

Retail Staff Protection Insurance

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

CHUBB®

Accident & Health

Retail industry opportunity at a glance



1.2 million people are employed in the retail industry in Australia.¹



Australian online retail trade exceeded \$1 billion for the first time in October 2016.¹



The Retail industry grew by 3.1% in 2016 with month on month growth of 0.2% - 0.4% recorded for each month of the year.¹



Research undertaken by Chubb in 2016 highlights a significant opportunity for the retail industry to improve duty of care provision.²

1. Australian Bureau of Statistics.

2. *Reworking Duty of Care*. Chubb pan-european duty of care research study published June 2016.

Competing in a global market

An evolving environment

The retail sector employed a total of 1.2 million people in 2016, contributing \$265 billion to the Australian economy.

In recent years the sector has benefitted from significant positives such as the technology advances enabling increased efficiency and improved customer service propositions. Retailers are regularly involved in sourcing outstanding new products from around the world, bringing new and innovative practices to the Australian market and building career paths to help retain and develop their talented teams.

Increasing commercial pressures and duty of care obligations faced by retailers

While retailers have faced increased economic and commercial pressures in recent years, the legal and moral obligations to pay a fair wage and adequately protect their staff from undue and avoidable risks has never been greater - whether that's in the work place, on the shop floor, or while travelling for the business at home or overseas.

Employers in the Retail sector, often with large 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.

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.





Chubb has responded with package of tailored insurance

Chubb has reviewed and enhanced its policy wording to help retailers protect themselves and their employees against the most common and emerging risks they may face in the modern retail environment and throughout their organisation, including head office, warehousing and distribution.

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 retail 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 8 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

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

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.

Armed Holdup Injury Benefit

Armed Holdup Injury 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 a criminal assault.

Armed Holdup Benefit

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

Assistance services

When a company purchases Chubb Retail 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

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.

Retail Staff Protection Insurance: Personal Accident & Sickness Benefits

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

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

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

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Retail Staff Protection Insurance Brochure, Australia. Published 08/2018.

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Chubb14-185-0818