



## Introducing: Specialty Accident & Health Overview

### What is A&H Insurance?

Arlington/Roe is excited to announce our new Specialty Accident & Health (A&H) Practice. A&H insurance programs are designed to protect insureds and their families in the event of an accident, crisis or emergency. These programs are not just insurance, but they also consist of services that help mitigate and manage risks, thereby reducing liability for the policyholder.

We are a full-service practice with significant experience in specialty, accident & health. We understand needs and/or requirements can differ based on exposure, which is why the right plan design is essential to effectively manage a particular risk.

### Our lines of coverage include:

- Business travel accident (BTA)
- Participant accident
- Basic and voluntary accidental death and dismemberment (AD&D)
- First responder coverage
- Student study abroad
- Student accident
- Medical benefits abroad
- Volunteer accident
- Travel assistance services: medical evacuation/repatriation, security/political evacuation, natural disaster assistance and evacuation, 24/7 emergency response and much more.
- Trip Inconvenience
- Occupational Accident
- Coming soon: pet insurance

### Core Coverages:

- 24/7 AD&D
- Paralysis or loss of use
- Emergency medical evacuation and repatriation (indemnified)
- Accident medical expense (domestic and international)
- Out-of-country medical accident and illness
- Travel assistance services: 24/7 emergency access, lost stolen passports, claims assistance in the event of injury or illness, medication replacement, etc.

Each product has many additional benefits and services available to help round out comprehensive programs that address a policyholder's duty of care initiatives and responsibilities.

What differentiates us is we consider industry, occupational hazards, on and off-premises exposures, regional threat levels and other factors to design a plan that protects all insured parties.

Whether the insured is a church group, a study abroad student, a corporate traveler, or even a family member accompanying a primary insured, we understand needs and situations can be fluid during a crisis or emergency. Our experienced associates will help you find the right solution and provide the support your clients need.



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