

▶ SPECIAL RISK INSURANCE



In today's global business climate, it's important that businesses offer their employees ways to help protect themselves and their loved ones from the myriad risks they face on and off the job. Through our strategic alliance with Johnson Rooney Welch, Inc. (JRW), we offer flexible, integrated special risk products to cover employees as they do their jobs or travel for work.

A consultative approach to special risk protection

When you choose The Prudential Insurance Company of America (Prudential) as your insurance carrier for special risks, you get a consultative partner that helps reduce your benefits costs and administrative burden. Your employees and their loved ones get the coverage they need to help protect themselves against many of the risks associated with their work or business travel.

We can design an integrated program that synchronizes benefits and ensures consistent policy provisions across all accidental death & dismemberment and special risk coverages with Prudential. Coverages are available for employees and their families at competitive group rates, with both employer- and employee-paid options. Our solutions feature:

- ▶ **High indemnity limits:** individual, combined, combined multiples of salary
- ▶ **High risk areas and situations:** location, episodic events, nature of work
- ▶ **Modifications to normal exclusions:** war, aircraft, family members.

JRW acts as the national managing underwriter for Prudential's special risk portfolio. With over 30 years of experience, JRW is an expert in designing and underwriting special risk insurance plans.

Customized & sophisticated coverage solutions

We can tailor the benefits to your specific needs and align that coverage across your life and accidental death & dismemberment plans with Prudential.

Featured solutions include:

- ▶ **Business Travel Accident**—covers accidental death or injuries occurring during business trips. We also offer plans that cover travel for pleasure.
- ▶ **War Risk Coverage**—can be offered as part of Prudential's Basic and Voluntary Accidental Death & Dismemberment (AD&D) or Business Travel Accident Insurance.

▶ EXPERIENCE. SIMPLICITY.

Everything we do is designed to make benefits easier for you and for your employees. To learn more about our special risk coverage, please contact your Prudential representative.

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NONSUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

- ▶ **Travel Assistance Services***—offers worldwide travel, medical, and legal assistance plus emergency repatriation/evacuation transportation benefits for employees, their spouses or domestic partners, and dependent children when traveling domestically or internationally 100 miles or more away from home. Coverage is delivered by AXA Assistance USA.
- ▶ **Specific Special Risks**—provides temporary coverage for unusual aggregate limits, episodic events (i.e., sales conferences, conventions, etc.), named individuals for special coverage amounts while on temporary assignment, and other exposures.
- ▶ **Industry-specific Risk Capabilities**—offers protection against risks of particular concern to employees within the retail, aviation, construction, oil exploration, first responders sectors, and more.

We'll help educate and engage employees

For employee-paid coverages, our team will recommend and execute enrollment activities needed to drive results, including:

- ▶ Targeted enrollment communications delivered via direct mail, email, or online (on yours, your third party administrator's, or Prudential's website);
- ▶ Engaging interactive tools will help educate employees and drive participation in your plan and;
- ▶ Fast, easy enrollment either online or through a licensed Prudential representative.

*Certain services may not be available in some market segments. The Travel Assistance services are optional services. These services are provided by AXA Assistance USA. Prudential is not responsible for the services provided by AXA Assistance USA but helps coordinate billing for these services with its premium billing.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York Department of Financial Services.

IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Accidental Death & Dismemberment and Business Travel Accident Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

© 2015. Prudential, the Prudential logo, the Rock symbol, and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.