Foreign Voluntary Workers Compensation

Employees are your most valuable asset—and most vulnerable when traveling abroad on business.

That’s why you need global insurance protection that travels too.

A U.S. employee contracts malaria while on a work assignment in Africa…
A taxi strikes an executive from the U.S. en route to a business meeting in London…During a visit to a remote customer site in Turkey, a Brazilian national slips and falls.

When your employees travel outside their home country for work, a world of risk opens up for them—and your company. Your U.S. workers compensation policy may not offer protection from unique international exposures or the services your employees need should an injury occur overseas. You need a multinational solution that connects your employees with specialized services wherever you do business.

Chubb’s Foreign Voluntary Workers Compensation addresses a broad range of risks that your employees may face abroad. Here’s how:

• **Insurance for bodily injury** from accidents or diseases—including endemic diseases—that occur while your employees are working outside of their home country (subject to the applicability of any state workers compensation statutory requirements).

• **24/7 protection for work-related injuries** for U.S. employees during travel outside of the U.S.

• **Repatriation Expenses** cover travel expenses for emergency medical treatment when employees are sick or injured abroad, including travel costs for an accompanying spouse and children.

• No automatic exclusion for **War and Terrorism**.

• **Defense Base Act Benefits** available for the injury or death of employees working under contract with the U.S. government.

Protecting your employees helps protect your company, too:

• **Employers Liability** protection if your employees outside the U.S. sue your company as a result of a work-related injury.

Does your company have:

• Employees who travel outside of the U.S. for business?

• Employees on assignments outside of their home country?

• International employees on assignments in the U.S.?

If so, your company needs Foreign Voluntary Workers Compensation insurance to protect your employees.
Global service, with a local touch

Language barriers, volatile political climates, endemic diseases – as your employees navigate the innate risks of international travel, connect them to the vital services they need. Chubb’s Foreign Voluntary Workers Compensation insurance ensures that your employee has access to 24/7 emergency assistance through a leading global medical assistance provider—virtually anywhere in the world.

- A travel risk intelligence portal helps your employees navigate the world before and during their travel. The portal provides your traveling employees with country and city risk ratings, medical provider reviews, drug and medical term translation, real-time security alerts, and more.
- Medical search and referral provides customized referrals to nearby physicians, dentists and medical facilities tailored to your employee’s specific condition.
- Medical monitoring connects your employees with professional case managers to determine whether their care is appropriate or if evacuation is required.
- Emergency medical evacuations to the nearest treatment facility or your employee’s home country will be coordinated by the global medical assistance provider when medically necessary.

Our dedicated Multinational Claim Unit is available 24/7 and in constant communication with our global medical assistance provider to ensure seamless claim handling, no matter where a loss occurs.

Why Chubb?

With Chubb, you have a powerful combination of underwriting experience, local knowledge and global expertise at your disposal—all backed by our solid financial strength.

- Experience—With decades of multinational experience and a reputation for integrity that reaches back more than a century, we are uniquely positioned to handle your risks abroad.
- Connections—We have 120 Chubb offices in 26 countries with the ability to issue policies in more than 100 countries through our integrated network of Chubb branches and affiliates.
- Strength—You want an insurer with the financial stability needed to handle global risks. Chubb has maintained A.M. Best Company's highest ratings for more than 75 years.

Connect with us today

Chubb’s Foreign Voluntary Workers Compensation offers the global insurance solutions and services your business needs to protect your employees. Contact your trusted agent or broker or find out more about Chubb Multinational Solutions at www.chubb.com.