

Chubb Work Guard®

A Comprehensive Work Injury Compensation Insurance

CHUBB®



Are your clients looking to you for a holistic solution to the Work Injury Compensation Act (WICA)?

Chubb Work Guard® is a work injury compensation programme designed to protect employers and employees with adequate coverage beyond the basic statutory requirements.

Key features of the Chubb Work Guard includes competitive limits for Common Law and Medical expenses as well as a suite of additional benefits. We believe that these additional benefits set Chubb apart as a market leader in Work Injury Compensation Insurance. Your clients can rest assured knowing that their business and their employees will enjoy wide ranging cover along with Chubb's promise of service excellence and award winning claims proposition.

Did you know?

Under WICA, employers are required to maintain insurance for the following employees:

- all employees involved in manual work; and
- all other non-manual workers earning S\$2,100 or less a month.

However, employers are susceptible to legal liability for claims under both WICA and also the Common Law for all employees, even if they are not under the categories mentioned above. As such, Chubb has developed the Chubb Work Guard, to safeguard employers' liability, and offer value-added services.

The salary threshold for non-manual employees to be insured was raised from S\$1,600 to S\$2,100 in April 2020.

It will be further raised to S\$2,600 in April 2021.

Key Features

Benefits	Statutory Requirement	Chubb Work Guard
Common Law Limit	-	S\$15,000,000
Medical Expenses	S\$45,000	S\$300,000
Outpatient Leave	14 Days	30 Days
Hospitalisation Leave	60 Days	120 Days
Non-Occupational Accidental Death and Permanent Total Disablement	-	S\$50,000

Additional Benefits

- Traditional Chinese Medicine
- Replacement Staff / Recruitment Costs
- Funeral Expense
- Continuous Worldwide Bed Confinement
- Accidental HIV Infection
- Terrorism Benefit - Injury (Lump Sum)
- Terrorism Benefit - Witness (Lump Sum)
- Terrorism Benefit - Incapacity (Lump Sum)
- Workplace Trauma Benefit
- 24-hour Cover on Worldwide Business Travel
- Travelling to and from Work (excluding travelling on two-wheelers)
- Contingent Liability to Independent Contractors

Value-added Services

Safety Management Consultation

- Provides assistance to employers in the development and implementation of health and safety strategies
- Enhances the quality of the workplace environment

Healthcare Management Services

- Provides rehabilitation services for employees, when required
- Enhances workplace productivity

Why Chubb?

The answer is simple. At Chubb, we do not take our promises lightly. Once you are insured by Chubb, you can be confident that we will be there when you need us.

With over 60 years of experience in Singapore, Chubb is familiar with and committed to offering you and your clients a competitively-priced product that is catered to their needs.

Chubb also prides itself with its underwriting discipline. Making informed promises and setting the foundation of a sound product are what we do at Chubb. This assurance of quality, coupled with excellent customer service and efficient claims procedures, is the reason you should choose to be insured by Chubb.

About Chubb in Singapore

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.

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

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