CHUBB®

IDP Learning Fest 2023

Claims

" Claims is a key component of Chubb's business success. Our customers buy a promise from us, so when a loss occurs, Chubb meets that promise by paying covered claims fairly and promptly, using expertise to make an often difficult and complex situation as positive as possible."

Consumer Lines Product Types

Accident & Health

- Travel
- Personal Accident
- Work From Home (Rider)

Consumer Lines

Personal Lines

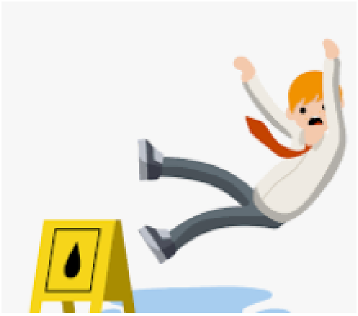
- Masterpiece
- Residential

Commercial Lines Product Types

Commercial Lines

Property and Casualty

- ✓Property – Fire and All Risk Cover
- ✓Construction
- ✓Energy and Power Gen
- ✓Casualty – Workmen Compensation
- ✓Casualty – Public Liability
- ✓Casualty – Product Liability
- ✓Casualty – Environmental Liability
- ✓Package policy – SME Select+



Financial Lines

- ✓Directors & Officers Liability
- ✓Professional Indemnity
- ✓Financial Institution PI
- ✓Crime
- ✓Cyber
- ✓Medical Malpractice

Commercial Lines Product Types

Commercial Lines

New Aviation

✓General Aviation
✓Aerospace
  ✓Airports
  ✓Ground Handlers
  ✓MRO Organisations
  ✓Airside Contractors
✓Airlines

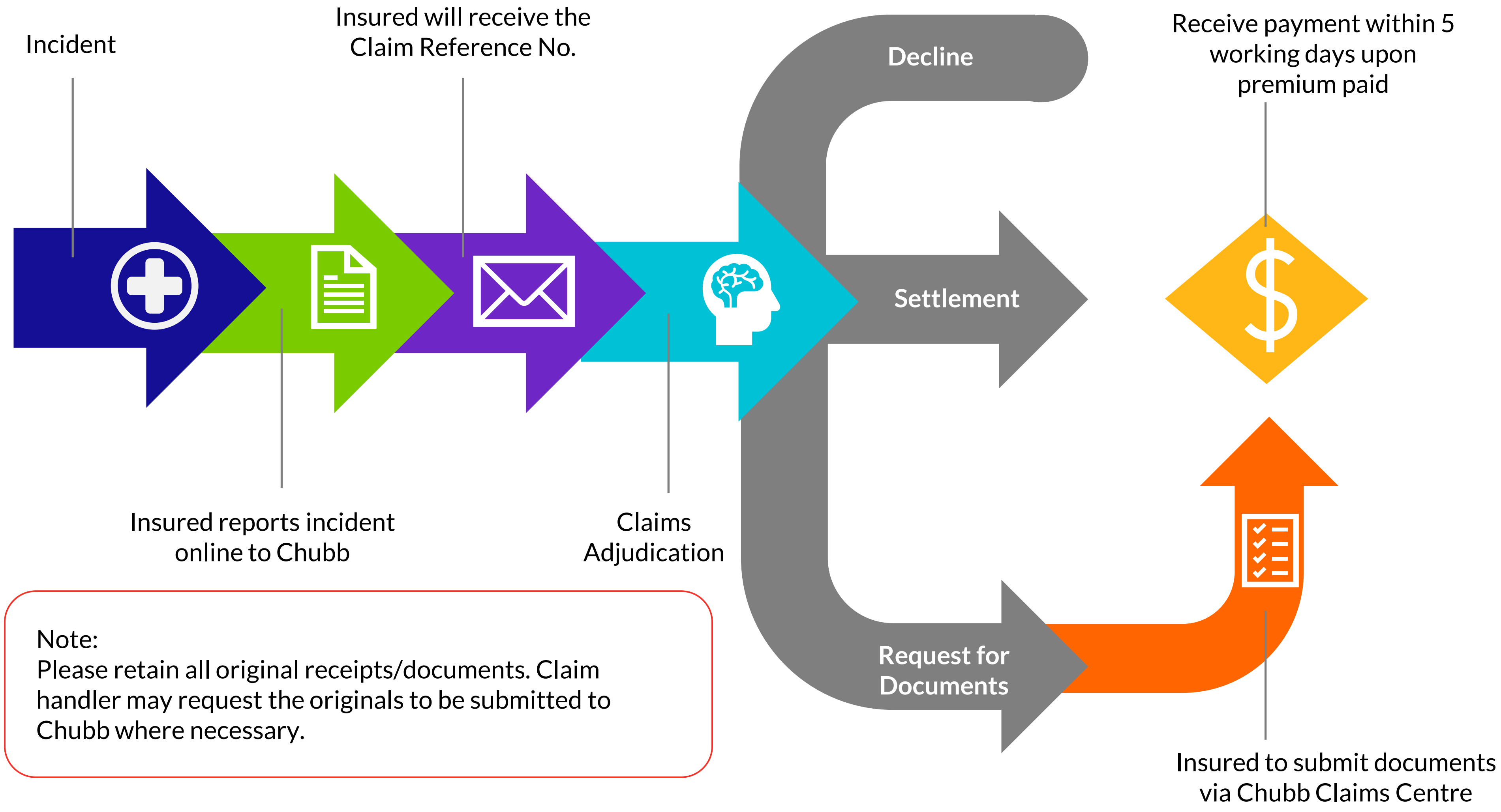
Marine

✓Marine Cargo
✓Inland Transit
✓Marine Liability e.g. Freight Forwarders Liability
✓Fine Arts & Specie / Jewellers' Block

Consumer Claims Workflow

– Lucas Pang & Veon Lim

What does a typical A&H and Travel insurance claim process look like?



Note:
Please retain all original receipts/documents. Claim handler may request the originals to be submitted to Chubb where necessary.

General Essentials when Submitting a Claim

Things to prepare before submitting your claim:

- Claimant's personal details
- Contact information
- Scanned copies of hospital bills / medical receipts
- Bank account information
- Policy number
- Medical certificates/in-patient discharge summary/medical report
- Proof of authorised business trip (for travel claims only)
- Police report

Scan to access our Chubb Claims Centre

Scan to download our claim forms

Scan to start a WhatsApp Chat

Travel Claims Made Easy!

Here’s what we need...

Report within 24 hours + Proof of Purchase

MISPLACED YOUR BELONGINGS?

FLIGHT DISRUPTIONS ?

Notice of Cancellation or Delay + Travel Itineraries

Unfit-to-Fly Memo + Medical Invoice(s)

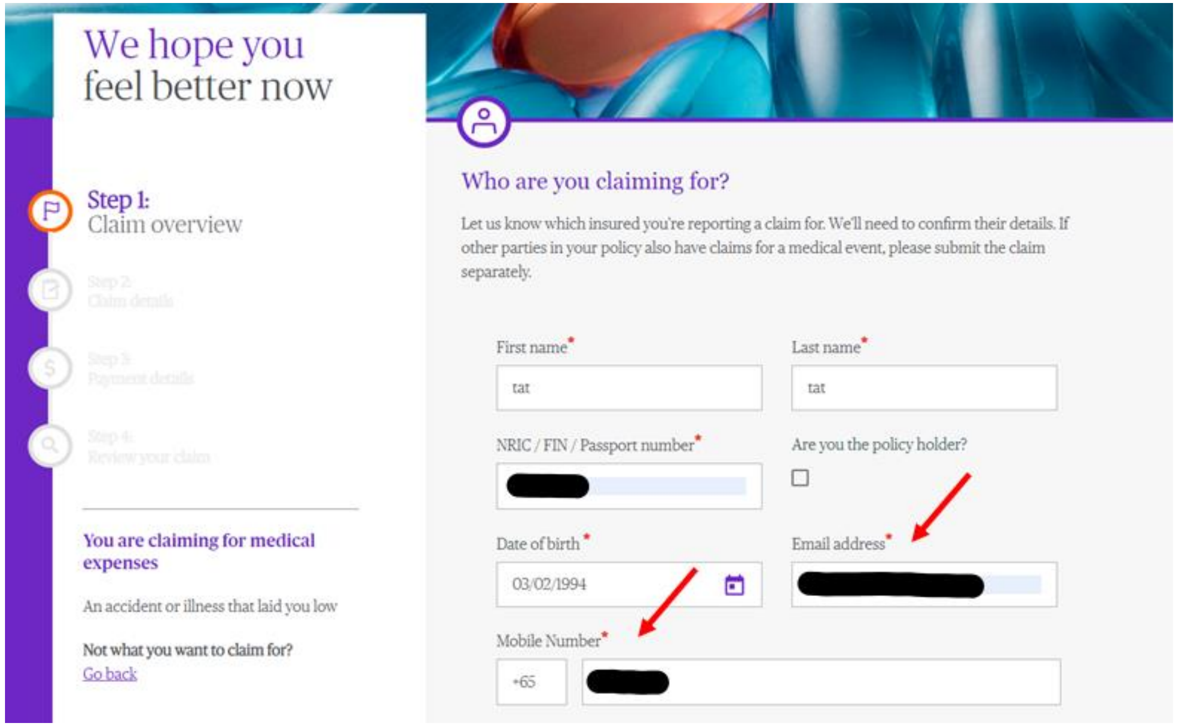
UNABLE TO TRAVEL?

IN AN EMERGENCY ?

Chubb Assistance is always there to provide support! Scan the QR Code to learn more

Did You Know?

Here's a tip to help you stay up-to-date on the status of the claim!



Input your mobile number & email address instead of the Claimant's details

Masterpiece & Residential Claims

– Gayle Shepherdson

Residential Claims Notification

Take precautions to prevent further damage/injury

Report incident to Chubb

Chubb may appoint adjuster

Lodge police report for theft, malicious damage or vandalism

Do not dispose damaged property without consent

Documents Required

Claim form

Police report

Coloured photos and videos

Scan for quick guide to home insurance claims process

Invoices
Certificates
Warranties

Valuations

Quotes for repair or replacement

Scan for Masterpiece claim form and email: NewClaimMasterpiece.SG@Chubb.com

Scan for Homeowner's claim form and email: ResidentialClaims.SG@Chubb.com

How Can You Help Us Speed Up Our Review?

- Date of loss vs policy period
- Bank details
- Vague circumstances
- Attachments

Check details before submission!

Also familiarise yourself with policy coverage, deductibles, exclusions, and endorsements.

Commercial Claims Workflow: Property & Casualty

– Gayatri Rajam Ayer

Property and Casualty Claims Workflow

If an incident occurs, take precautions to prevent further damage/injury.

Own Property Damage claim

Third Party Liability claim

Contact your Agent/Broker

Notify Chubb
Claims.SG@chubb.com

Initial information to submit

- ✓ Policyholder
- ✓ Policy Number
- ✓ Date of Loss
- ✓ Additional documents listed in the **Submission Checklist**

To refer to our website for more info:
www.chubb.com/sg-en/claims

Chubb acknowledges notification and provides **Claim Reference Number** and the **Claim Handler's name**

Chubb's Assessment

If Loss Adjuster required.

Does the claim fall under the Policy coverage ?

No → Inform Insured, Agent/Broker

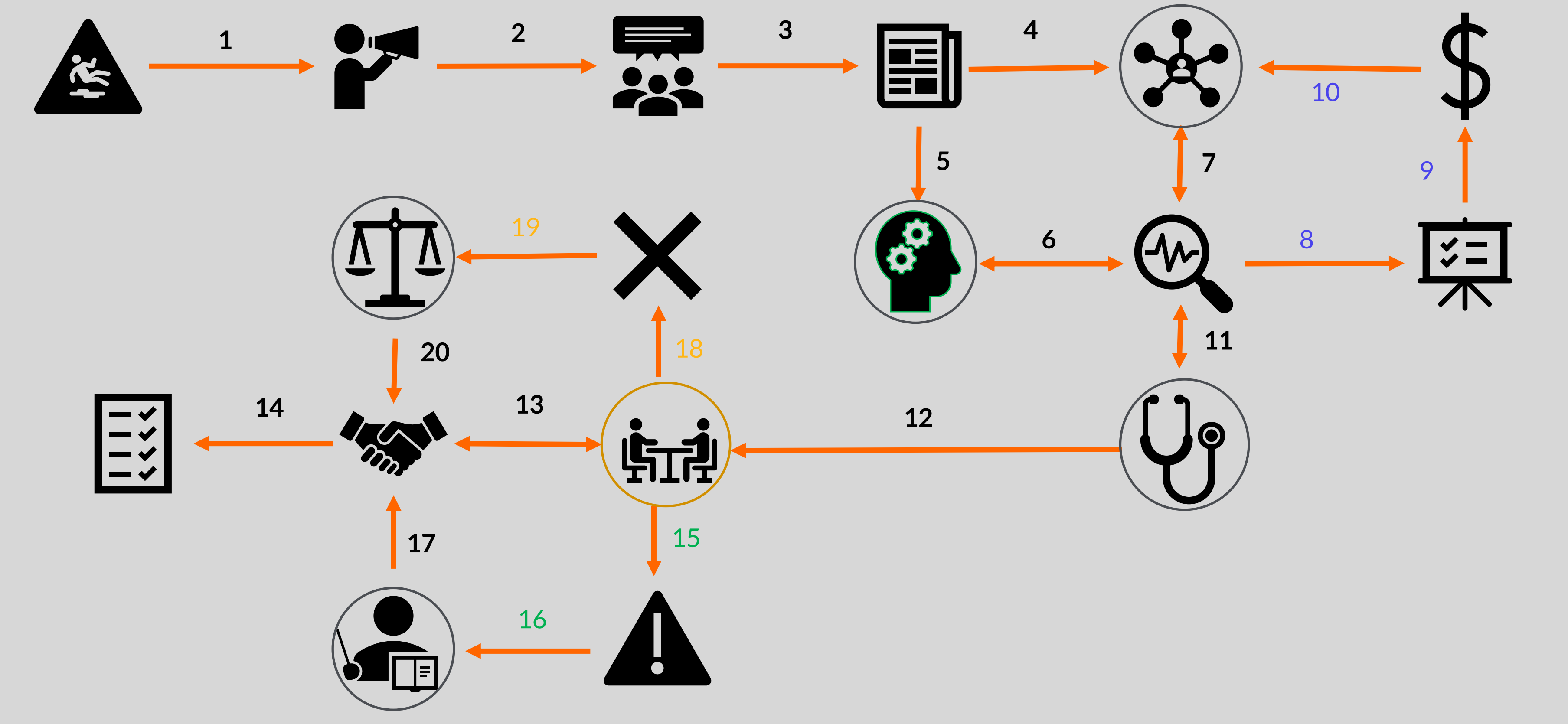
Yes → Issue Acceptance Form / Discharge Voucher → Payment

Commercial Claims Workflow: Workmen Compensation

– Alvin Anthony

CHUBB

Workmen Compensation Claims Workflow



1. Incident Reported to Employer
2. Employer report incident to MOM
3. Issuance of iReport
4. iReport sent to Employer
5. iReport sent to Chubb
6. Chubb reviews claim
7. Communication between Chubb and Employer
8. Assessment on ME, Wages and/or Light Duties
9. Settlement offer on ME, Wages and/or Light Duties to Employer
10. Reimbursement on ME, Wages and/or Light Duties to Employer
11. Assessment of CI or PI
12. Issuance of Notice Of Compensation ("NOC").
13. NOC accepted.
14. Claims Closed.
15. NOC rejected.
16. Reviewed by MOM Commissioner.
17. NOC accepted.
18. PI Withdrawn.
19. Review under Common Law.
20. Claim Resolved.

IMPORTANT : Employer must report the incident to MOM before insurers can process the claim.

Marine Claims

– Sophia He & Lum Shi Hao

Marine Claims Workflow

When a new incident is first time made aware to you…
Contact Chubb!

Claims.SG@chubb.com

Initial Review

(Refer to Submission Checklist)

Survey/ Desktop Investigations

Additional Documents

Claim Assessment

Chubb. Insured.℠