, stocks, 401K, IRA, student loans, social security records/card, phone service, military benefits, passport, license and other official documents.
- Contacting up to five family members or friends.
- Providing a complimentary membership in a credit protection service when necessary.

In addition, for your business travelers who reside outside of the United States experts will:

- Assist in ordering and reviewing credit bureau records if the person has existing credit records in the U.S.
- Offer assistance in canceling non-US based credit cards.
- Communicate with creditors to make them aware of identity theft issues.
- Assist in identifying proper law enforcement to pursue prosecution of criminals.
- Provide convenient legal referrals in the general area if suspected identity theft has created legal ramifications.
- Provide telephone interpretation assistance including emergency telephone translation services in all major languages and referrals to interpreter services for additional translation needs associated with suspected identity theft.

Your business traveler will have unlimited access to services until the problem is resolved.



EASE OF ADMINISTRATION

As a way to make doing business with Chubb effortless, we provide the following features:

- Direct Bill - an option for your agency and Chubb policyholders. Benefits include:
 - Potentially decrease in workload and expenses with Chubb handling the collection of premium collection
 - Multiple policies can be combined into a single direct bill account
 - Payment plan options are available
 - Knowledgeable Service Center Representatives available from 8AM to 6PM Eastern Standard Time
 - Direct bill is not mandatory
- Summary Plan Documents (SPD) - created for new cases to help the policyholder meet its ERISA requirements
- Paperless Policies - can be sent online to produce policies quickly
- Efficient Administration - staffed by experienced underwriters and claim specialists
- Flexibility - over 30 benefits available



LETTER OF INTENT

It is our intention to accept the proposal of the Business Travel Accident Insurance Policy offered by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies.

Signature: _____

Title: _____

Company: _____

Date: _____

Effective Date of Coverage: _____

Premium Option Selected: _____

Chubb Group of Insurance Companies
Warren, New Jersey 07059
www.chubb.com

Chubb refers to the insurers of the Chubb Group of Insurance Companies. This literature is descriptive only.