



Accident and Health

Occupational Accident Coverage



The Arch Insurance Accident & Health division provides a range of accident solutions for groups of all sizes, from “gig” workers, first responders to Fortune 500 companies and multi-national corporations. Our product innovation, underwriting expertise and excellent customer service give Arch the unique ability to provide customized solutions for our clients.

Occupational Accident

Helps protect individuals who may not be covered under a workers’ compensation policy, or it can provide supplemental benefits to existing policies.

The Gig Economy

Those Independent Contractors who work in the gig economy have unique needs for accident insurance. From delivery drivers and dog walkers to business consultants and contractors, each individual should consider the importance of accident insurance in their personal business. Arch’s solutions may be able to help protect workers in various jobs in the gig economy.

Target Groups:

- Small to mid-size employers
- Non-profit / volunteer organizations
- Independent Contractors / Gig Economy
- Niche industry segments such as:
 - Firefighters and first responders
 - IT / Technical
 - Recreation

Available Benefits

- Accidental death and dismemberment
- Accidental medical & optional limited sickness expense benefit
- Paralysis benefit
- Optional non-occupational accident benefits
- Continuous or temporary total disability benefit
- Emergency medical evacuation & repatriation
- May be able to offer with general or contingent liability

Other Valuable Accident Plans Available

Basic Accidental Death & Dismemberment

- Employer-paid or non-contributory
- Enhanced dismemberment schedule
- Additional benefits included, typically as flat dollar amount or percentage of accidental death benefit

Benefit Options Include:

- Bereavement and trauma counseling
- Child care center
- Commuting
- Education benefit
- Home alteration/vehicle modification
- Rehabilitation expense
- Seat belt and airbag
- Spouse / domestic partner retraining
- Additional enhancements are also available

Voluntary Accidental Death & Dismemberment

- Contributory plan
- Pays benefit in addition to other accident benefits
- Spouse and children coverage available
- Purchase coverage through convenient payroll deduction
- Living benefits for Covered Persons permanently injured in an accident

Agency Ratings

For latest ratings, visit archcapgroup.com

A.M. Best Company	Moody's	Standard & Poor's	Fitch Ratings
A+ (Strong) Stable	A2 (Good) Stable	A+ (Strong) Stable	A+ (Strong) Positive

Contact Us

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