

Group Personal Accident

CHUBB®



To empower companies and organisations in fulfilling their obligations to their employees in today's race for talent, the Group Personal Accident Insurance Policy by Chubb is the answer.

An innovative employee benefits product - the Group Personal Accident by Chubb - is outstanding in combining market relevant benefits with highly acclaimed claims service for companies and organisations of all sizes, large or small.

For the employees, they are also assured of financial protection offered by Chubb, a global leader in personal accident and supplemental health insurance. With a strong safety net, your employees are more productive knowing that they have extensive personal accident insurance coverage and liability insurance protection against accidental death or injury.

Four innovations made to Group Personal Accident

1. No age limit

As the working population is expected to remain in the workforce longer than before, removing the age limit enables you to fulfil your duty of care obligations towards your employees.

2. Removal of other general exclusions to three only

Even with all the right precautions you cannot predict or sometimes prevent accidents. The very wide protection offered by reducing six exclusions to three gives you and your employee greater assurance.

3. Higher sum assured

A wider coverage and benefit limit increase in the accident compensation scale table and burns & fractures protection.

4. Additional benefits

A total of 25 additional benefits reflecting today's fast-paced society that we live in, addressing your needs as best as we can.

Group Personal Accident at a Glance

Five Key Benefit Highlights

Personal Accident and Permanent Total Disablement, including death and permanent disability

Major Burns benefit of up to 100% sum assured for second/third degree burns covering 45% or more of body surface

Weekly Benefits for Bodily Injury leading to Temporary Total / Partial Disablement

Fractured Bones of up to 100% sum assured for neck, skull, spine and hip

Accidental Medical Expense Reimbursement including treatment by a Chinese physician

25 Additional Highlights

1. Chubb Assistance
Emergency Hotline Service
2. Loss of Teeth
3. Tuition or Advice Expenses for Rehabilitation
4. Recruitment Expenses
5. Corporate Image Protection
6. Funeral Expenses and/or Repatriation of Mortal Remains
7. Coma Benefit
8. Spouse Retraining
9. Dependent Child Education Supplement
10. Modification/Mobility Expenses
11. Trauma Counselling Benefit
12. Accidental Hospital Cash
13. Compassionate Death
14. Credit Card Protection
15. Scarring of the Face
16. Accidental Death Due to Natural Catastrophe
17. Loss of or Damage to Personal Belongings due to Assault
18. Critical Illness
19. Psychotherapy Expenses
20. Natural Disaster Evacuation
21. Political Retreat
22. Kidnap Benefit
23. Home Invasion
24. Parent Care
25. Accidental Death Due to Bomb Hazard Within Premises Visited Overseas

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

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

Contact Us

Chubb Insurance Hong Kong Limited
39/F, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong

O +852 3191 6800
F +852 2560 3565
www.chubb.com/hk

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