

Group Business Travel

Standard Plan

CHUBB®



Key Highlights

1. Covers for wider scope under natural catastrophe

Covering 8 additional events - Cyclone, Flood, Landslide, Tornado, Volcanic eruption, Windstorm, Hailstorm and Wildfire.

2. Eight standard general exclusions

Even with all the right precautions, you sometimes cannot predict or prevent accidents. The broad protection offered gives you and your employee greater assurance with our limited exclusions.

3. Claims

With the online Chubb Claims Centre, you can now submit your claim anytime, anywhere and using any electronic device. Through Fast Track Claims, we are committed to settling your claims within 5-10 working days from the date of collection of full claims documentation.

4. Portfolio segmentation

Understanding our business allows us to be flexible and design practical and cost-effective protection for your employees.

5. Chubb Travel App

Assistance

- Medical, security and travel 24/7 assistance with multilingual response.

Travel

- Destination information, currency information, embassy information.

Medical

- Vaccination information, travel health conditions and medications.

Security

- Security alerts, tips on safety.

Real-time Solutions

- Real time alerts, flight status, two-way communication with travellers.

Web Dashboard for Employers

- A geo-locate function to help locate and monitor travelling employees.

- An instant messaging facility

allowing you to send an immediate communication direct to the right employees, at the right time.

- For multinational customers, direct access to all the features of Chubb Worldview® technology platform.

With the Group Business Travel policy, companies and organisations are assured that they have fulfilled their role as a responsible employer who cares for their business travellers, ensuring that medical attention and travel assistance are well taken care of while aboard. The additional assurance of swift evacuation from a country where medical facilities are inadequate to a medical centre of excellence also enables business travellers to travel with confidence.

Group Business Travel (Standard Plan) at a Glance

| Benefits | Limit per Insured Person (\$) | | |
|---|----------------------------------|-----------|-----------|
| | Plan 1 | Plan 2 | Plan 3 |
| Accidental Death | 600,000 | 400,000 | 200,000 |
| Burial Expenses | 2,000 | 2,000 | 2,000 |
| Permanent Disability and Accidental Burns | Up to % stated in Policy Wording | | |
| • 3rd Degree Burns | 600,000 | 400,000 | 200,000 |
| • 2nd Degree Burns | 10,000 | 10,000 | 10,000 |
| Fractures | 3,000 | 3,000 | 3,000 |
| Medical Expenses (Excess: nil) | 300,000 | 200,000 | 100,000 |
| Chubb Assistance (Emergency Medical Evacuation and Repatriation Expenses) | Unlimited | | |
| Post-Journey Medical Expenses | 30,000 | 20,000 | 10,000 |
| Trip Cancellation | 10,000 | 10,000 | 10,000 |
| Trip Curtailment and Rearrangement Expenses | 10,000 | 10,000 | 10,000 |
| Staff Replacement Expenses | 5,000 | 5,000 | 5,000 |
| Loss of Money and Travel Documents (Excess: nil) | | | |
| • Sub-limit For Money (\$\$1,000) | 2,000 | 2,000 | 2,000 |
| • Sub-limit For Credit Card Misuses (\$\$1,000) | | | |
| Loss of Personal Property and Baggage (Excess: nil) | 5,000 | 5,000 | 5,000 |
| • Sub-limit for any one article / pair / set of article | 1,000 | 1,000 | 1,000 |
| Travel Delay (\$\$200 for each 6 hours of delay) | 1,000 | 1,000 | 1,000 |
| Baggage Delay (\$\$200 for each 6 hours of delay) | 1,000 | 1,000 | 1,000 |
| Personal Liability (Any one occurrence and in the aggregate) | 1,000,000 | 1,000,000 | 1,000,000 |
| Hijacking (\$\$600 for each 24-hour period) | 6,000 | 6,000 | 6,000 |
| Hospital Confinement (\$\$200 per day) | 10,000 | 10,000 | 10,000 |
| Emergency Travel Expenses | | | |
| • Compassionate Visit by Relative or Friend | 5,000 | 5,000 | 5,000 |
| • Death of Close Relative | | | |
| Travel Misconnection (\$\$200 for each 6 hours of delay) | 1,000 | 1,000 | 1,000 |
| Legal Fees | 15,000 | 15,000 | 15,000 |
| Bail Bond | 15,000 | 15,000 | 15,000 |
| Family Security | 25,000 | 25,000 | 25,000 |
| Get Well Benefit (\$\$200 per day up to maximum of 30 days) | 6,000 | 6,000 | 6,000 |
| Overbooked Flight | 200 | 200 | 200 |
| Rental Vehicle Excess Waiver | 500 | 500 | 500 |
| Political and Natural Disaster Evacuation | 10,000 | 10,000 | 10,000 |
| Flight Diversion (\$\$200 for each 6 hours of delay) | 1,000 | 1,000 | 1,000 |
| Credit Card Indemnity | 5,000 | 5,000 | 5,000 |
| Home Renovation Benefit | 5,000 | 5,000 | 5,000 |
| Additional Accidental Death due to Common Carrier | 50,000 | 30,000 | 20,000 |
| Comatose State Lump Sum Benefit | 50,000 | 30,000 | 20,000 |
| Emergency Mobile Phone Charges | 200 | 200 | 200 |
| Missed Event | 250 | 250 | 250 |
| Trauma Counselling Benefit | 5,000 | 5,000 | 5,000 |
| Corporate Image Protection | 10,000 | 10,000 | 10,000 |
| Golf Extras | 300 | 300 | 300 |
| Accidental Death Due To Gun Shot (Additional Payout) | 20,000 | 20,000 | 20,000 |

Premium Table

| Geographical Area | Annual Premium per Insured Person (S\$) | | |
|-------------------|---|--------|--------|
| | Plan 1 | Plan 2 | Plan 3 |
| | Without Pre-existing Condition Rider | | |
| Regional | 281 | 240 | 198 |
| International | 338 | 288 | 237 |
| | With Pre-existing Condition Rider | | |
| Regional | 352 | 300 | 248 |
| International | 423 | 360 | 297 |

Premiums stated above are in Singapore Dollars and exclusive of GST.

With one centrally controlled and globally compliant solution, Chubb provides you with consistent and comprehensive protection.

Extended Cover

- Personal deviation and/or any trip for personal purposes whether before, during or immediately after the business trip are automatically covered, up to a maximum of thirty-one (31) days.
- Cover for business trip up to maximum of 183 days (inclusive of personal deviation, up to maximum of thirty-one (31) days).
- Business trip shall include inter-state, inter-province and inter-city travel exceeding 100 kilometres apart.

Geographical Areas / Territorial Limits

- Regional: Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong SAR, India, Indonesia, Japan, Korea, Laos, Macau SAR, Malaysia, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam
- International: Worldwide including Canada and USA

Important Notes

- The Insured Person must be between 16 and 70 years of age, renewable up to 75 years of age.
- The Insured Person's Country of residence must be Singapore.

- Up to an Aggregate limit of S\$10,000,000 per conveyance or the actual Aggregate Limit per conveyance (based on number of Insured Persons), whichever is lower on the date of Accident.
- A minimum policy premium of S\$500 is required.
- This product would be applicable for professionals and occupations that perform indoor activities and mostly office-related (i.e. Class 1 and etc.)
- Minimum headcount of 2 employees and above is required to enrol for this plan.
- Policy will administered on Un-Named basis. The insurance contract is subject to completion of proposal form.
- This brochure is issued for information purposes only and is not intended to be an offer or solicitation of insurance products. For further details and customised plan, kindly contact your servicing underwriter.
- Subject to satisfactory underwriting condition, we reserve the rights to alter the terms and rates above. In the meantime, no insurance is in force until application is accepted by Chubb.

About Chubb in Singapore

Chubb is a world leader in insurance. 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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