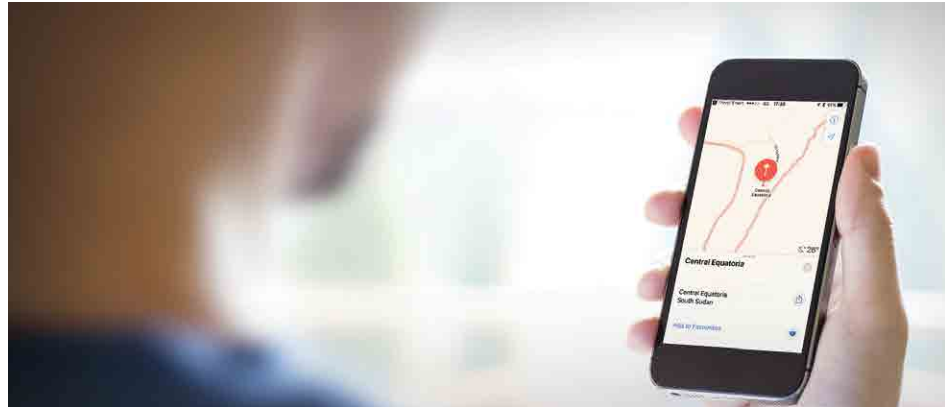


Travel Smart

An innovative online solution for business travel accident clients

CHUBB®



Travel Smart has been developed to help employers better fulfil their duty of care obligations.

Travel Smart includes two valuable tools:

1. a handy smartphone app for employees giving them easy and direct access to medical and security assistance and other useful information, including live location-based alerts to help them to avoid trouble and stay safe; and
2. an online dashboard for risk and HR managers providing them with an instant and complete summary of travelling employees, including their location and whether they are travelling in high risk areas. They can also send email and SMS messages directly to their people.

Smartphone App

The smartphone app provides comprehensive support for travelling employees, including:

- Direct access to Chubb's medical and security assistance partners, providing immediate emergency medical and security assistance.

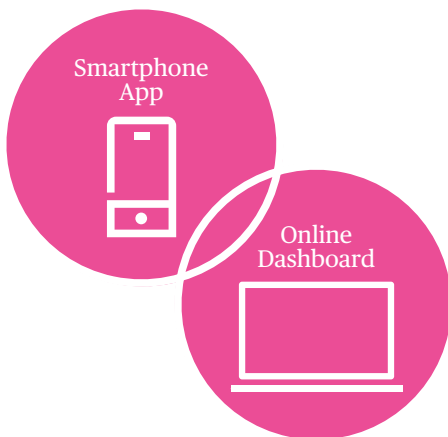
- Live location-based alerts including infrastructure and transport disruptions, natural disasters, civil and political unrest, terrorist threats and health and disease risks.
- The ability for travellers to receive messages from their employer by email or SMS directly to their smartphone. For example, during a crisis situation where fast and reliable communication is needed, or to inform them of a change in their itinerary.
- Access to country specific advice, including recommended vaccinations, cultural dos and don'ts, language, climate, visa and passport requirements, plugs and adapters required, travel and transportation advice, currency converter, public holidays and festivals.
- A library of medical conditions and medications, providing details of the likely symptoms, recommended medications, possible side-effects and treatment.
- Embassy and consulate contact information and opening hours.
- The ability to change location settings so that users can report their exact location, or just be located at country level, and still receive relevant country based alerts.
- Access to very detailed country specific security information and advice.

Online Dashboard

The dashboard provides risk and HR managers with a powerful overview of their business travellers, including their location and whether they face any immediate risks or danger.

It also enables them to communicate to travelling employees by email or SMS, for example in the event of a crisis where fast and reliable communication is needed, or to inform them of a change of plans or to their itinerary.

SMS messaging employs state of the art re-routing technology to ensure critical messages get to travellers anywhere in the world where they have a 2G phone signal.



About Chubb

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally.

Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs more than 30,000 people worldwide. Additional information can be found at: chubb.com.

Chubb's franchise in Asia Pacific comprises an extensive network of operations serving Australia, China, Hong Kong, Indonesia, Korea, Macau SAR, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam.

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