



Chubb Business Class

Group Personal Accident and Business Travel insurance

Chubb combines global strength, specialist expertise and a steadfast commitment to service, making us a trusted partner for businesses and brokers alike. Built on consistency, responsiveness and quality, our insurance solutions are designed to meet real-world needs with confidence and clarity.

What are Group Personal Accident and Business Travel Insurances?

Group Personal Accident and Business Travel insurances are widely chosen by organisations as an important mechanism to protect their business and look after their people in a practical, meaningful way. They support businesses in meeting their duty of care by providing protection and assistance when employees need it most, whether they are at work or travelling on business.

If an employee is injured and unable to work, Group Personal Accident cover can help ease the financial burden on the business. And when employees are travelling, Business Travel insurance can help protect against the risks of illness or accident abroad, while specialist assistance services can help manage travel risks before departure and provide support if plans change or something goes wrong.

Why choose Chubb?

Chubb offers protection that puts people first. Our solutions help employers support the wellbeing, security and resilience of their workforce, while giving businesses reassurance through cover backed by deep underwriting knowledge and a customer-focused approach. From everyday protection to more complex requirements, Chubb is well placed to deliver flexible, dependable solutions that help organisations care for their people and protect their operations.

Reasons to choose Chubb:



Specialist Accident
& Health insurer



Flexible cover that
can be tailored
to different
workforce needs



A trusted insurer
with global
strength and
financial stability



Support for
employee
wellbeing and
peace of mind



A valuable benefit
that can help
employers attract
and retain talent



Introducing Chubb Business Class

Chubb's Business Class policy can provide corporate personal accident cover, business travel cover, or both. Personal accident cover protects directors, employees and/or other nominated third-party individuals against serious injury resulting in accidental death, permanent disablement, permanent injury and/or temporary absence from work.

Business travel cover protects directors, employees and/or other nominated third-party individuals while travelling on behalf of the policyholder, including cover for serious injury, overseas medical expenses, repatriation expenses, business equipment, personal belongings, cancellation and/or curtailment.

Who is this product suitable for?

The Business Class policy is designed to meet the needs of organisations with a head office in the UK and overseas branches mainly within the European Economic Area (EEA) and with employees who regularly undertake domestic or overseas business travel.

What does it cover?

The policy provides a broad range of principal benefits, including accidental death, disabling injuries, loss of limbs or eyes, broken bones, facial disfigurement, physical rehabilitation and physiotherapy, counselling support, funeral expenses, medical expenses including repatriation, business equipment, personal belongings, cancellation, curtailment, travel delay, evacuation, security specialist costs, personal liability and legal expenses.

Additional tools and resources

Chubb's value-added services are designed to support employees and employers before, during and after a claim.



Chubb Travel Smart

For business travel, Chubb Travel Smart helps organisations manage risk more effectively with pre-travel training, a medical and security assistance app, and a dashboard for risk and HR managers.

[Click here for more information.](#)



ifeel

ifeel, Chubb's mental wellbeing solution, offers a comprehensive platform with self-care tools, private therapy chat rooms, holistic support, articles, audio resources, mood tracking, journalling, breathing assistance and wellbeing check-ups.



Worldview®

Worldview gives multinational businesses real-time access to Chubb's systems and expertise for documents, account servicing, programme task tracking and reporting.



Counselling and advice

UK residents can access Counselling Services and Advice lines for counselling, legal, personal tax, general medical and bereavement advice.



Chubb claims portal

The Chubb claims portal allows for claims to be submitted directly and the progress of the claim can be monitored remotely.



Visa Certificate Tool

Our Visa Certificate Tool is available 24/7 to support travel certificate requests.

Making a claim

We understand that every claim is personal, and our approach reflects genuine care for your people, offering reassurance and practical support when it matters most. Navigating claims can be complex, but Chubb's digital tools—including our claims portal—make the process simpler and more accessible. The portal is available 24/7, streamlining the customer journey and enabling our fast-track process for straightforward claims, so they can be resolved and paid quickly.

For those insured for Business Travel, we provide comprehensive support in medical emergencies. This includes immediate assistance, guidance to the nearest and most suitable treatment facility, guaranteeing payment for hospital stays, and arranging repatriation when needed. Chubb's claims proposition is built on care, expertise, and innovation—helping organisations to look after their people and their business, wherever life takes them.



Claims we have paid recently

An employee suffered an injury whilst at work. Their work involved some working at height. Whilst working at height, they fell and suffered a broken hip. This resulted in the employee being absent from work. The policy had cover for Temporary Total Disablement with a benefit of 75% of Gross Weekly Wage. This benefit was paid. Due to the severity of the injury the employee was unable to return to their usual occupation so this therefore resulted in Permanent Total Disablement. Additional benefits were also paid for Hospital Benefit. Total claim paid – in excess of £69,000.

A fit and healthy employee undertaking a business trip to the USA required major life-saving surgery while abroad. Our global assistance partners facilitated the treatment, relatives from the UK flew out to be with the patient, and the individual required treatment for four months in the USA before being repatriated back to the UK with a medical escort. Total Claim Paid: £2.1m.

How much does it cost?

For a coverage where claims can run into millions, peace of mind can be obtained in return for surprisingly low premiums. Please refer to our Digital Fast Quote form (pages 5-6) or speak to your local Chubb contact.

How to obtain a quote



Digital Fast Quote

Please complete our Digital Fast Quote form for an instant premium indication and submit to onlineinjuryandtravel@chubb.com. A contract certain quotation will be emailed to you.



Online

This product is also available to trade online via our own e-trade platform, **Chubb Ignite** or via Acturis. When using an online platform, attach the Digital Fast Quote form and if the terms provided aren't the same or better than the premiums indicated, please submit and refer your enquiry to your local Chubb Accident & Health Underwriter and we'll review this for you.



By Email

If you are looking for something more bespoke or prefer to submit your own information to obtain a quotation, please email your local Chubb Accident & Health Underwriter.

Business Class: Digital Fast Quote Form (Please complete your details here)

Personal Accident Cover - Salary Related Benefits

Accidental Death, Permanent Total Disablement and Permanent Disabling Injuries

24 Hour Cover

Wageroll	1 x salary Premium	Tick box	2 x salary Premium	Tick box	3 x salary Premium	Tick box
Up to £1,000,000	£375 + IPT		£600 + IPT		£900 + IPT	
Up to £1,500,000	£433 + IPT		£867 + IPT		£1,300 + IPT	
Up to £2,000,000	£500 + IPT		£1,000 + IPT		£1,500 + IPT	
Up to £2,500,000	£533 + IPT		£1,067 + IPT		£1,600 + IPT	
Up to £3,000,000	£567 + IPT		£1,133 + IPT		£1,700 + IPT	

Temporary Total Disablement

75% of gross salary. Payable up to 104 weeks after a 7 day deferment period

24 Hour Cover

Wageroll	Premium	Tick box
Up to £1,000,000	£400 + IPT	
Up to £1,500,000	£500 + IPT	
Up to £2,000,000	£575 + IPT	
Up to £2,500,000	£650 + IPT	
Up to £3,000,000	£775 + IPT	

Business Travel

Number of trips	Premium	Tick box
Up to 25	£375 + IPT	
Up to 50	£450 + IPT	
Up to 75	£600 + IPT	
Up to 100	£700 + IPT	
Up to 150	£850 + IPT	
Up to 200	£1,000 + IPT	
Up to 250	£1,250 + IPT	

Total Premium

	Premium	
Accidental Death, Permanent Total Disablement and Permanent Disabling Injuries	£	+ IPT
Temporary Total Disablement	£	+ IPT
Business Travel	£	+ IPT
Total Premium	£	+ IPT

Important - Please note:

- The pricing is indicative and the final premium will be confirmed by Chubb
- Insurance Premium Tax is charged at the prevailing rate. Taxes may vary for any overseas territories
- If an alternative effective time to 24 hour cover is required please contact your local Chubb Accident & Health Underwriter for terms
- Temporary Total Disablement can not be purchased in isolation
- Chubb Policy Wording to apply
- The maximum limit for Accidental Death, Permanent Total Disablement and Permanent Disabling Injuries is £1m
- The maximum Temporary Total Disablement limit is £1,000 per week
- If Temporary Total Disablement is selected, Temporary Partial Disablement cover is automatically included at 50% of the benefit. Maximum is £500 per week
- The policy extends to include Directors leisure travel as outlined in the policy wording
- This pricing indication is valid for 90 days

Policyholder Information (Please complete your details here)

Policyholder

Address

Business Description

Submission Date (DD/MM/YYYY)

Required Inception Date (DD/MM/YYYY)

Acceptance Criteria

- The Policyholder is registered in the United Kingdom
- The Policyholder has not incurred more than 2 claims in the last 3 years
- The Policyholder does not intend to travel in non-standard aircraft
- The Policy has at least 2 Directors/Employees
- Directors leisure travel is less than 25% of the declared travel pattern
- There are no trips anticipated to be longer than 31 days duration
- The Policyholder does not intend to travel to any of the following destinations: Iran, Syria, North Korea, North Sudan, Crimea, Cuba, Venezuela, Myanmar, Donetsk peoples Republic (DNR) Region of the Ukraine, Luhansk People's Republic (LNR) Region of Ukraine, Iraq, Afghanistan, Russia, Belarus, Ukraine, Israel, Gaza, West Bank or Lebanon
- The Policyholder does not engage in the following activities:
 - ☐ Abattoirs and Slaughter Houses
 - ☐ Agricultural and Horticultural Work
 - ☐ Aircrew
 - ☐ Armed Forces, Military, Peacekeeping Forces or similar groups
 - ☐ Bodyguards, Bouncers, Doormen/women, Close Protection Services and Security Guards
 - ☐ Charity
 - ☐ Construction, Roofers and Scaffolders
 - ☐ Farming and Fish Farming
 - ☐ Foresters and Sawmills
 - ☐ Foundry and Steelworkers
 - ☐ HGV Drivers
 - ☐ Media (Journalists, TV Production, Commercial Production, Movie Production)
 - ☐ Merchant Shipping and Ships Crew (including Barge and Tug Boat Operators)
 - ☐ Mining
 - ☐ Nurses and Professional Care Workers
 - ☐ Offshore Work - unless this is incidental to the company's main trade
 - ☐ Police, Fire and Ambulance Services
 - ☐ Professional Sportspeople and Entertainers
 - ☐ Trawler Men/Women
 - ☐ Weapons, Ammunition and Accessories Manufacturing

If the Policyholder does engage in any of the above activities, please tick against the relevant activity.

If the Policyholder does not agree to any aspect of the Acceptance Criteria please provide comments below for the underwriter to review.

Please note that the underwriter may require further information from you and our terms, conditions and premium may be subject to change.

Please send your completed form to onlineinjuryandtravel@chubb.com. Contract certain terms will be emailed to you.

All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any individual or business of any product or service. Please refer to the policy documentation issued for full terms and conditions of coverage.

Chubb European Group SE (CEG). Operating in the UK through a branch based at 40 Leadenhall Street, London EC3A 2BJ. Risks falling within the European Economic Area are underwritten by CEG which is governed by the provisions of the French insurance code. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.