

Travel Smart

An innovative online solution
for business travel clients

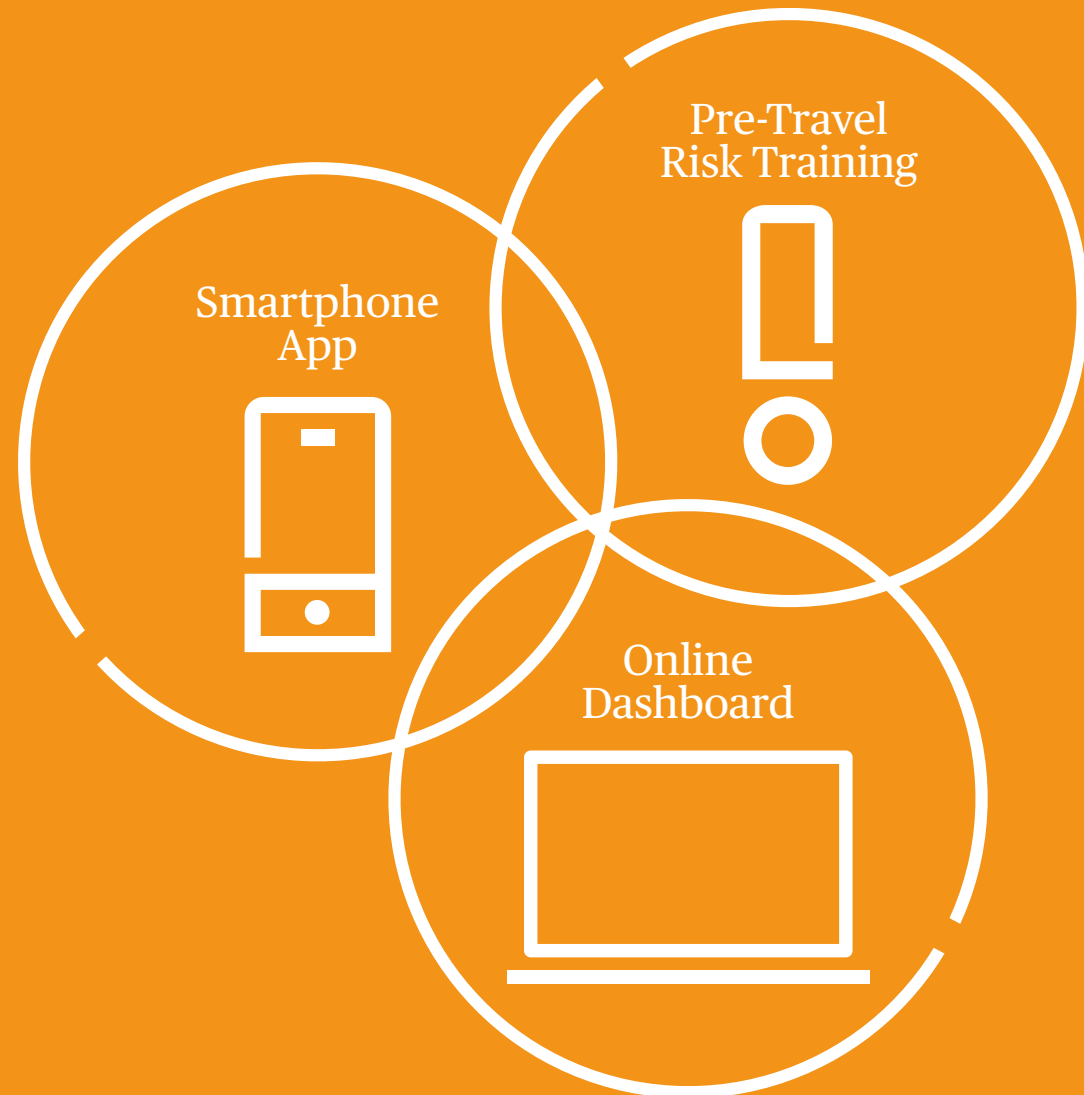
CHUBB®

Accident & Health

Travel Smart has been developed to help employers better fulfil their duty of care obligations

Travel Smart includes three valuable tools:

1. integrated **pre-travel risk training** and competency testing for travelling employees
2. a handy **smartphone app** for employees giving them easy and direct access to medical and security assistance and other useful information, including live location-based alerts to help them to avoid trouble and stay safe; and
3. an **online dashboard** for risk and HR managers providing them with an instant and complete summary of travelling employees, including their location and whether they are travelling in high risk areas. They can also send email and SMS messages directly to their people.



Pre-travel risk training

Whether delivering a project, securing a business deal or simply meeting with colleagues, business travel can be a rewarding experience. However employees should be aware of the risks and the steps they can take to reduce them.

Chubb Travel Smart offers a range of pre-travel eLearning designed to highlight the risks and offer practical solutions to staying safe and secure.

Each module includes a short video, followed by brief quiz. Employees receive a virtual merit badge when they have successfully completed the module. The content is also provided in a handy eDocument for future reference.

Risk and HR managers can measure progress through a real-time dashboard to ensure their colleagues have the right knowledge and skills to avoid risk and travel safe.



Smartphone app

The smartphone app provides comprehensive support for travelling employees, including:

- Direct access to Chubb's medical and security assistance partners, providing immediate emergency medical and security assistance.
- Live location-based alerts including infrastructure and transport disruptions, natural disasters, civil and political unrest, terrorist threats and health and disease risks.
- The ability for travellers to receive messages from their employer by email or SMS directly to their smartphone. For example, during a crisis situation where fast and reliable communication is needed, or to inform them of a change in their itinerary.
- Access to country specific advice, including recommended vaccinations, cultural dos and don'ts, language, climate, visa and passport requirements, plugs and adapters required, travel and transportation advice, currency converter, public holidays and festivals.
- A library of medical conditions and medications, providing details of the likely symptoms, recommended medications, possible side-effects and treatment.
- Embassy and consulate contact information and opening hours.
- The ability to change location settings so that users can report their exact location, or just be located at country level, and still receive relevant country based alerts.
- Access to very detailed country specific security information and advice.

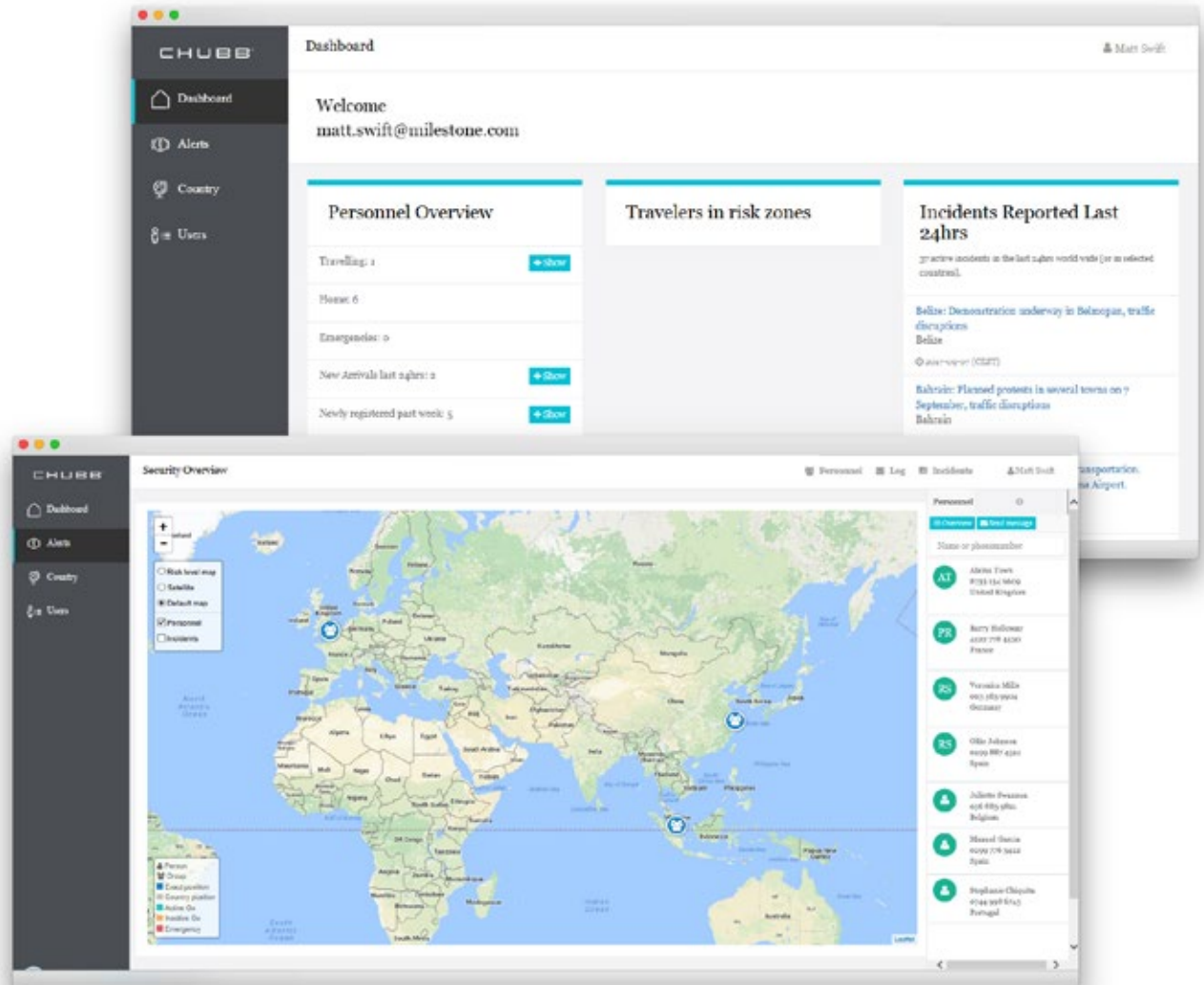


Online dashboard

The dashboard provides risk and HR managers with a powerful overview of their business travellers, including their location and whether they face any immediate risks or danger.

It also enables them to communicate to travelling employees by email or SMS, for example in the event of a crisis where fast and reliable communication is needed, or to inform them of a change of plans or to their itinerary.

SMS messaging employs state of the art re-routing technology to ensure critical messages get to travellers anywhere in the world where they have a 2G phone signal.





An integral part of our Business Class® proposition

Business Class provides comprehensive insurance and assistance coverage for worldwide business travel. In addition to the usual benefits you can expect from a business travel policy, Business Class includes the following benefits as standard:

- pre-travel planning and destination support, meaning business travellers are always connected to the most up-to-date news and advice
- emergency medical transportation and access to a quality assured worldwide network of medical providers
- security evacuation as a result of political or social unrest, terrorist attack or natural disaster
- insurance programmes bespoke to the specific needs of your business, including:
 - high risk destinations, industries and occupations
 - longer-term assignments, relocation and occupational accidents.

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