



Accident & Health

Chubb Accident & Health (A&H) Loss Scenarios

Keep these BTA 360SM (Business Travel Accident) loss scenarios handy for a repository of situations that your customers can relate to. These examples are based on actual situations.

Please note: When sharing any of this information, be sure to include the following disclosure:

Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.

Personal Excursion Loss (medical and other benefits paid):

An employee of a research institution was on business travel in France. Over the weekend the employee went skiing in the French Alps, had a fall, and sustained multiple serious injuries which required hospitalization.

Chubb A&H has reimbursed total expenses of \$14,895 which includes hospital costs, medical repatriation and a family travel expense (airfare for spouse to visit injured employee).

Since this skiing excursion was part of a business trip the BTA 360SM plan provides coverage.

Business Travel High Limit AD&D Loss:

A photographer of a newspaper company was on a business assignment at the Kentucky Speedway. While getting in position to take some photos he fell from a scaffolding platform resulting in a severe brain injury. Two weeks later he passed away.

An accidental death benefit of \$500,000 was paid to his family. This was paid in addition to any workers compensation benefit.

Business & Pleasure example death benefit plus Repatriation:

An employee of a technical company working as an expatriate in Dublin took the family to France for vacation. While skiing the insured struck a tree and died as a result of the injuries.

An accidental death benefit of \$473,000 was paid to the family. In addition, Chubb A&H reimbursed a repatriation expense amount of \$3,679 to have the body sent back home.

Student injury while studying abroad – Medical expenses:

A student of a prestigious United States University was studying abroad in Paris, fractured his ankle from a fall and had to be admitted to the hospital.

Hospital expenses of just under \$8,000 were incurred and Chubb A&H's BTA 360SM plan covered this. This would not be covered under Foreign Voluntary Workers compensation because this was not a faculty member/employee of the University.

On Premise/Occupational Accident

Two employees who worked in a refinery plant were part of the company's emergency response unit. They were responding to a gas unit fire and while attempting to put out the fire the unit exploded killing both of them.

An accidental death benefit of \$500,000 was paid to each of their beneficiaries. This would be paid in addition to any workers compensation benefit.

Personal Excursion – Accidental Death

An employee of a global engineering company traveled to Florida on business. After his business was done he took a side trip to Key West to scuba dive. While scuba diving the insured wound up dying as a result of arterial gas embolism.

An accidental death benefit of \$825,000 was paid to the beneficiary.

Business Travel Accident – non US Citizen

An Irish employee of a semi-conductor company was on assignment working in Chicago and was struck and killed by a DUI driver as he was walking across the street.

An accidental death benefit of \$348,597 was paid to his beneficiary.

Relocation Accident on Business Travel Plan

An employee who worked for a large recreational and gaming manufacturer was relocating to another office in the state of Maryland. While driving to his new location his vehicle skid on the ice and struck a semi-tractor trailer and he was pronounced dead at the accident scene.

An accidental death benefit of \$291,500 was paid which included a seat belt benefit of \$26,500.

Business Travel Accident at hotel

A partner of a law firm was on a business trip in New Jersey. The insured fell down the stairs at the hotel hitting his head resulting in death.

An accidental death benefit of \$500,000 was paid to the beneficiary.

High Limit AD&D – Crime Overseas

A vice president of a consulting company was working on a business assignment in Brazil and was found dead at her temporary residence due to crime.

An accidental death benefit of \$1,500,000 was paid to the beneficiary.

Aircraft Accident – Business Travel

A senior project executive for an architecture company was on a business flight and the plane crashed in North Carolina.

An accidental death benefit of \$773,552 was paid based on 5 times his salary.

Expatriate Coverage on BTA 360SM

An expatriate who worked for an oil company was working in Dubai, United Arab Emirates and was involved in an automobile accident which resulted in death.

The accident did not occur during business but the insured had 24 hour coverage. An accidental death benefit of \$428,400 was paid which was 5 times his salary.

Political Evacuation for a University studying abroad

A major United States university had 7 students and 2 professors in a study program in Cairo, Egypt during the political uprising in early 2011. Chubb's travel assistance service provider was contacted by the University to assist.

Chubb's service provider made the necessary arrangements to evacuate the students and professors and booked an airbus to Paris where they continued their studies. Chubb A&H paid for the cost of evacuation and lodging.

Total Paid: \$41,397

Medical Evacuation during business travel for a Spouse in a remote location

While traveling on a business trip to Ascension Island in the middle of the Atlantic Ocean between South America and Africa, a spouse of the primary insured was experiencing extreme abdominal pain. The current hospital did not have the diagnostic capabilities and therefore the patient needed to be transferred to a higher level of care.

Chubb's service provider was contacted and an air ambulance transferred the patient back to the United States for advanced health care services. Chubb A&H paid for the cost of evacuation. Total Paid: \$132,391.61

