



U.S. CORPORATE ACCIDENT

PRODUCTS

- Travel Insurance (Trip Cancellation, Interruption and Additional Benefits)
- Group Accidental Death and Dismemberment (Basic AD&D/Voluntary, AD&D/Business Travel Accident)



STARSTONE

Part of the Enstar Group

The StarStone Advantage

StarStone provides Corporate Accident coverage for companies in the U.S. to manage risk exposures when employees are traveling to further the business of their employer. StarStone's Group insurance product is designed to target eligible insured persons, activities, coverages, and benefit amounts as determined by the policyholder. Our flexible, accident-based product can be tailored to meet each policyholder's unique needs. And by adding worldwide protection, employers can protect their employees when traveling beyond the U.S.

WHO WE COVER

- National Governing Bodies and Non-Governmental Organizations
- Small Business, Mid-size Employers, Fortune 500 Corporations
- Travelers concerned with risks of traveling
- Businesses interested in providing peace of mind for their employees
- Other custom groups

WHAT WE COVER

- Travel Protection and Assistance
- Out of Country Sickness
- Plus many more customizable solutions

PROGRAM HIGHLIGHTS

- Corporate Accident Products provide protection for employees and their families; coverage can be 24-hour or while traveling on behalf of the organization
- Accident & Health Education Products provide needed solutions for student athletes, trainers, coaches, and general students that meet governing body requirements
- Works well with a General Liability carrier who needs to place an Accident coverage to be able to obtain GL coverage
- Accident medical coverage that covers deductibles, copays and out of pocket expenses
- Benefits available on either an excess or primary basis
- Principal sums can be either flat or a multiple of salary
- Enhanced policy benefits to provide further protection



PLAN DESIGN

- International Travel
- Worldwide Assistance

PARTNERSHIP

StarStone Insurance products are available through a limited network of knowledgeable and experienced distribution partners.

Claims are administered by approved TPAs who provide top level service and claims management.

FINANCIAL STRENGTH

StarStone is rated A- (Excellent) by A.M. Best, financial size XI. For business written through Syndicate 1301, Lloyd's is rated A+ by Standard & Poor's, AA- by Fitch Ratings and A (Excellent) by A.M. Best.

OUR APPROACH

With strong technical know-how and a relationship-driven philosophy, the combined experience of our underwriting and claims professionals enables us to deliver a seamless service, designed to meet the unique needs of today's A&H market.



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