



# Healthcare Staff Protection Insurance

Cover tailored for the Healthcare sector:  
Business Trip, Commute and more.

CHUBB®

Accident & Health

# Healthcare industry opportunity at a glance



Approximately 1.6 million people are employed in the healthcare industry in Australia.<sup>1</sup>



In 2015-16, 82% of people saw a GP and 32% of people saw a medical specialist in the previous 12 months.<sup>1</sup>



The healthcare and social assistance (private) industry in 2014-15 had strong growth across all key data items. Sales and service income grew by 13.8% to \$84.2b and industry value added (IVA) grew by 12.8% to \$76.7b. This industry has seen strong demand for its products and services from Australia's ageing population in recent years.<sup>1</sup>



The healthcare IT market size in 2015 was estimated to be at \$1.20 billion. Research undertaken by Frost and Sullivan suggests expected growth at a compound annual rate of 12.3% between 2013 and 2020 in the Australian healthcare IT market.

1. Australian Bureau of Statistics.

# Healthcare playing an integral role

## **A significant opportunity**

After 25 consecutive years of economic growth, the prosperous Australian population is living longer and demand for healthcare services is growing.

Alongside significant demographic trends, such as the aging population, technological medical advances are continuing apace and a broader health and wellness trend is seeing increased numbers of Australians accessing healthcare services more frequently.

The Australian Trade and Investment Commission has summarised the situation: “Over the past decade, Australia’s health and medical industry has grown dramatically in size and reputation for its world leading technology, innovation, high professional skills, advanced research, development and robust health system.

It is characterised by a small number of global multinational companies (approximately 20 per cent of the industry) and a large number of small and medium-sized enterprises (80 per cent of the industry).

The health and medical industry is represented by manufacturers, specialised in niche applications in the fields of cardiovascular, diagnostic, hearing, orthopaedic, respiratory devices, as well as health IT, health infrastructure, services and clinical trials.

The industry is also expected to advance rapidly into new fields of science, engineering, and nanotechnology to facilitate new innovations in the biomedical sphere and an increasing convergence of physical and biological technology platforms.

The key growth areas are:

- Medical and surgical equipment and devices
- Health IT
- Health infrastructure and services
- Clinical trials.

The domestic Australian natural (complementary) healthcare industry is robust and significant. Market research shows that the popularity of natural healthcare products is increasing with a growth rate of seven per cent year on year. Three-quarters of Australians, including 92 per cent of women aged 20-24; take at least one dietary supplement and a quarter of the population visit complementary healthcare practitioners each year.

The Australian industry continues to grow to meet these requirements. Already attuned to alternative approaches to health, discerning baby boomers (Australia’s largest population group) increasingly demand greater choice and adopt a preventative healthcare approach to maintaining healthier lives. In Australia, the fastest growth areas are nutritional oils, men’s health and eye health.

The Australian natural healthcare industry (which is fully integrated into our national health system), presents a wealth of business opportunities at every level.”

## **Duty of care and risk management**

With an ever increasing mobile workforce, employers are having to assume greater ownership for the well-being of their employees. Employees expect potential threats to have been identified and any risks minimised.

Working in conjunction with our assistance and technology providers, Chubb provides a range of tools, information and support designed to keep employees safe, including Chubb Assistance as mentioned on page five.



### **Cover for healthcare employees**

Employers in the Healthcare sector, often with large professional workforces, need the right level of insurance protection for their teams.

In addition to the standard workers compensation schemes, employers can offer assurance to team members who need to conduct business travel and face risks of accident or delay while going about their business.

### **Chubb has responded with package of tailored insurance**

Chubb has reviewed and enhanced its policy wording to help healthcare businesses protect themselves and their employees against the most common and emerging risks they may face in the modern healthcare environment.

In addition to the comprehensive accident, injury, medical and disability benefits provided by Chubb, we have crafted a personal accident and business travel wording to address the specific needs of the healthcare industry, including the following benefits.

#### **Return to Work Assistance**

Return to Work Assistance benefit provides reimbursement for expenses incurred to assist your employees to return to work following Bodily Injury or Sickness. Chubb partners with Procure Group to provide professional return to work and rehabilitation services to help your employees get back on their feet sooner.

#### **Premature Birth/Miscarriage Benefit**

Premature Birth/Miscarriage benefit offers a lump sum payment to your employees who sustain an injury which results in a premature birth or miscarriage (prior to 26 weeks).

#### **Air or Road Rage Benefit**

Air or Road Rage Benefit provides a lump sum payment to your employees who suffer Bodily Injury as a result of being a victim of an Air or Road Rage Incident.

#### **Streaming Service Subscription Benefit**

Streaming Services benefits are now available to your employees who are certified unfit for work for a period of eight consecutive weeks. The benefit reimburses costs involved for any streaming service the employee subscribes or wishes to subscribe to.

#### **Corporate Image Protection**

Corporate Image Protection provides a lump sum payment to you to cover costs associated with positive promotion of your business following the accidental death or permanent total disablement of one of your employees. This benefit is available for you whilst your employees are working, travelling on business or commuting to and from work on your behalf.

### **Accidental HIV Infection Benefit**

Accidental HIV infection benefit offers a lump sum to your employees should they receive an injury which results in a positive infection with the HIV virus. This benefit is available to employees whilst they are working, travelling or commuting to and from work on your behalf.

### **Terrorism Benefits**

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#### **Terrorism Injury Benefit - Lump Sum Benefit**

Terrorism Injury Benefit is a lump sum payable to your employees who suffer an injury due to an Act of Terrorism, for which a 100% permanent disablement benefit is payable. The same benefit is also payable to you at the same time.

#### **Witnessing Terrorism Benefit - Lump Sum Benefit**

The Witnessing Terrorism Benefit affords a lump sum to your employees who do not suffer injury but have witnessed an Act of Terrorism whilst at work, travelling or commuting to work on your behalf and subsequently suffer post-traumatic stress disorder, certified by a doctor.

#### **Terrorism Benefit - Temporary Disablement Benefits**

The Terrorism Temporary Disablement Benefit provides weekly benefits to your employees who are unable to work as a result of disablement caused by being involved in a terrorism event.

### **Work Hours Only Coverage**

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#### **Workplace Assault Benefit**

Workplace Assault Benefit is a lump sum benefit payable to your employees who are working on your behalf and who suffer an injury as a result of an assault.

#### **Workplace Trauma Benefit**

Workplace Trauma Benefit provides a lump sum benefit to your employees who witness a violent criminal act whilst they are on your premises.

#### **Stress Lump Sum**

If your employee has a valid Workers Compensation claim for stress, we will pay them a lump sum benefit.

#### **Personal Leave Benefit**

Sometimes your employees are unable to attend work due to circumstances outside their control. The Personal Leave Benefit provides a daily amount to cover their loss of income.

#### **Needle Stick Benefit**

Being in the healthcare industry can expose your employees to needle stick injuries. If such an event occurs, the policy provides a lump sum benefit regardless of the outcome of any pathology tests.

### **Assistance services**

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When a company purchases Chubb Healthcare Staff Protection Insurance, their employees are instantly covered by Chubb Assistance and Security Advice.

#### **Chubb Assistance - Travel and Medical Assistance**

Dial +61 2 8907 5995 and select Option 1

Chubb Assistance supports the business traveller with a range of emergency medical advice and travel assistance services. A team of medical practitioners and travel specialists are available to assist 24 hours a day, 7 days per week.

### **WorldAware - Travel Security Advice and Assistance**

Dial +61 2 8907 5995 and select Option 2

Chubb has partnered with WorldAware, a crisis management assistance company, to provide policyholders and covered travellers with a range of travel security services. This includes:

- immediate access to security experts for any security or safety concerns
- ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident
- concerns about identity being compromised due to a data breach

Note that these services can only be accessed if registered. Refer to the registration details in the PDS.

### **Claims**

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From major catastrophes affecting numerous people to incidents affecting a single individual, Accident & Health claims are as broad as they are diverse. Regardless of size, the factor they all have in common is that the person making the claim is in a difficult, challenging and sometimes even tragic situation.

Chubb's dedicated Claims Team is passionate about providing an outstanding service to people in their hour of need. High levels of training ensure that our teams are experts in the medical, legal, international and financial elements of a claim.

Our people are empowered to take immediate decisions on straightforward claims. Where claims are more complex, we ensure the claimant understands the next steps and liaise with our clients so that they remain fully informed.

# Healthcare Staff Protection Insurance: Personal Accident & Sickness Benefits

Benefits Table		
Whilst on a Trip or Commute	Trip Only	
<ul style="list-style-type: none"> <li>• Exposure</li> <li>• Disappearance</li> <li>• Guaranteed Payment Benefit</li> <li>• Escalation of Claim Benefit</li> <li>• Replacement Staff/Recruitment Costs</li> <li>• Return to Work Assistance</li> <li>• Independent Financial Advice</li> <li>• Coma Benefit</li> <li>• Partner Retaining Benefit</li> <li>• Dependent Child Supplement</li> <li>• Orphaned Benefit</li> <li>• Education Fund Benefit</li> <li>• Premature Birth/Miscarriage Benefit</li> <li>• Tuition or Advice Expenses</li> <li>• Modification Expenses</li> <li>• Unexpired Membership Benefit</li> <li>• Chauffeur Services</li> <li>• Executor Emergency Cash Advice</li> <li>• Out of Pocket Expenses</li> <li>• Student Tutorial Costs</li> <li>• Childcare Benefit</li> <li>• Air or Road Rage Benefit</li> <li>• Carjacking Benefit - Excess &amp; Vehicle Hire</li> <li>• Carjacking Benefit - Lump Sum</li> <li>• Reconstructive or Cosmetic Surgery Benefit</li> <li>• Streaming Service Subscription Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Death by Specified Causes (Specified Sickness)</li> <li>• Spouse/Partner Accidental Death Benefit</li> <li>• Domestic Help Expenses for Accompanying Spouse</li> </ul>	
		Commuting Only
		<ul style="list-style-type: none"> <li>• Accommodation &amp; Transport Expenses</li> <li>• Funeral Expenses</li> </ul>
		Trip/Commute & Work Hours Cover
		<ul style="list-style-type: none"> <li>• Terrorism Benefits:               <ul style="list-style-type: none"> <li>- Terrorism Injury - Lump Sum</li> <li>- Witnessing Terrorism - Lump Sum</li> <li>- Terrorism Benefit - Temp Disablement</li> </ul> </li> <li>• Needlestick Benefit</li> </ul>
		Work Hours Only
		<ul style="list-style-type: none"> <li>• Armed Holdup/Workplace Assault</li> <li>• Armed Holdup/Workplace Trauma</li> <li>• Stress Lump Sum</li> <li>• Personal Leave Benefit</li> </ul>

# Global reach, local presence

We have successfully blended the knowledge of our local markets with the worldwide perspective of a global organisation.

## Working with Chubb

Chubb offers insurance solutions to a diverse array of clients. We have successfully blended the knowledge of our local markets with the worldwide perspective of a global organisation. We trade through a select group of brokers, and work hard to achieve close relationships with each, offering a prompt and valued service.

Our underwriters are highly rated for their knowledge and expertise. Flexibility combined with high levels of underwriting authority at branch level allow our underwriters to find solutions to underwriting challenges.

Brokers have direct access to the underwriters making the decisions and can ensure a full understanding of the risk and the issues faced by the client.

We are proud of our people, their integrity and their professionalism. Our claims teams settle non-complex losses quickly with a minimum of paperwork, whilst with larger, more severe or complex losses we seek to work closely with the insured or the broker to provide a consistent, prompt and equitable settlement within agreed service standards and time frames.

Significant investment in the latest technology has enabled us to harness market-leading electronic document handling, creating significant efficiencies in quotations, swift and accurate policy issuance and claims handling.

With a nationwide network of offices throughout Australia, Chubb is ideally placed to serve all sizes of company in all areas.





### About Chubb in Australia

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for almost 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au)

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## Chubb. Insured.<sup>SM</sup>

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