

CHUBB®

Safe Travels

Your playbook to resuming business travel safely and responsibly

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The new business travel landscape

New and evolving risks are changing the shape of travel and businesses must adapt to a new normal. As borders reopen and employees look to restart their travel plans, how can your business maintain a robust risk management framework to protect its most valued asset?

Balancing risk and reward

Global mobility drives the wheels of growth. From visiting colleagues and clients to managing projects internationally, business travel plays an important role in everyday working life. Yet the risk landscape is constantly changing and businesses need to be ready.

The role of insurance and risk management

Insurance and risk management play a vital role for businesses to deliver profitable growth while keeping their employees safe. A well-managed insurance programme should respond to the needs of every business traveller in today's changing risk landscape.



The new business travel landscape

Time to Fly: The Impact of COVID-19 on the Present and Future of Business Travel

80% of business travellers believe they are missing something important when they cannot see body language or other visual cues that you can only get in an in-person meeting.

84% of business travellers say they cannot wait to travel again for work.

74% of respondents stated that the inability to travel has had a negative impact on their ability to generate business or sales.

82% of survey respondents believed that the pandemic will have a lasting impact on business travel.

Source: Chubb Return to Travel Survey

[Find out more](#)



The new business travel landscape

Vaccination roll-outs coupled with relevant safety measures and pent-up demand are paving the way for a return to travel.

A recent survey reports **96%** of business travellers said they were willing to travel in the next year (SAP Concur).

[Find out more](#)

Travel recovery will occur in phases:

- Certain industries will likely be first to return, these include: manufacturing, pharmaceuticals, construction, and logistics
- Local and regional travel will pick up first, followed by international travel
- Travel for in-person sales and client meetings will return first, followed by internal meetings and conferences/events (McKinsey & Co)

70% of Global Business Travel Association (GBTA) members in Europe expect domestic business travel to return in the next 2-3 months (GBTA).

[Find out more](#)

84% of GBTA member respondents would be comfortable resuming business travel when vaccinated (GBTA).

[Find out more](#)

Resumption of activities by phase



Source: McKinsey

The new business travel landscape



- Enhanced safety measures, including, COVID-19 testing, proof of vaccination or recovery, quarantine, use of PPE and more have become the new “norm”.
- Many countries and industries (manufacturing, construction, travel) are developing digital health passports/certificates (e.g. EU certificates, QR codes, vaccine cards).
- Prevention is far more effective than reaction. Communication and training are key to ensuring employees are prepared for all situations - the expected and the unexpected.
- Firms must consider how employees will slowly begin to travel again and how an added level of safety and security will be implemented to protect their employees. Some of these new layers of protection include revising insurance and assistance policies as well as requiring new training modules and seminars.
- Firms must evaluate and amend their protocols to stay agile; multinational firms should do this on an international scale.
- Employers must ensure they have a comprehensive insurance and risk management programme in place given the constantly changing travel environment.

Pre-travel guidance

- Key steps

01

Review business travel policies

Examine all internal travel policies and ensure they meet the goals of the organisation.

- Identify potential risks that may arise when an employee travels including medical and security emergencies as well as instances of travel inconvenience. Consider measures to mitigate these risks.
- Review policies with respect to high risk locations, including those with high COVID-19 infection rates and those with strained healthcare facilities. Consider whether travel or international assignments should be allowed for these locations. The World Health Organisation (WHO) dashboard is a useful resource.

[Find out more](#)

- Consider a combination of business travel insurance, training, and internal policies which need to be present in order to mitigate risks for employees and render assistance when needed.

Ensure business travel policies are current and concise. Below are a few questions to consider when evaluating your firm's insurance policies:

- Are COVID-19 related claims covered?
- Are resources available to the employee to receive testing or treatment while traveling abroad?
- If COVID-19 is contracted during the trip, will the insured be covered for additional expenses?

Pre-travel guidance

- Key steps

02

Update company travel guidelines

After travel policies have been reviewed, communicate the updated guidelines openly with employees, including:

- The who, where, how, why, and when to travel.
- Requirements for changing the itinerary.
- A list of trusted travel partners and providers, particularly the hotels and ground transport.
- Where a Chubb business travel programme is in place, ensure employees have access to the Chubb Travel Smart app for the latest destination medical and security alerts.
- Emergency protocols (communications, on the ground contacts and other resources).
- Destination-specific employee education and information (including local healthcare and mental healthcare providers, travel insurance contacts, and other applicable resources).
- COVID-19 related considerations, such as:
 - Precautionary health screening and/or vetting requirements for employees and their families
 - Hygiene and safety best practices (for social distancing, PPE, etc.), that follow the recommendations of official organizations like the World Health Organization (WHO).

Pre-travel guidance

- Key steps

03

Closely monitor destination travel advisories

Variations in COVID-19 spread and even safety regulations require close monitoring and a nimble response.

- While planning any trip, obtain the latest, location-specific pandemic travel advisory guidance. Visit International Air Transport Association (IATA) for COVID-19 outbreak information and other risks associated with the destination.

[Find out more](#)

- The Chubb Travel Smart app and Risk Manager dashboard also provide insights on existing risks and issues for specific destination countries.
- Be mindful of the pandemic's wider impact on "traditional" risks – for example, pandemic-induced financial hardship may increase the incidence of social unrest, petty theft, and stolen luggage.

- Be aware of new risks as the pandemic has revealed new social fault lines in some countries. In particular, places where prejudice, racism, or anti-LGBTQ sentiments could put certain travellers at risk. They need to be prepared with information and training to mitigate their exposure.
- Before booking transport and accommodation, ensure rigorous cleaning protocols are in place.

Pre-travel guidance

- Key steps

04

Prepare employees to be flexible and patient

As business travel restarts in a COVID-19 environment, travel plans are susceptible to last minute alterations, delays, and cancellations. These situations not only affect travelling employees, they also require that travel resources be available to them 24/7.

- Prepare employees for more than the usual delays, inconvenience, and frustration. The Mayo Clinic offers some detailed advice on what and how to pack for optimum pandemic travel efficiency while adhering to regulations.

[Find out more](#)

- Travel assistance services and apps, such as Chubb Travel Smart, can also be a useful resource for employees travelling abroad for business, providing destination-specific advice, pre-travel e-learning modules, and security alerts.

- Have heightened safety protocols for high risk locations, such as emergency communications, evacuation plans, etc.
- Chubb business travel insurance products provide coverage for travel inconveniences, such as trip cancellation or curtailment.

For example, in the event of cancellation, a Chubb policy provides:

- Travel cancellation or curtailment up to a certain amount of maximum sum insured depending on the client's requirements.

Pre-travel guidance

- Key steps

05

Make sure your
business travel
insurance covers
the risks

Given the evolving exposures to employee health and safety caused by the pandemic, your current business travel policy may contain gaps in coverage. Understand all the terms and conditions, as well as exclusions of your current insurance policy before restarting business travel. Know exactly what the policy response will be in events such as lockdowns and hospitalisation. Ask your insurer to customise a policy for your company's particular needs.

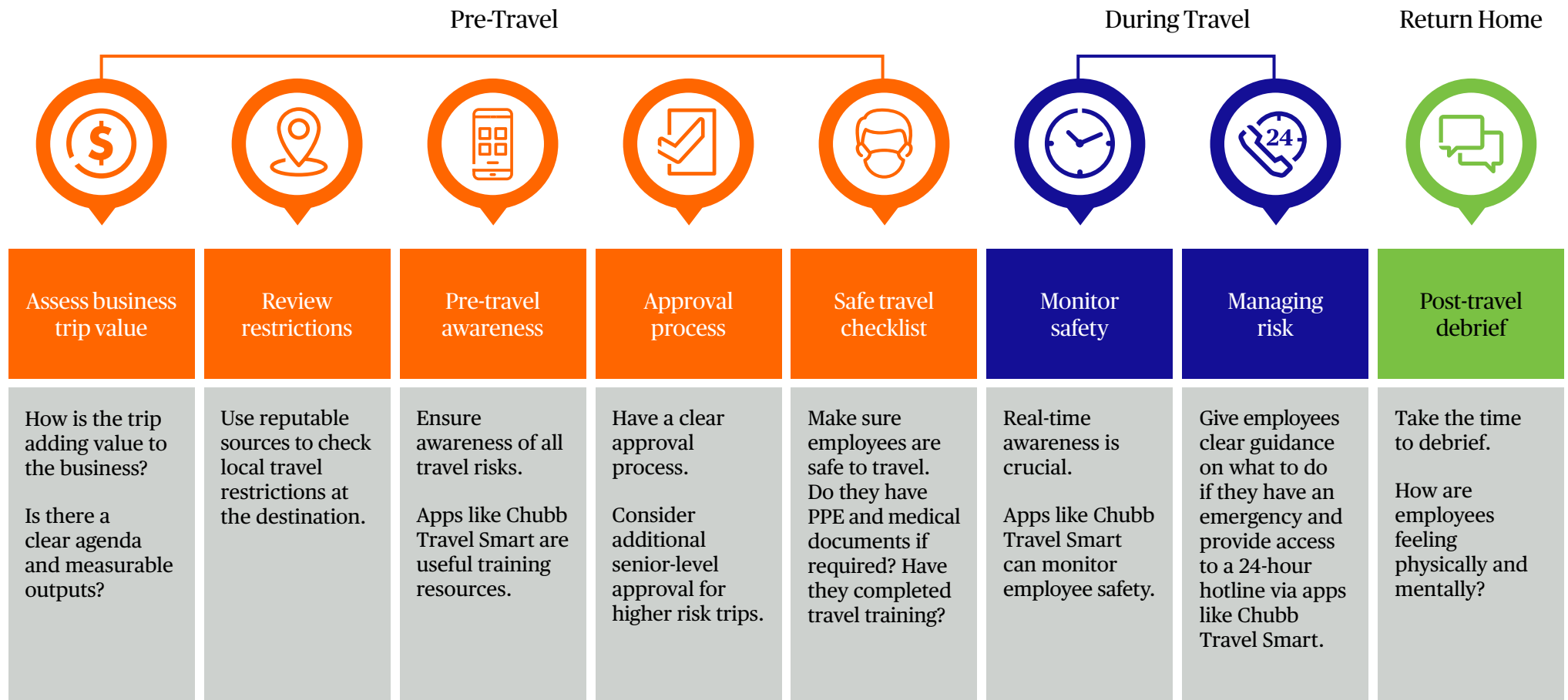
With a Chubb business travel insurance programme, you can expect the following coverages* in respect to COVID-19 and other key risks:

- Overseas Medical Expenses
- Medical Evacuation and Repatriation
- Repatriation of Mortal Remains
- Trip Cancellation/Curtailment, following diagnosis

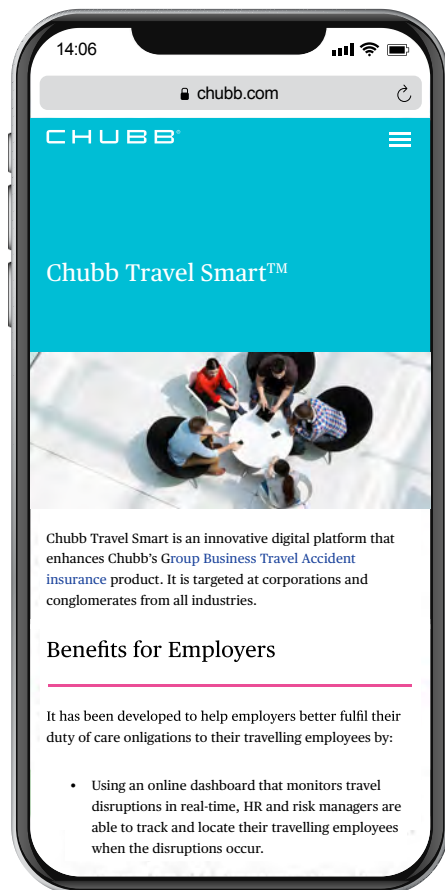
*Terms and conditions may vary by market.



Business travel checklist



Business travel checklist



Local pandemic spread indicators, variations in mandatory quarantine or vaccination requirements, and fluctuating international government regulations are important to monitor.

Resources for travel information and advisories

Chubb Travel Smart App

- Provides travellers with real-time updates based on location to ensure safety and security.

[Find out more](#)

IATA Travel Center

- Personalized passport, visa, and health requirements advice based on your personal details and itinerary.

[Find out more](#)

World Health Organization

- Check the World Health Organization website for travel advisory, alerts, and other important details.

[Find out more](#)

Johns Hopkins University & Medicine Coronavirus Resource Center

- Provides daily updates and statistics on regional and global changes in the spread and vaccination rates of COVID-19.

[Find out more](#)

Sherpa

- Guide to getting the right travel documentation and understanding up-to-date travel requirements.

[Find out more](#)

Chubb cover in action

The pandemic has impacted the claims process. Previously straightforward claims are now often made more complex by local restrictions and infection rates.

Here are some examples of how we've helped our clients through these difficult times.



Serious COVID-19 infection



Repatriation of Mortal Remains



Air ambulance repatriation



Tested positive upon return

Chubb cover in action

Sierra Leone-based Expatriate Evacuated to South Africa

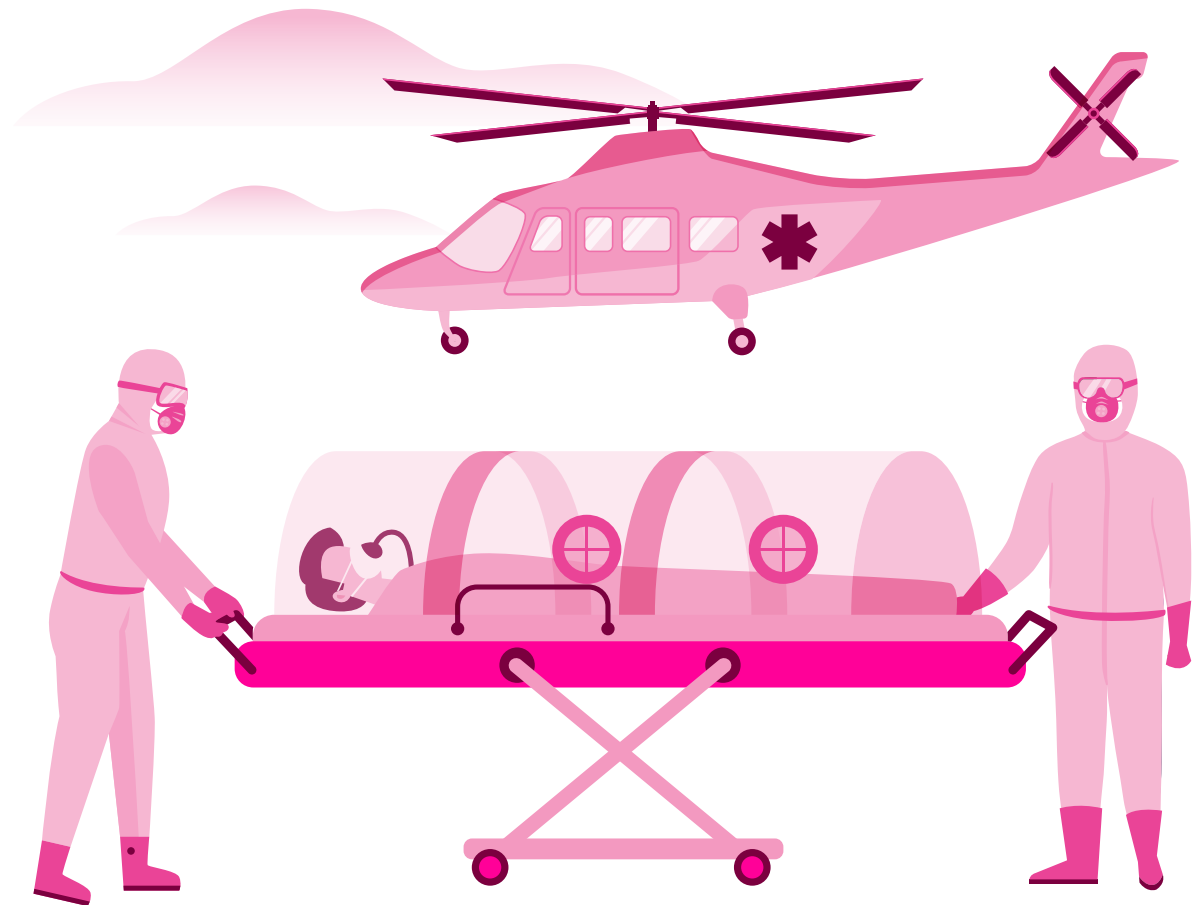
The South African insured works for an Australian-based resources company with operations in West Africa. Based in Sierra Leone with his wife, he developed flu-like symptoms.

Failing to recover, he was admitted to a hospital where he tested negative multiple times for COVID-19. He was transferred to a military hospital where he was diagnosed with pneumonia. Chubb was notified of the claim. His medical condition deteriorated while his wife tested positive for COVID-19.

Chubb's assistance provider arranged for the couple to be evacuated to Johannesburg, South Africa, for further treatment. The couple were transported in portable medical isolation units in an air ambulance. As the insured showed severe symptoms of COVID-19, he was admitted to an intensive care unit.

With adequate treatment, the insured recovered and the couple were sent back to his home in Johannesburg.

Claims Paid for Overseas Medical
Expenses and Medical Evacuation
& Repatriation: **USD285,000**



Chubb cover in action

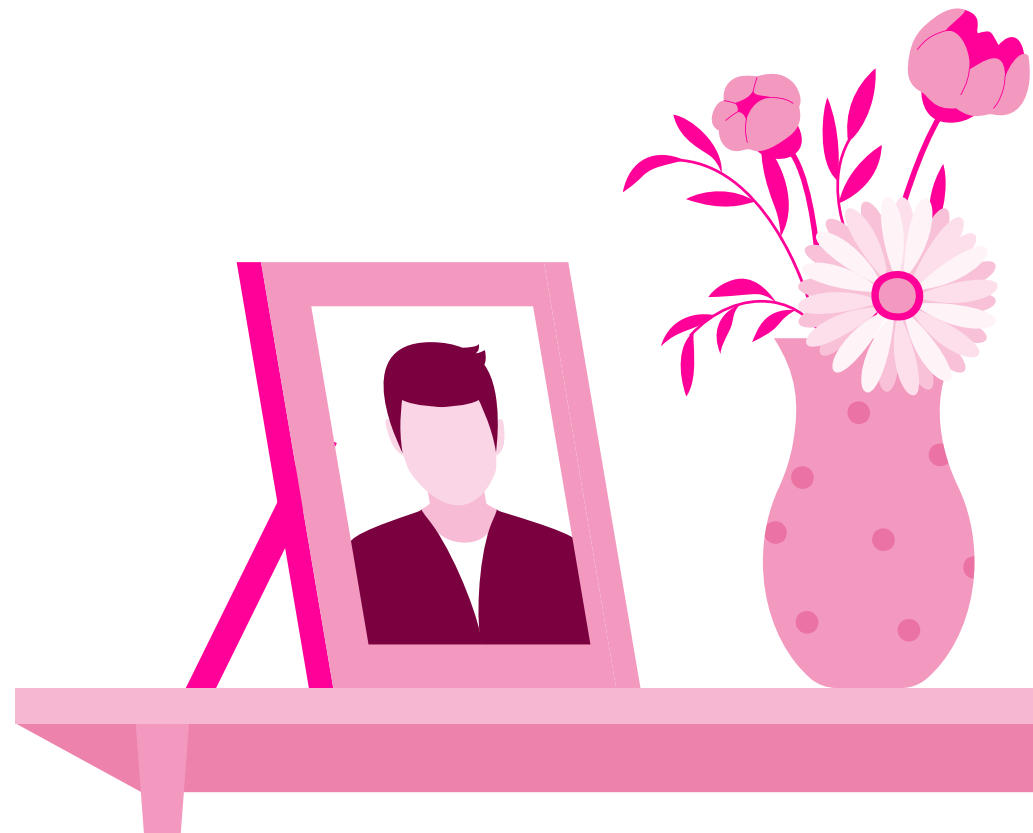
Repatriation of Mortal Remains to Malaysia

The insured travelled to the United Arab Emirates on a business trip. Unfortunately, he was infected with COVID-19 during his trip and was hospitalized. He eventually passed away due to complications from the virus infection. His travel companion contacted the broker to claim for the cost of repatriating his mortal remains back to Malaysia.

The broker notified Chubb's Claims team to obtain the list of documents required for filing of the claim. From experience, Chubb's Claims team knew the complexity involved in the repatriation of mortal remains (RMR). The team immediately activated its assistance provider to facilitate the logistics on the ground and also guaranteed the expenses that will be incurred.

The assistance provider organized the cremation and arranged for the RMR. Chubb's timely intervention ensured that the repatriation process was smooth and enabled the deceased's family to mourn without additional financial worries.

Claims Paid for Repatriation of
Mortal Remains: **RM33,266 / USD8,000**



Chubb cover in action

Emergency Evacuation by Air Ambulance

The insured was travelling for business in Saudi Arabia.

He injured his spine and required medical treatment in a hospital.

Due to COVID-19 restrictions in place, the nearest hospital had to turn him away.

As a standard commercial flight was not an option due to the insured's complex medical condition, Chubb's assistance provider recommended an emergency evacuation to a hospital in France.

Claim Paid for Medical Expenses and
Medical Evacuation: **£92,000 / USD127,300**



Chubb cover in action

Diagnosed of COVID-19 upon Return to Singapore

The insured was hospitalized after being infected with COVID-19 from his business trip to Malaysia.

Upon the doctor's diagnosis of recovery, he was discharged for continual rest at home.

Chubb's Claims Department received the supporting documents with the claim form and proceeded to process the claim.

Claims Paid for Post Journey
Medical Expenses: **SGD4,450 / USD3,300**



Other travel risks

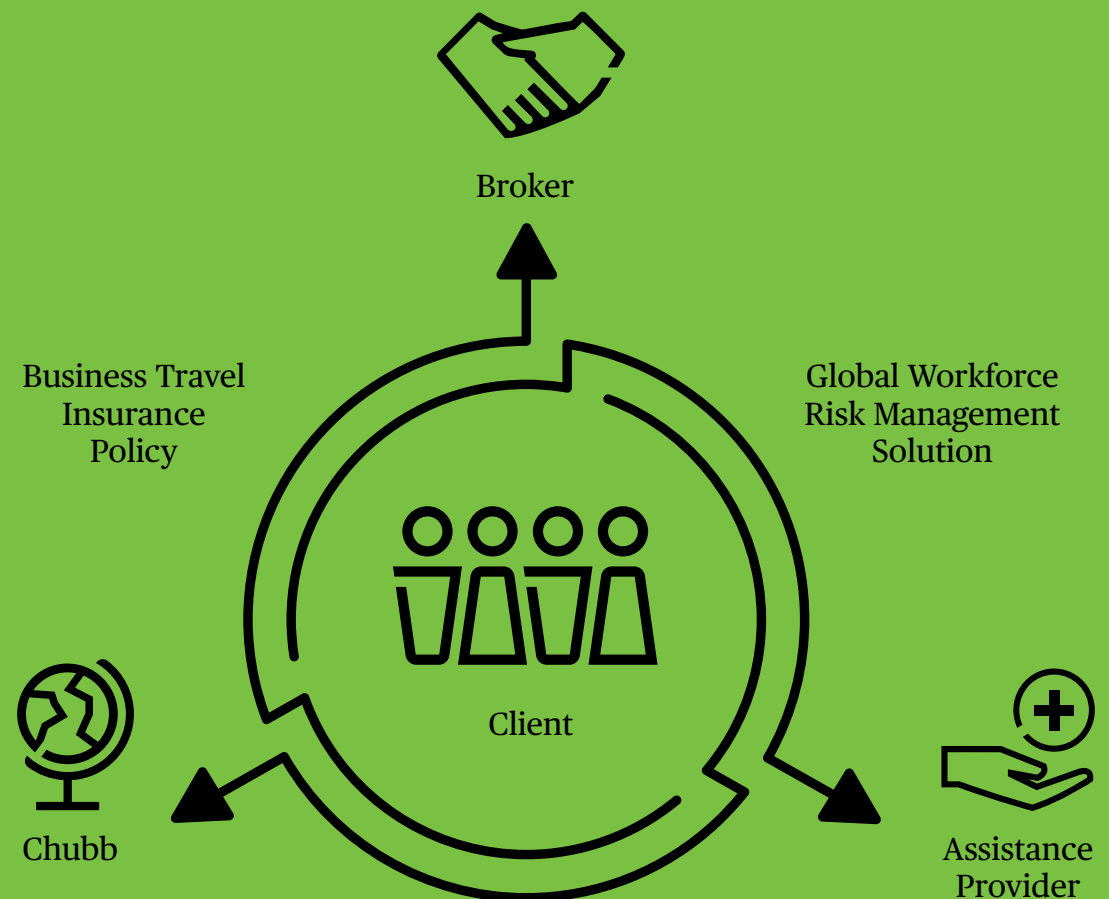
- Business travel presents risk at the best of times, and employee health has always been a priority - along with the potential dangers posed by civil and political unrest, natural disasters, and petty crime.
- Avoid 'COVID-Myopia' - the idea that COVID-19 is the only risk affecting business travel in the present - other risks still exist and need to be taken into consideration.
- Other risks remain present such as natural disasters, terrorism, cyber attacks, etc.



Insurance and assistance working together

87% of business travellers from Chubb's global survey are concerned about contracting the virus on the road.

That makes our combined mission very clear: the role of firms and insurance providers is to ensure there is a strong risk management framework to protect a company's greatest asset, their employees.



For more information and advice as you prepare to restart business travel, contact:

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