CHUBB

ENHANCEMENTS TO BUSINESS TRAVEL POLICIES:
Coverage for Alternative Work Arrangements



Flexibility is becoming increasingly important to U.S. employees. According to McKinsey, approximately 80 million Americans are already engaging in flexible work arrangements.* Many employers are meeting employees' expectations for additional flexibility by developing structured policies for employees who choose to work outside of their home country for an agreed-upon time. While working abroad, these employees are exposed to accident, sickness, and security risks that may not be covered under their organization's standard policies and benefits program.

That's why Chubb Accident & Health has enhanced our Business Travel Accident solutions to give clients the option to extend coverage to employees voluntarily working remotely outside of their home country. This enhanced coverage offers valuable insurance protection to help employees navigate the risks they may face while living and working internationally.

For example, if an employee experiences an unexpected medical emergency while abroad, the powerful combination of our global medical coverage and embedded 24/7 travel assistance enables the employee to locate a quality medical provider and to provide payment at the point of service, as coordinated directly by Chubb and our travel assistance team.

Ultimately, extending coverage for alternative work arrangements can help employers demonstrate their commitment to the well-being of their employees, safeguard their organization's reputation, and help alleviate and avoid stressful or costly situations for business leadership.

*McKinsey & Company American Opportunity Survey, Spring 2022, www.mckinsey.com/industries/real-estate/our-insights/americans-are-embracing-flexible-work-and-they-want-more-of-it

Coverage Highlights

Our Alternative Work Arrangement coverage is available as an optional enhancement to Chubb Business Travel Accident policyholders.

- "Alternative Work Arrangement" is defined as a type of flexible working arrangement approved by the Policyholder that allows an employee to work from a remote location outside of the Policyholder's corporate offices and the Insured's place of residence.
- This coverage is designed to help fill gaps in an employee's major medical coverage (which may or may not apply internationally) or Workers' Compensation (which may or may not respond given that the travel is voluntary in nature). It also enables employees to cover the cost of medical care at the point of service.
- Coverage can be provided for a maximum trip length of up to 90 days.

Key Benefits & Services

Out-of-Country Medical Coverage

- Insurance protection for medical emergencies that can threaten an employee's well-being when working remotely outside of their home country.

Emergency Medical Evacuation & Repatriation of Remains

- Including medical monitoring; doctor referrals; emergency medical transportation, evacuation, and repatriation benefits.

Security Evacuation

- On-the-ground security assistance in the event of potentially life-threatening military or political events, natural disasters, and other threats of violence.
- Crisis hotline and security assistance center to discuss safety concerns or secure immediate assistance while traveling.

Travel Assistance Services

- Travel assistance experts are just a phone call away 24/7/365 to provide emergency medical assistance and case management; coordinate medical evacuation; assist with foreign language/interpretation; coordinate embassy and consular referrals; assist in location of lost luggage, documents, and personal items; coordinate emergency travel arrangements; and provide legal assistance/emergency cash.
- Our travel assistance portal — available via desktop and mobile app — provides real-time, destination-based health, security, and travel-related information as well as the ability to search for a pre-qualified medical provider in an employee's local area.
- For clients who have their own travel assistance service provider where Chubb has already agreed to coordinate claims, Chubb will coordinate claims for this coverage as well.

Customized Travel Certificates

- Documentation that many countries require prior to entry from abroad showing adequate medical coverage, which is important given increasing medical insurance entry standards.

Claim Scenarios

Scenario	Risk	Action	Outcome
A senior executive for a corporation was engaging in a 60-day alternative work arrangement in Mexico. While there, he got in a major car accident and was seriously injured.	He was treated locally immediately following the accident; however, local doctors and Chubb's travel assistance provider determined that he would require specialized care in a medical center of excellence to help ensure a full recovery.	Our travel assistance provider requested that the executive be medically evacuated to a facility close to his home in the U.S. to help ensure quality of care. Chubb and our travel assistance provider coordinated his evacuation, and our policy covered the $150,000 evacuation cost.	The executive received the specialized care he needed and returned home safely and made a full recovery. In addition, the Chubb policy provided valuable insurance benefits that helped to demonstrate the employer's commitment to its employees.
A policyholder's employee was engaging in a one-month alternative work arrangement in Paris when she fell seriously ill.	The firm faced a potentially stressful, risky, and expensive situation of having to manage care in a foreign country across time zones.	With a Chubb Business Travel Accident policy with the Alternative Work Arrangement hazard in place, the firm's travel manager was able to immediately reach out to Chubb's travel assistance provider, which quickly identified medical needs and developed a plan to address them with the right local provider.	This removed the need for the employee or organization to pay large out-of-pocket sums and then seek reimbursement later. Once stabilized, she flew back to California, where she was transferred via ambulance to the hospital of her choice. In addition, the Chubb policy allowed the firm to enhance its reputation as an organization that cares for its people while providing valuable insurance protection for its employees.

The claim scenarios described are hypothetical and are offered solely to illustrate the types of situations that may result in claims. They are not based in actual claims and should not be compared to an actual claim. The precise coverage afforded is subject to the terms and conditions of the policy as issued.

The Advantages of Doing Business with Chubb

Innovation

We are solution-oriented professionals with specialized industry knowledge and an entrepreneurial business philosophy that allows us to remain flexible in finding the right solution for our clients.

Superior Service

As a premier provider of multinational services, Chubb takes advantage of cutting-edge technology to maintain instant connectivity with our global network and to keep up to date on the rapidly changing regulatory environment.

Underwriting Expertise

We approach underwriting with discipline, precision, and consistency. As a result, Chubb's underwriting performance provides stability for customers and shareholders.

Claims Excellence

Chubb Accident & Health is committed to providing honest, fair, and reasonable judgment in handling claims and delivering an excellent customer experience. Our skilled claims specialists are conscientious about every detail in the most personal way possible and have demonstrated an exceptional ability to meet our customers' needs and process claims quickly.

Underwriting Information Required

- Total number of expected employees who will engage in an alternative work arrangement (updated information required annually)
- Company's time limit for such assignments (30, 60, or 90 days)

Contact Us for a Quote

Name:

Phone:

Email:

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