

SPECIALTY BENEFITS

Business Travel Accident, Basic (Non-Contributory), Voluntary (Contributory), Accidental Death & Dismemberment, War Risk, Credit Card, Association and Youth Sports Insurance. As unique as they are necessary, these coverages represent just a few of the areas addressed by the Willis HRH National Specialty Benefits Practice.

Recent events have drawn the world's attention to risks, such as accidents, war risk-related exposures and other travel risks. Employers, event sponsors and others facing these exposures have an increased appreciation for the value of protection. Willis HRH will assist you in choosing the right coverage for your risks.

Ever in tune with changing marketplace dynamics, Willis HRH was the first and remains the only broker to form a National Specialty Benefits Practice, leading the market in providing coherent, forward-looking solutions. We have found a receptive audience, not just among buyers of insurance, but among BTA and AD&D carriers who appreciate the chance to work with a partner that recognizes a new need and moves quickly to address it. As a result, we have well established relationships with the market, which serves to benefit our clients and often translates into improved coverage at lower costs.

We can work with you to determine which Specialty Benefits products address your organization's requirements, and to help you develop a custom program and secure the appropriate coverage to meet your needs. Willis HRH's expertise, market knowledge and carrier relationships can be the critical pieces you need to solve this often confusing part of the risk management puzzle.

YOU MAY NEED SPECIALTY BENEFITS IF YOU:

- Have employees traveling on behalf of your organization
- Own, operate or lease aircraft
- Are concerned with war or terrorism risks
- Are interested in reducing BTA or AD&D costs
- Sponsor special events, sporting events, school trips or youth group activities
- Offer travel benefits as part of your service or compensation package

KEY TYPES OF COVERAGES AND SERVICES

- Corporate Business Travel Accident Insurance Plans
- Global Travel/Personal Accident Insurance Plans
- Stand-Alone Voluntary (Contributory) AD&D Insurance Plans
- Stand-Alone Basic (Non-Contributory) AD&D Insurance Plans
- War Risk (AD&D) Insurance
- Special Events (AD&D) Coverage
- Youth Group Plans
- Sports Accident Plans
- Travel Assistance Plans
- Credit Card Insurance
- Industrial Aid Plans for Corporate Aircraft (Crew/Seat Accident Plans)
- CRAF Mission Insurance
- Common Carrier Insurance

OUR SERVICES

Specialty Benefits works on an array of coverages that can be managed by the risk manager, the human resources manager or jointly, depending upon the product. Our service approach includes:

- Initial risk analysis
- Review of current plan
- Suggested improvements/modifications
- Comprehensive marketing
- Plan implementation assistance

Willis HRH has consolidated all of our special risk products under the Specialty Benefits Practice, which allows us to market all of your coverages in a single package to carriers and increases our ability to work aggressively on your behalf to obtain competitive pricing, terms and conditions. Through our policy review service, we evaluate your program, a process that typically produces savings and

coverage improvements. Our practice includes individuals with experience in all aspects of Specialty Benefits from brokerage to underwriting to reinsurance. We strive to bring you competitive results.

CONTACT

Please contact your Willis HRH Client Advocate to learn more about how Willis HRH partners with HR to manage human capital costs – one employee at a time.