

Recover & Return Insurance

CHUBB®



An insurance product designed to support employers and their employees through the COVID-19 health crisis.

The COVID-19 pandemic has impacted businesses and their employees across the globe forcing rapid change to how companies interact with their staff. Employers are grappling with changed work environments and the need to ensure the health and safety of their employees when they do return to traditional work spaces.

With an improvement in the number of COVID-19 infections, certain countries are easing the restrictions that have been in place, allowing employees to gradually return to their workplaces. The top priority of employers now is to ensure they protect their employees from risk of infection and provide them with the confidence to return to their workspace.

Chubb's Recover & Return Insurance is designed to help businesses navigate the changing landscape with benefits specifically crafted to respond to the impact of the COVID-19 pandemic.

Policy Coverage

Recover	Benefits	Lump Sum
Employee	Hospitalisation Benefit	\$500
	ICU Benefit	\$1,000
	Family Bereavement	\$5,000
	Reinfection/Relapse	\$250
Employer	Get Well Gift	\$200
	Recruitment Costs	\$5,000

“Recover” Benefits scheduled above are available post return to workplace, plus:

Return	Benefits	Lump Sum
Employer	Counselling services for proximate employees	\$250
	Workplace disinfection & communication costs	\$2,000

The product is designed to support employers and their employees, however, a client may choose to purchase only the Employee covers:

Employee and Employer Sections	\$32 per employee
Employee Sections only	\$25 per employee

Recover

Hospitalisation Benefit

A lump-sum benefit for employees hospitalised following contraction of COVID-19.

ICU Benefit

A lump-sum benefit for employees admitted to ICU with COVID-19.

Bereavement

A lump-sum payment to the family of an employee who has passed away due to contracting COVID-19.

Get Well Gift

An allowance for an employer to purchase a get well gift for an employee admitted to hospital.

Recruitment Costs

Payments to help cover expenses incurred for recruitment costs to replace an employee who passed away from COVID-19.

Reinfection/Relapse Benefit

Additional payments for employees that suffer reinfection or relapse.

Return

All the Benefits of the ‘Recover’ Phase, plus:

Counselling Services

Cover for expenses incurred for professional psychological counselling for employees should a colleague who works proximately be diagnosed with COVID-19.

Workplace

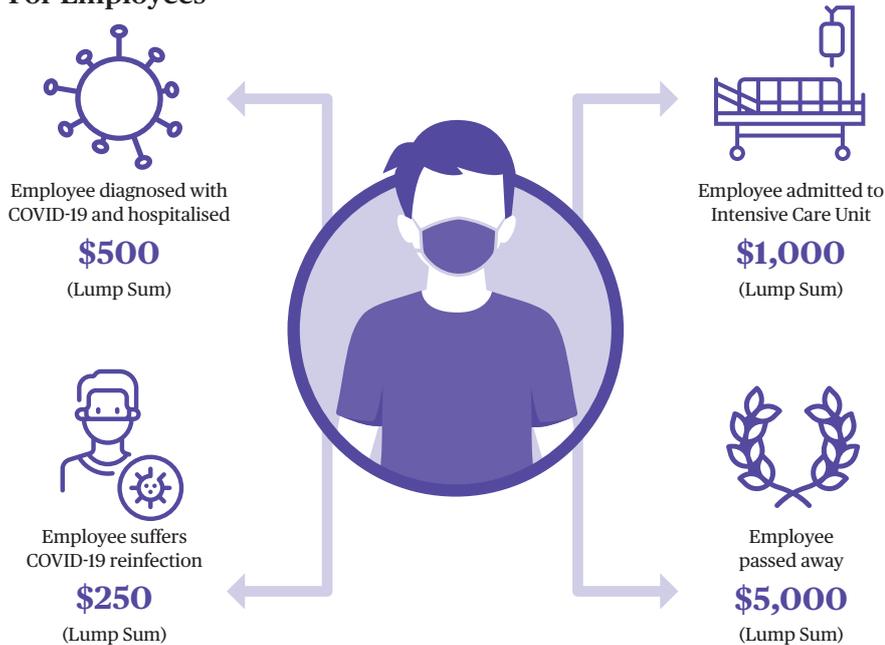
Infection Management

Payments to help cover expenses such as workplace disinfection & communications costs.

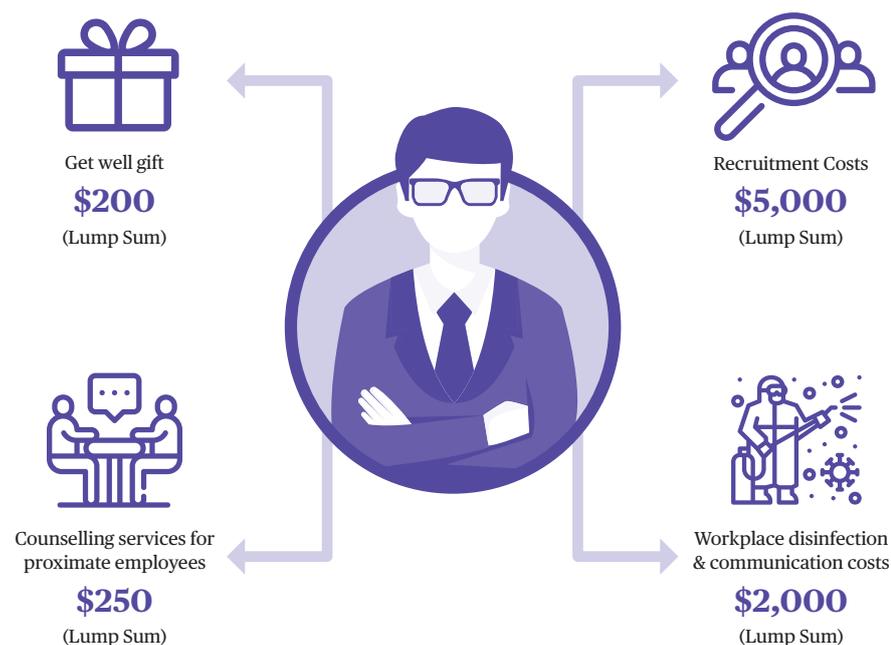
Benefits at a Glance

Chubb's Recover & Return Insurance enables businesses to provide financial support for their employees from COVID-19 and reinforces the confidence of their employees to return to their workplace. Here's how:

For Employees



For Employers



Frequently Asked Questions

1. How will the policy be quoted?
The product can be purchased standalone or as an endorsement to Group Personal Accident.

2. Is there an age limit?
Cover is limited to 65 years of age.

3. Is there an exclusion for pre-existing medical conditions?
Only persons who have previously been diagnosed with COVID-19 are not eligible.

Please note the following occupations are not covered by this Policy; front-line healthcare professionals, law enforcement, construction workers or companies where social distancing and staggered working hours are not in force i.e. manufacturing, meat processing.

4. Who are the target markets?
Current Chubb clients across all client industries and segments.

5. What is the minimum group size?
Ten persons.

6. Can the employees' family members be included?
No. This is designed as an employee benefit only.

7. Can contract and part-time employees be covered?
Cover applies to active, full-time employees only.

8. What is the duration of the policy?
It is for a period of 3 months.

9. How can claims be made?
Claims can be submitted online at: www.chubbclaims.com.sg



About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products, and providing market leadership built on financial strength.

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Chubb. Insured.[™]

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