

# Group Business Travel

## Standard Plan

CHUBB®



The global economy is all about travel and mobility. That is why Chubb offers a portfolio of business travel solutions to protect your employees wherever your business takes them.

### **Covering the possibilities**

No company intends disaster to befall its employees while they are away on business. Nevertheless, lost business documents, passports, cash or personal belongings can still cause immeasurable inconvenience. If key staff members suffer a personal accident or illness while representing your interests abroad, the repercussions are likewise potentially serious. And on the home front, events such as family crises can distress your staff, distracting them from the objectives of their business trip.

These and other unanticipated events may all pose challenges to your overseas business ventures.

*Note: You may refer to your insurance representative (insurance broker or agent) if you wish to inquire further.*

### **Benefits**

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#### **Get prepared - get covered!**

With Chubb's Business Travel, you can protect your business interests in the event of an emergency. Anything, from flying out a replacement colleague to reimbursement for abortive expenses, can be covered.

Chubb's Business Travel offers on-the-spot emergency assistance 24 hours a day, 365 days a year, anywhere in the world. Whether it's a minor glitch or a major emergency, our fuss-free multinational risk management and business trip insurance solutions offer total peace of mind.

#### **Vital assistance with just one phone call**

With Chubb Assistance, special arrangements can be organised to airlift your personnel out of remote areas where proper medical care is not available.

#### **Customise your own business travel programme**

One of the best features of Chubb's Business Travel is that all the benefits can be tailored to meet your needs.

## 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><br>(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   | 2,000                            | 2,000     | 2,000     |
| • Sub-limit For Credit Card Misuses   |                                  |           |           |
| <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 (without leisure trip extension)      | 225                                     | 192    | 158    |
| Regional (with leisure trip extension)         | 270                                     | 230    | 189    |
| International (without leisure trip extension) | 271                                     | 231    | 190    |
| International (with leisure trip extension)    | 325                                     | 277    | 228    |

## Extended Cover

- Personal deviation and/or any trip for personal purposes whether before, during or immediately after the business trip are automatically covered.
- Cover for business trip up to maximum of 183 days (and no sub-limit applicable for personal deviation).
- Business trip shall include inter-states, inter-provinces and inter-cities travel within 100 kilometres apart.

## Geographical Areas / Territorial Limits

- Regional: Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, 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.
- Subject to minimum premium of \$500
- 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 are required.
- 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.
- 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.

## Terms

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This Policy is underwritten by Chubb and is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This document is product information provided by Chubb and is not a contract of insurance. Accordingly, the information should be read and construed in light of, and subject to all terms, conditions and exclusions contained in the Policy.

You may wish to seek advice from an A&H insurance intermediary before deciding to purchase the policy. Should you choose not to seek advice from an A&H insurance intermediary, please consider whether the product is suitable for you.

Pre-existing medical conditions and other exclusions as found in your policy will not be covered. You are responsible for the accuracy and completeness of the information given to Us when applying for the policy. Any misstatement or non-disclosure of material facts may affect the validity of the policy and your claim may not be paid.

You have thirty (30) days after you receive your policy contract to decide if the policy meets your needs. You may cancel your policy simply by advising Us within this period to cancel it. If you do this, We will refund any premiums you have paid during this period. We may recover any expenses incurred by Us in underwriting the Policy.

We reserve the right to modify all the terms and conditions of Your Policy, including revisions to premiums, benefits and exclusions within the Period of Insurance by giving You prior notice of at least thirty (30) days, and

such modification shall be applicable from the effective date as stated in Our written notice to Your address on file.

This is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

This is a short-term accident and health policy. We are not required to renew this policy. We may terminate this policy by giving you one (1) month's notice in writing. You may likewise cancel your policy by giving Us at least one (1) month's prior notice. In the event of said cancellation, We shall return the unearned portion of premiums paid. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

Your coverage is automatically renewed by payment of the monthly/annual premium, one (1) month/year from the Commencement Date and subsequently, the same day of each successive month/year.

For further enquiries on the policy or other matters, please contact us at the Hotline listed.

## Contact Us

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## 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 risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

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).

**Chubb. Insured.<sup>SM</sup>**