

Work from Home Group Personal Accident Insurance

CHUBB®



Work from Home Group Personal Accident Insurance

An insurance product to help employers care for the health, safety and well-being of their employees while working from home (WFH).

Working from home creates new challenges for employers and employees alike including new health and ergonomic considerations, and new working conditions.



Chubb's Work from Home Group Personal Accident Insurance Policy (Policy) is designed to provide support to businesses and their employees as they navigate their new working environments.

Examples of the Coverage Benefits

Bodily Injury

Lump sum benefits if a Covered Person sustains a Bodily Injury whilst Working From Home which results directly in the occurrence of one or more of the Events covered by the Policy.

Ergonomic Injury Support

Lump sum benefit if a Covered Person is diagnosed by a Doctor as suffering from an ergonomic or postural injury caused or contributed to by their Working From Home (as long as the work from home environment is set up in accordance with the Occupational Health and Safety (OHS) standards of the Policyholder).

Off Work Inconvenience

Lump sum benefit if a Covered Person sustains a Bodily Injury whilst Working From Home which results in them being unable to work in any capacity for the Policyholder (employer) for at least seven (7) consecutive days following the Accident.

Recovery Assistance

Lump sum benefit if a Covered Person sustains a Bodily Injury whilst Working From Home which results in them being admitted to hospital.

Childcare

Reimbursement of necessary additional childcare costs if a Covered Person sustains a Bodily Injury while Working From Home which results in a specific permanent disability (Events 2 - 8 in the Policy).

Replacement of Staff and Recruitment costs

Reimbursement of reasonable costs incurred for the recruitment of a replacement Employee if a Covered Person sustains a Bodily Injury while Working From Home which results in their Accidental Death or Permanent Total Disablement.

Capitalised terms are terms defined in the Policy Wording.

Policy Coverage

Coverage - Work from Home Perils	Benefits
Accidental Death & Disablement (lump-sum)	up to \$200,000
Fractured Bones (lump-sum)	up to \$5,000
Serious Sprains, Strains & Tears (lump-sum)	\$400 per event \$1,200 aggregate per employee
Off Work Inconvenience (lump-sum)	\$1,000
Replacement Staff / Recruitment Costs	up to \$10,000
Funeral Expenses	up to \$10,000
Recovery Assistance (lump-sum)	\$500
Ergonomic Injury Support (lump-sum)	\$1,000
Unexpired Membership Benefit	up to \$2,500
Corporate Image Protection	up to \$15,000
Partner Retraining	up to \$15,000
Childcare	up to \$5,000
Reconstructive or Cosmetic Surgery	up to \$15,000
Terrorism Injury (lump-sum)	\$20,000 per employee \$200,000 aggregate per period of insurance

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 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to protect and individuals purchasing travel and personal accident insurance.

More information can be found at www.chubb.com/au.

Key Policy Definitions

Bodily Injury means a bodily injury resulting solely and directly from an Accident and which occurs independently of any illness or any other cause, where the bodily injury and Accident both occur during the Period of Insurance and whilst the person is a Covered Person.

Covered Person means a person that meets the Eligibility Criteria and with respect to whom Premium has been paid or agreed to be paid by the Policyholder. They are a person that is legally entitled to claim under the Policy by reason of the operation of Section 48 of the Insurance Contracts Act and on no other basis. A Covered Person is not a contracting insured under the Policy with Us. Our agreement is entered into with the Policyholder.

Working From Home means where a Covered Person is working from their Home Office as authorised by the Policyholder and is extended to include minor activities undertaken during the course of the Covered Person's usual working day, such as Exercise, household chores, meal breaks and school drop off or pick up.

It does not mean where the Covered Person is travelling on behalf of the Policyholder and/or commuting in the capacity of the Covered Person's normal or required business duties

Home means the Covered Person's usual place of residence or other location(s) as agreed by the Policyholder for the Covered Person to undertake their business duties.

Home Office means a working environment which is set up in accordance with the Occupational Health and Safety (OHS) standards of the Policyholder enabling the Covered Person to perform their business duties at Home.

Exercise means a non-contact recreational activity which the Covered Person undertakes to sustain or improve their health and fitness such as walking, jogging, cycling, swimming, attending a gym, pilates, yoga or any similar activity.

It **does not** mean a Hazardous Activity or Sport.

See the Policy for full details of benefits.

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