

Accident & Health

Without a doubt, your employees are your most valuable asset. Providing them with an affordable benefit plan is essential to attract and retain the very best.

A key part of such a plan would be accident and health insurance, an affordable means for companies to cover gaps in traditional health insurance, as well as to help employees and their families minimize any resulting financial hardships.

Protect your most valuable asset with our products.

Our **Accidental Death and Dismemberment (AD&D) Plans** offer an affordable supplement to employee/member benefit plans and pay a lump sum in case of accidental death, paralysis or accidental loss of limbs, vision or speech.

Individual and family plan options available. Coverage options include Business Travel, Voluntary, Occupational, Sports and Volunteers programs.

AD&D 24 Hour Plus plans can be customized to include any combination of: Permanent and Total Disability, Hospital Cash, Accidental Paramedical/Dental expenses, Fractures, Burn benefits and more to meet your and your client's needs.

Group Emergency Travel Medical Plan provides coverage for employees/members and their families travelling outside their province or territory of residence anywhere in the world. We offer the option to include trip cancellation, trip interruption, baggage and accidental death and dismemberment coverage. Additional 24 hour AD&D is available.

Excess Claims Insurance (Stop Loss) sold in conjunction with our Group Travel product Stop Loss protects employers that self-fund their employee group extended health benefits with a layer of protection against unexpectedly high extended health or drug claims either for individual employees or on an aggregate basis.

The **Hospital Cash** plan pays a daily benefit to employees/members and their families for periods of hospitalization of 3 days or more, due to sickness or injury, to a maximum of 120 days to cover some out-of-pocket expenses from hospitalization.

Critical Illness coverage is available for select markets.

Craig Spencer
Vice President,
Accident, Health and Travel
(416) 594-4820
cspencer@berkleycanada.com

Michael Kewley
Assistant Vice President,
Accident, Health and Travel
(416) 917-4490
mkewley@berkleycanada.com

W.R. BERKLEY CORPORATION

Total Assets:
\$24.3 billion USD

Common Stockholders' Equity:
\$5.4 billion USD

Reserves for Losses and Loss Expenses:
\$11.7 billion USD

40+ years of casualty market experience

BERKLEY INSURANCE COMPANY

A.M. Best A+
S&P A+

Berkley Canada is committed to providing essential business coverage over the long term. We apply our experience, industry expertise and underwriting knowledge to develop fully-featured, realistically priced protection on which our business partners and insureds can rely now and into the future.

Responsive. Creative. Secure. BerkleyCanada.com

