

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
rehabilitation 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

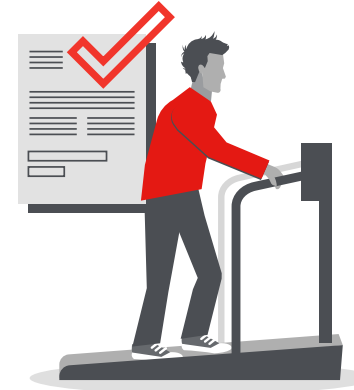
CLAIM PAID:
£430,000*

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

4



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



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

5

Cycling accident

Group Personal Accident
policyholder

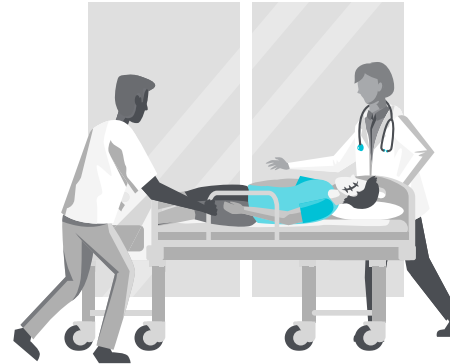
CLAIM PAID:
£90,000*

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



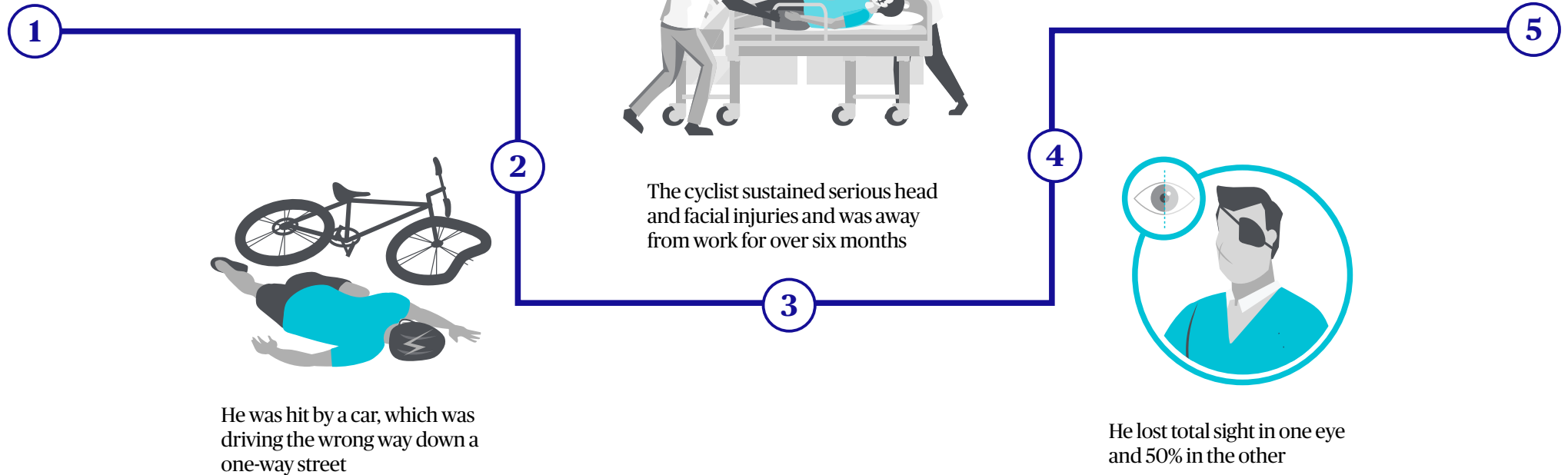
The cyclist sustained serious head
and facial injuries and was away
from work for over six months



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

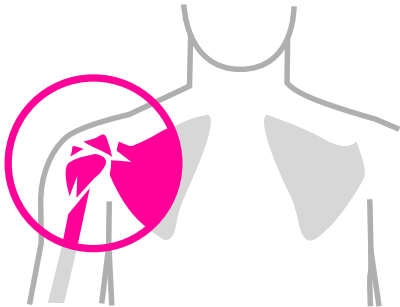
Small business overheads

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

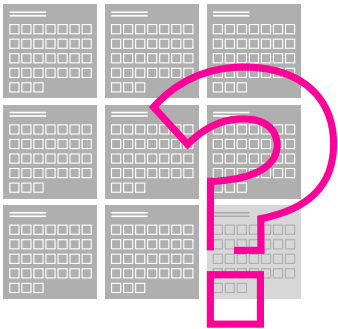
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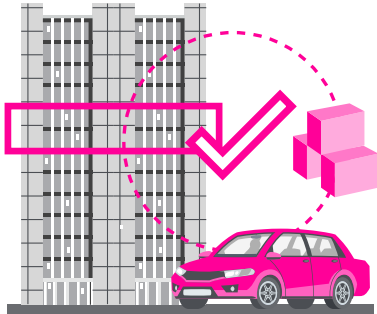
This impacted his business and he faced serious financial consequences

3

4



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

5

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



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