Coronavirus (COVID-19) guidance for Corporate Business Travellers

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CHUBB®

The spread of Coronavirus (COVID-19) is a rapidly developing situation. Chubb is closely monitoring guidance issued from leading organizations, including the World Health Organization (WHO) and health authorities. We are also tracking the progression of COVID-19 through our travel security and medical assistance partners.

To assess its policy response to COVID-19, we have carefully considered governmental and other public reporting of this situation.

Policy Cover

We encourage our clients to submit a claim for consideration, and each claim will be investigated and assessed fairly in accordance with the policy terms, conditions, limitations and local law, and the specific circumstances and timing of the claim.

Important: Clients intending to cancel their trip due to fears over COVID-19 should read their Policy Wording carefully as 'disinclination to travel' is not covered and specific exclusions may apply.

The following FAQs have been compiled to provide help and guidance to you.

Submitting a Claim

If a travel cancellation or disruption loss does occur, before submitting a claim, a client should first contact their travel agent, airline or hotel to seek a refund or make alternative travel arrangements based on existing tickets and bookings. After this, if the client still has a loss that is unrecoverable from any other source, they can submit a claim along with the original and amended itineraries and other relevant documents to substantiate their loss.

Frequently asked questions

Q. If one of my employees contracted COVID-19 during a trip overseas, is there cover under the medical expenses section of the Policy?

A. Yes. If an Employee contracted COVID-19, cover is in place to respond to Medical Expenses that were reasonably incurred during a Journey outside an Insured Person's Country of Domicile. If an Employee feels unwell during a trip they should contact Business Class Assistance on +44 (0)20 7173 7796.

Q. Is there cover for travel and accommodation expenses if one of my employees was quarantined whilst on an overseas trip as a result of contracting COVID-19?

A. Yes. The Policy will cover additional reasonable food/drink, travel and accommodation expenses incurred if the employee's trip is altered, curtailed or re-arranged under the Disruption Section of the Policy as a result of quarantine.

Q. My employee is booked on a trip to an area where the Department of Foreign Affairs & Trade (DFA) has advised against all but essential travel. Can I claim if I cancel the trip?

A. Chubb will assess such claims for trips that were booked prior to the DFA issuing such advice.

Where a trip was booked after the advice by the DFA was issued and an Insured Person subsequently decides not to travel, cover will not respond since the circumstances would have been known at the time of the booking.

Q. We have implemented a travel ban in our company due to concerns over COVID-19 and are looking to cancel a series of internal meetings as well as a conference to be held overseas later this month. Will my policy cover these claims?

A. The Policy will likely not respond to such a claim for Disruption (other than if the trip was to an area where the DFA has advised against travel after the trip was booked). Such decisions are within your company's control and therefore would not be covered under the Policy.

Q. An external trade conference we're due to attend has been cancelled by the organisers. Can we claim for the cancellation of our trip as this was the reason for travel?

A. Chubb will consider and assess such claims based on the individual circumstances of the claim and the territory planned to be visited

Q. My Employees are now unable to travel to a destination due to travel restrictions which have been imposed on foreign nationals by the government of the destination they were travelling to. We will not be able to travel so will the Policy cover these claims?

A. The Policy Wording contains an exclusion relating to any expenses incurred as a result of regulations or order made by any Public Authority or Government. If you consider this exclusion is not relevant or other mitigating circumstances apply, we would invite you to submit a claim.

For more information

We would suggest that travellers take the following steps;

• Check the Department of Foreign Affairs & Trade website regularly for any changes before booking a trip www.dfa.ie/travel/travel-advice

• Contact Chubb customer service on +44 (0)345 841 0056 for queries as to whether a planned trip will be covered

• For Insured Persons travelling who require Emergency Medical or Security Assistance, please contact Business Class Assistance on +353 (0)1 440 1761 (Select Option 1 for Medical Assistance, Option 3 for Security Assistance)

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