

COVID-19 Product FAQ



Accident

Does Chubb's Accident-only product provide benefits if an individual is quarantined due to COVID-19?

Chubb's Accident-only policies pay benefits for injuries and do not provide benefits for sickness. Individuals who are self-isolating or quarantined due to an infectious disease would not have a payable claim.

Does Chubb's Accident with Sickness product provide benefits when a policyholder tests positive for COVID-19?

There are some Chubb Accident policies that include a Sickness Rider that will pay benefits related to a covered sickness. For these policies, claims related to a positive diagnosis of COVID-19 may be considered eligible for benefits provided all provisions of the policy are met.

Critical Illness

Does Chubb's Critical Illness product provide benefits for COVID-19 or any related illnesses or complications?

COVID-19 and complications resulting from COVID-19, generally, would not be a covered condition under Chubb's Critical Illness policy. However, it is possible that an insured may be diagnosed with a covered condition as a result of COVID-19. Claims for covered conditions may be considered eligible for benefits provided all provisions of the policy are met.

Does Chubb's Critical Illness product cover Renal Failure when it is the result of complications due to COVID-19?

It is possible that an insured may experience a covered condition as a result of COVID-19. Most of Chubb's Critical Illness coverage includes Renal Failure as a covered condition. Claims for covered conditions may be considered eligible for benefits provided all provisions of the policy are met.

Does Chubb's Critical Illness product cover Major Organ Failure when it is the result of complications of COVID-19?

Most of Chubb's Critical Illness coverage includes Major Organ Failure as a covered condition. Claims for covered conditions may be considered eligible for benefits provided all provisions of the policy are met.

COVID-19 Product FAQ



Disability

Will Chubb treat COVID-19 differently than other sicknesses under your Disability policy?

Chubb will treat COVID-19 like any other covered sickness under our Disability policy. Claims related to a positive diagnosis of COVID-19 may be considered eligible for benefits provided all provisions of the policy are met. Individuals who are self-isolating or quarantined without a diagnosis and not sick, generally, would not have a payable claim.

Would Chubb's Disability product consider an employee to be disabled if local health departments or law enforcement agencies required an exposed person who has not tested positive for COVID-19 to stay home under house arrest during a prescribed incubation period?

Individuals who are self-isolating or quarantined without a diagnosis and who are not sick, generally, would not have a payable claim.

With Chubb's Disability product, can an individual who is not diagnosed with COVID-19 receive benefits, if their company is closing because of the virus?

Generally, with Chubb Disability, individuals who are not sick or injured would not have a payable claim.

Does Chubb offer an Infectious and Contagious Disease benefit with its Disability product?

Chubb's Disability product has an optional rider that provides a limited Infectious and Contagious Disease Benefit. This rider provides a benefit to an insured who tests positive but would otherwise be able to perform material and substantial duties of his/her occupation.

Does Chubb offer a Quarantine Benefit with its Disability product?

Chubb does not offer a Quarantine Benefit.

Hospital Indemnity

Does Chubb's Hospital Indemnity product provide benefits due to COVID-19?

Hospital Indemnity coverage provides specified benefits for hospital confinement, intensive care, emergency room visits and more due to a covered accident or sickness. Claims for these benefits related to a positive diagnosis of COVID-19 may be considered eligible for benefits provided all provisions of the policy are met. This includes, but is not limited to, meeting the facility definition where the insured is treated or confined.

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Life

Do any of Chubb's Life products exclude COVID-19?

COVID-19 is not excluded under Chubb's Universal Life, Term Life and LifeTime Benefit Term policies. Any potential benefits that would be payable would not be impacted by testing positive for COVID-19.

Wellness Benefits

Does Chubb's Wellness Benefit include tests for COVID-19?

For Chubb's Wellness Benefit to be payable, an individual would need to undergo one of the specific tests or procedures listed in our Accident or Critical Illness policy. Our Wellness Benefit does not list or include coverage for COVID-19 tests.

Additional Services

Do any of Chubb's products include an Employee Assistance Program or similar program that offers individuals advocacy services?

Chubb's Critical Illness plans include a Best Doctors program, with the following services:

- Physician referrals.
- Ask the Expert Hotline that provides 24-hour advice from experts about a particular medical condition.
- In-Depth Medical Review offers a full review of diagnosis and treatment plan.

Additionally, our Critical Illness plans may include a Health Champion Resources program, with the following services:

- Claims navigation.
- Medical travel assistance.
- Financial advice.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Insurance provided by the following U.S. based Chubb underwriting companies: Combined Insurance Company of America (Chicago, IL); in New York, Combined Life Insurance Company of New York (Latham, NY); ACE American Insurance Company and ACE Property & Casualty Insurance Company.