

Accidents at Home

Accidents such as fire, slips and falls happen at home. As the pandemic has kept many people at home, the risk exposure to accidents at home also increases.



Slips and Falls

Death from a Fall

An elderly lady fell and hit her head while at home in Taiwan. Suffering from internal bleeding in the brain, she passed away shortly thereafter. Upon receiving the supporting documents on 2 February 2021, Chubb consulted with her doctor to confirm the cause of death. As the deceased was insured under a Group Personal Accident plan, Chubb paid the claim promptly on 24 February 2021.



Baby Girl Falls from Bed

A baby girl fell from her bed in Hong Kong SAR and was rushed to the hospital with head injury. Hospitalized for treatment, she was discharged two days later with follow-up medical consultations.

Her parents submitted a claim for Accidental Medical Expenses and Accidental Hospital Cash on 10 December 2020, and Chubb paid the claim the next day.

Elderly Woman Slips in the Night

An elderly woman in Hong Kong SAR slipped and fell in the middle of the night. She fractured her left hip and was hospitalized for four days.

On 14 December 2020, she submitted a claim for Accidental Medical Expenses, Accidental Hospital Cash and Broken Bones.

Upon receiving the relevant medical documents on 17 December 2020, Chubb promptly paid out the claim within 24 hours.



Fires

Fire in the Kitchen of a Seoul Household

Cooking dinner for her family in Seoul on 31 January 2021, the insured fell asleep while leaving soup on the stove. A fire broke out and the kitchen was burnt down. The insured filed a claim under the Home Guard Policy, a home contents insurance product covering items within the home. Chubb received the claim in February and paid the claim promptly after all required documentation was received.



Steamboat Dinner Gone Awry

During Chinese New Year in 2021, fuel from a portable stove seriously damaged the insured's furniture at a family hotpot dinner. A claim was filed under the Houseowners Plus (HDB Property) Policy, a home contents insurance product covering items within the home.

Chubb received the claim on 22 February 2021 and paid the claim on 3 March 2021.



Cuts & Fractures

Sports Injury in his Backyard

The insured was playing cricket in his backyard with a few friends in Perth in August 2019. While attempting to catch the ball, he fractured his thumb, which required surgery. Subsequently, another surgery was performed in early 2020 to remove the screws. Chubb also paid for therapy to fast track recovery for the insured. The insured regained his strength and was cleared to return to work at the end of April 2020.

Chubb covered the insured's weekly Income Replacement for up to seven months and the rehabilitation therapy expenses.



Student Injures Foot in a Shower

A student in Malaysia dropped a ceramic soap dispenser on her foot while showering and injured one of her toes badly.

As she was an Individual Personal Accident policy holder of Chubb, she filed a claim with full documentation on 22 March 2021. Chubb paid her claim one week later.