

CHUBB®

# Claims case studies Group personal accident





# Designed for a changing risk landscape

For some, taking time off work to recover from an accident can be an inconvenience. For others, it can spell disaster.



We never know what's around the corner. From a fall while out shopping through to a car accident while travelling home from the office, risk is all around us. And while the sense that 'it'll never happen to me' prevails for most people, occasionally life takes a nasty turn that can affect our ability to work.

At Chubb, we have helped a number of our clients manage the financial burden of being unable to work following an accident.

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

# A serious workplace fall

Group Personal Accident  
policyholder

CLAIM PAID:  
**£195,000\***

## POLICY BENEFITS:

- ✓ Medical expenses
- ✓ Rehabilitation
- ✓ Home modifications



While at work,  
a client's employee  
had a serious fall  
from several metres

1



Upon arrival at hospital, he  
was immediately admitted  
to intensive care and placed  
in an induced coma

2



After a few days, he left intensive  
care with a diagnosis of severe  
brain and chest trauma

3

4



To support his continued  
recovery, the employee  
underwent a specialised  
rehabilitaiton programme

5



The employee  
now suffers from a  
permanent disability  
and needs long-term  
assistance, including  
home modifications

# Workplace Training Accident

Group Personal Accident policyholder

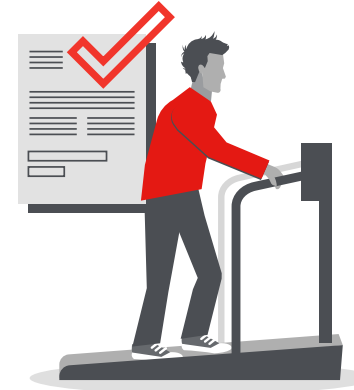
CLAIM PAID:  
£430,000\*

## POLICY BENEFITS:

- ✓ Medical expenses
- ✓ Rehabilitation
- ✓ Home modifications
- ✓ Lump sum payment for permanent partial disability



Our client, a volunteer firefighter, was attending a workplace training session



A lump sum payment was made to cover long-term living expenses including continued rehabilitation and home modifications

1



During the session, he fell down a flight of stairs and sustained serious injuries to his arm and back

2



He was rushed to a local hospital and diagnosed with a fractured arm and damage to his lumbar vertebra

3

4



Due to the nature of his injuries, the client suffered a permanent disability and was unable to work

5

# Car accident

Group Personal Accident  
policyholder

CLAIM PAID:  
**£260,000\***

## POLICY BENEFITS:

- ✓ Medical expenses
- ✓ Rehabilitation
- ✓ Home modifications
- ✓ Lump sum payment for permanent partial disability
- ✓ Hospital cash



Our client was driving along a motorway in difficult wintery conditions

1



He lost control of his car after hitting a large icy patch on the road

2



While not travelling at excessive speed, the car ended up rolling down a large slope

3



Following a long period in hospital, the client now suffers a permanent spinal disability and required modifications to their home

4



The insured suffered serious injuries to his spine and needed immediate, urgent medical care

5

# Cycling accident

Group Personal Accident  
policyholder

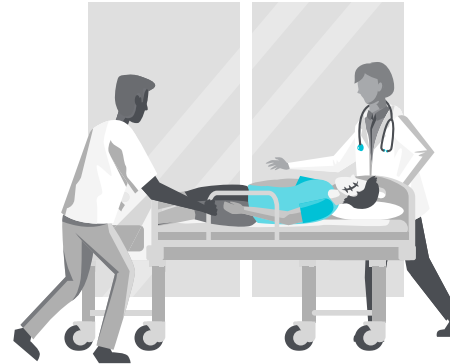
CLAIM PAID:  
£90,000\*

## POLICY BENEFITS:

- ✓ Medical expenses
- ✓ Temporary loss of income
- ✓ Permanent partial disability
- ✓ Lump sum payment for permanent partial disability



While out cycling,  
a policyholder was involved  
in a road accident



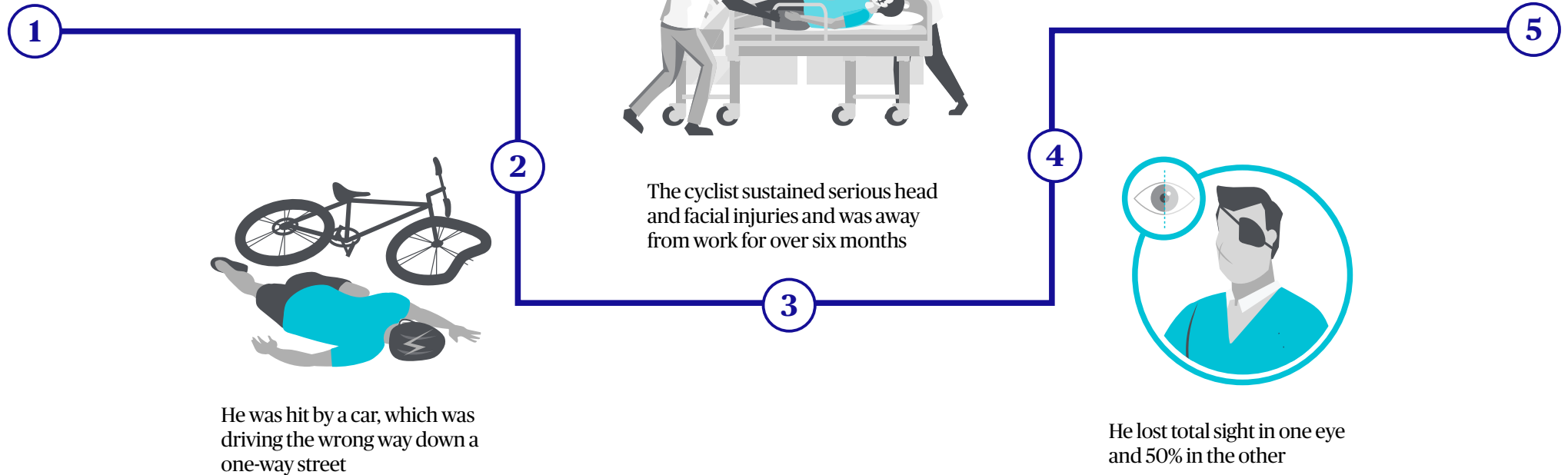
The cyclist sustained serious head  
and facial injuries and was away  
from work for over six months



He lost total sight in one eye  
and 50% in the other



Under his employer's  
personal accident  
insurance policy, he  
was paid a lump sum  
and weekly benefits  
to help meet his  
financial commitments



# Shoulder Injury

Small business overheads

CLAIM PAID:  
£66,000\*

POLICY BENEFITS:  
✓ Payments to cover all monthly business overheads, such as salaries, rent and utilities



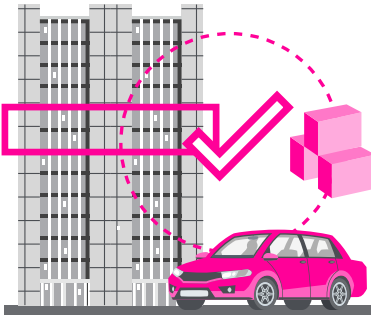
While away from work, a dentist sustained a serious shoulder injury



The nature of the injury meant he was unable to work for 5 months

This impacted his business and he faced serious financial consequences

The clients expenses were significant, and the long-term future of his dental practice was in doubt



His business overheads policy covered all related expenses until he was able to return to work

\* All values converted from EUR to GBP using exchange rate correct at February 2021



An aerial photograph of a dark blue lake with several small islands and peninsulas covered in trees with vibrant orange and yellow autumn foliage. A road is visible on one of the larger landmasses at the top right.

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