

Technology Staff Protection Insurance

Cover tailored for the Technology sector:
Business Trip, Commute and more.

CHUBB®

Accident & Health

Technology industry opportunity at a glance



The information, communication and technology workforce in Australia numbers around 628,000.



Research from Deloitte and the Australian Computer Society indicates that new waves of technological developments are fuelling Australia's growing digital economy. The contribution of digital technologies to the economy is forecast to grow from \$79 billion in 2014 to \$139 billion in 2020 - growth of over 75%.

A tailored solution for the technology sector

The Australian technology sector has contributed to many high profile success stories, from Google Maps and Wi-Fi, to the black box flight recorder. The sector includes multinational players, a vibrant start up scene and everything in between.

Australian technology companies, such as Atlassian, have forged a global name and the local workforce has become highly skilled and experienced. The Australian market features a tech-savvy consumer base who are quick to adopt digital technologies, and this will only continue as the digital economy continues its upward trajectory.

Amid the global boom in tech services, Australians are regularly traveling to international hubs such as Bangalore in India or Silicon Valley in the United States. Being an employer in the technology sector comes with its own set of unique risks when protecting employees.

Chubb has reviewed and enhanced its policy wording to help technology businesses protect themselves and their employees against the most common and emerging risks they may face.

In addition to the comprehensive accident, injury, medical and disability benefits provided by Chubb, we have crafted a personal accident and business travel wording to address the specific needs of the technology industry, including the following benefits.

Duty of care and risk management

With an ever increasing mobile workforce, employers are having to assume greater ownership for the well-being of their employees. Employees expect potential threats to have been identified and any risks minimised.

Working in conjunction with our assistance and technology providers, Chubb provides a range of tools, information and support designed to keep employees safe, including Chubb Assistance as mentioned on page five.





Streaming Service Subscription Benefit

Streaming Services benefits are now available to your employees who are certified unfit for work for a period of 8 consecutive weeks. The benefit reimburses costs involved for any streaming service the employee subscribes or wishes to subscribe to.

Corporate Image Protection

Corporate Image Protection provides a lump sum payment to you to cover costs associated with positive promotion of your business following the accidental death or permanent total disablement of one of your employees. This benefit is available for you whilst your employees are working, travelling on business or commuting to and from work on your behalf.

Accidental HIV Infection Benefit

Accidental HIV infection benefit offers a lump sum to your employees should they receive an injury which results in a positive infection with the HIV virus. This benefit is available to employees whilst they are working, travelling or commuting to and from work on your behalf.

Return to Work Assistance

Return to Work Assistance benefit provides reimbursement for expenses incurred to assist your employees to return to work following Bodily Injury or Sickness. Chubb partners with Procure Group to provide professional return to work and rehabilitation services to help your employees get back on their feet sooner.

Premature Birth/Miscarriage Benefit

Premature Birth/Miscarriage benefit offers a lump sum payment to your employees who sustain an injury which results in a premature birth or miscarriage (prior to 26 weeks).

Air or Road Rage Benefit

Air or Road Rage Benefit provides a lump sum payment to your employees who suffer Bodily Injury as a result of being a victim of an Air or Road Rage Incident.

Work Hours Only Coverage

Stress Lump Sum

If your employee has a valid Workers Compensation claim for stress, we will pay them a lump sum benefit.

Missed Training Benefit

Working in the technology industry requires constantly updating skills and attending courses. If your employee is unable to attend a pre-paid course due to an injury or illness, we will reimburse non-refundable payment of that course.

Assistance services

When a company purchases Chubb Technology Staff Protection Insurance, their employees are instantly covered by Chubb Assistance and Security Advice.

Chubb Assistance - Travel and Medical Assistance

Dial +61 2 8907 5995 and select Option 1

Chubb Assistance supports the business traveller with a range of emergency medical advice and travel assistance services. A team of medical practitioners and travel specialists are available to assist 24 hours a day, 7 days per week.

WorldAware - Travel Security Advice and Assistance

Dial +61 2 8907 5995 and select Option 2

Chubb has partnered with WorldAware, a crisis management assistance company, to provide policyholders and covered travellers with a range of travel security services. This includes:

- immediate access to security experts for any security or safety concerns
- ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident
- concerns about identity being compromised due to a data breach

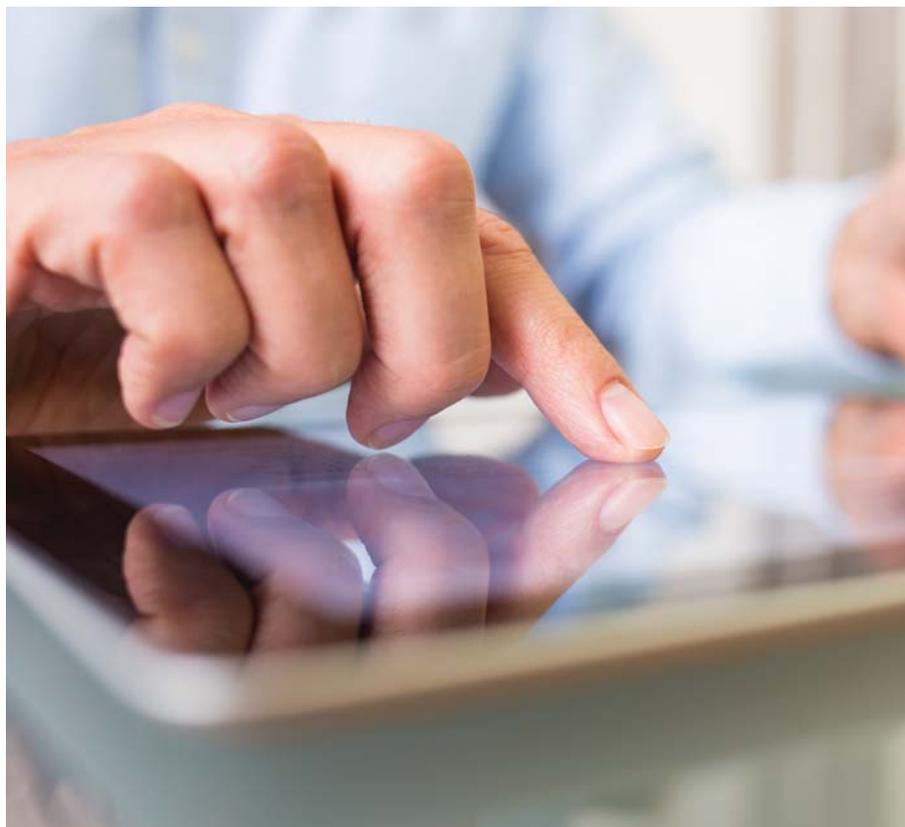
Note that these services can only be accessed if registered. Refer to the registration details in the PDS.

Claims

From major catastrophes affecting numerous people to incidents affecting a single individual, Accident & Health claims are as broad as they are diverse. Regardless of size, the factor they all have in common is that the person making the claim is in a difficult, challenging and sometimes even tragic situation.

Chubb's dedicated Claims Team is passionate about providing an outstanding service to people in their hour of need. High levels of training ensure that our teams are experts in the medical, legal, international and financial elements of a claim.

Our people are empowered to take immediate decisions on straightforward claims. Where claims are more complex, we ensure the claimant understands the next steps and liaise with our clients so that they remain fully informed.



Technology Staff Protection Insurance: Personal Accident & Sickness Benefits

Benefits Table		
Whilst on a Trip or Commute	Trip Only	
<ul style="list-style-type: none"> • Exposure • Disappearance • Guaranteed Payment Benefit • Escalation of Claim Benefit • Replacement Staff/Recruitment Costs • Return to Work Assistance • Independent Financial Advice • Coma Benefit • Partner Retaining Benefit • Dependent Child Supplement • Orphaned Benefit • Education Fund Benefit • Premature Birth/Miscarriage Benefit • Tuition or Advice Expenses • Modification Expenses • Unexpired Membership Benefit • Chauffeur Services • Executor Emergency Cash Advice • Out of Pocket Expenses • Student Tutorial Costs • Childcare Benefit • Air or Road Rage Benefit • Carjacking Benefit - Excess & Vehicle Hire • Carjacking Benefit - Lump Sum • Reconstructive or Cosmetic Surgery Benefit • Streaming Service Subscription Benefit 	<ul style="list-style-type: none"> • Death by Specified Causes (Specified Sickness) • Spouse/Partner Accidental Death Benefit • Domestic Help Expenses for Accompanying Spouse 	
		Commuting Only
		<ul style="list-style-type: none"> • Accommodation & Transport Expenses • Funeral Expenses
		Work Hours Only
		<ul style="list-style-type: none"> • Stress Lump Sum • Missed Training Benefit

Global reach, local presence

We have successfully blended the knowledge of our local markets with the worldwide perspective of a global organisation.

Working with Chubb

Chubb offers insurance solutions to a diverse array of clients. We have successfully blended the knowledge of our local markets with the worldwide perspective of a global organisation. We trade through a select group of brokers, and work hard to achieve close relationships with each, offering a prompt and valued service.

Our underwriters are highly rated for their knowledge and expertise. Flexibility combined with high levels of underwriting authority at branch level allow our underwriters to find solutions to underwriting challenges.

Brokers have direct access to the underwriters making the decisions and can ensure a full understanding of the risk and the issues faced by the client.

We are proud of our people, their integrity and their professionalism. Our claims teams settle non-complex losses quickly with a minimum of paperwork, whilst with larger, more severe or complex losses we seek to work closely with the insured or the broker to provide a consistent, prompt and equitable settlement within agreed service standards and time frames.

Significant investment in the latest technology has enabled us to harness market-leading electronic document handling, creating significant efficiencies in quotations, swift and accurate policy issuance and claims handling.

With a nationwide network of offices throughout Australia, Chubb is ideally placed to serve all sizes of company in all areas.



About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for almost 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at www.chubb.com/au

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