

# Group Business Travel

## Standard Plan

CHUBB®



### **Innovations Made To Group Business Travel**

#### **1. Covers for wider scope under natural catastrophe**

Covering 8 additional events - Cyclone, Flood, Landslide, Tornado, Volcanic eruption, Windstorm, Hailstorm and Wildfire.

#### **2. Eight standard general exclusions**

Even with all the right precautions, you sometimes cannot predict or prevent accidents. The broad protection offered gives you and your employee greater assurance with our limited exclusions.

#### **3. Claims**

With the Chubb Claim Centre, a self-service claims platform, you can now submit your claim anytime, anywhere and using any electronic device. Through Fast Track Claims, we are committed to settling your claims within 5-10 working days from the date of collection of full claims documentation.

#### **4. Portfolio segmentation**

Understanding our business allows us to be flexible and design practical and cost-effective protection for your employees.

#### **5. Chubb Travel App**

##### *Assistance*

- Medical, security and travel 24/7 assistance with multilingual response.

##### *Travel*

- Destination information, currency information, embassy information.

##### *Medical*

- Vaccination information, travel health conditions and medications.

##### *Security*

- Security alerts, tips on safety.

##### *Real-time Solutions*

- Real time alerts, flight status, two way communication with travelers.

##### *Web Dashboard for Employers*

- A geo-locate function to help locate and monitor travelling employees.

- An instant messaging facility allowing you to send an immediate communication direct to the right employees at the right time.

- For multinational customers, direct access to all the features of Chubb Worldview™ technology platform.

With the Group Business Travel policy, companies and organisations are assured that they have fulfilled their role as a responsible employer who cares for their business travellers, ensuring that medical attention and travel assistance are well taken care of while aboard. The additional assurance of swift evacuation from a country where the medical facilities are inadequate to a medical centre of excellence also enables business travellers to travel with confidence.

## Group Business Travel (Standard Plan) at a Glance

Benefits	Limit per Insured Person (\$\$)		
	Plan 1	Plan 2	Plan 3
<b>Accidental Death</b>	600,000	400,000	200,000
<b>Burial Expenses</b>	2,000	2,000	2,000
<b>Permanent Disability and Accidental Burns</b>	Up to % stated in Policy Wording		
• 3rd Degree Burns	600,000	400,000	200,000
• 2nd Degree Burns	10,000	10,000	10,000
<b>Fractures</b>	3,000	3,000	3,000
<b>Medical Expenses</b> (Excess: nil)	300,000	200,000	100,000
<b>Chubb Assistance</b> (Emergency Medical Evacuation and Repatriation Expenses)	Unlimited		
<b>Post-Journey Medical Expenses</b>	30,000	20,000	10,000
<b>Trip Cancellation</b>	10,000	10,000	10,000
<b>Trip Curtailment and Rearrangement Expenses</b>	10,000	10,000	10,000
<b>Staff Replacement Expenses</b>	5,000	5,000	5,000
<b>Loss of Money and Travel Documents</b> (Excess: nil)			
• Sub-limit For Money (\$1,000)	2,000	2,000	2,000
• Sub-limit For Credit Card Misuses (\$1,000)			
<b>Loss of Personal Property and Baggage</b> (Excess: nil)	5,000	5,000	5,000
• Sub-limit for any one article / pair / set of article	1,000	1,000	1,000
<b>Travel Delay</b> (\$200 for each 6 hours of delay)	1,000	1,000	1,000
<b>Baggage Delay</b> (\$200 for each 6 hours of delay)	1,000	1,000	1,000
<b>Personal Liability</b> (Any one occurrence and in the aggregate)	1,000,000	1,000,000	1,000,000
<b>Hijacking</b> (\$600 for each 24-hour period)	6,000	6,000	6,000
<b>Hospital Confinement</b> (\$200 per day)	10,000	10,000	10,000
<b>Emergency Travel Expenses</b>			
• Compassionate Visit by Relative or Friend	5,000	5,000	5,000
• Death of Close Relative			
<b>Travel Misconnection</b> (\$200 for each 6 hours of delay)	1,000	1,000	1,000
<b>Legal Fees</b>	15,000	15,000	15,000
<b>Bail Bond</b>	15,000	15,000	15,000
<b>Family Security</b>	25,000	25,000	25,000
<b>Get Well Benefit</b> (\$200 per day up to maximum of 30 days)	6,000	6,000	6,000
<b>Overbooked Flight</b>	200	200	200
<b>Rental Vehicle Excess Waiver</b>	500	500	500
<b>Political and Natural Disaster Evacuation</b>	10,000	10,000	10,000
<b>Flight Diversion</b> (\$200 for each 6 hours of delay)	1,000	1,000	1,000
<b>Credit Card Indemnity</b>	5,000	5,000	5,000
<b>Home Renovation Benefit</b>	5,000	5,000	5,000
<b>Additional Accidental Death due to Common Carrier</b>	50,000	30,000	20,000
<b>Comatose State Lump Sum Benefit</b>	50,000	30,000	20,000
<b>Emergency Mobile Phone Charges</b>	200	200	200

## Premium Table

Geographical Area	Annual Premium per Insured Person (S\$)		
	Plan 1	Plan 2	Plan 3
Regional	225	192	158
International	271	231	190

With one centrally controlled and globally compliant solution, Chubb provides you with consistent and comprehensive protection.

### Extended Cover

- Personal deviation and/or any trip for personal purposes whether before, during or immediately after the business trip are automatically covered, up to a maximum of thirty-one (31) days.
- Cover for business trip up to maximum of 183 days (and no sub-limit applicable for personal deviation).
- Business trip shall include inter-state, inter-province and inter-city travel exceeding 100 kilometres apart.

### Geographical Areas / Territorial Limits

- Regional: Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong SAR, India, Indonesia, Japan, Korea, Laos, Macau SAR, Malaysia, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam
- International: Worldwide including Canada and USA

### Important Notes

- The Insured Person must be between 16 and 70 years of age, renewable up to 75 years of age.
- The Insured Person's Country of residence must be Singapore.
- Up to an Aggregate limit of \$10,000,000 per conveyance or the actual Aggregate Limit per conveyance (based on number of Insured Persons), whichever is lower on the date of Accident.
- A minimum policy premium of S\$500 is required.
- This product would be applicable for professionals and occupations that perform indoor activities and mostly office-related (i.e. Class 1 and etc.)
- Minimum headcount of 2 employees and above is required to enrol for this plan.
- Policy can be arranged on Un-Named Basis for groups of 5 employees and above. The insurance contract is subject to completion of proposal form.
- This brochure is issued for information purposes only and is not intended to be an offer or solicitation of insurance products. For further details and customised plan, kindly contact your servicing underwriter.
- Subject to satisfactory underwriting condition, we reserve the rights to alter the terms and rates above. In the meantime, no insurance is in force until application is accepted by Chubb.

## About Chubb in Singapore

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore 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/sg](http://www.chubb.com/sg).

## Contact Us

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