

Chubb in Indonesia's Response to Claims Arising from Accidents in 2020

All eyes were on COVID-19 since the World Health Organization declared it a pandemic on 11 March 2020. While the virus took center stage in 2020, we need to keep other risks such as accidents and natural disasters on the radar as they are still endangering lives. Chubb in Indonesia continued to receive claims filed for accidental death, to medical expenses due to accidents in 2020. These coverages are typical benefits of personal accident insurance purchased by:



1 An employer for their employees



2 A shared economy platform for their partners



3 Individuals for themselves and/or their families

Here are some claims paid out by Chubb for personal accident insurance in 2020.

Case 1 - House fire that kills the Insured

A fire in a house killed the Insured and her husband.



The beneficiary of the Insured filed a claim for accidental death on 21 August 2020.



Chubb paid the claim after receiving the complete claim documentation so that the deceased's family will have financial resources to live on.

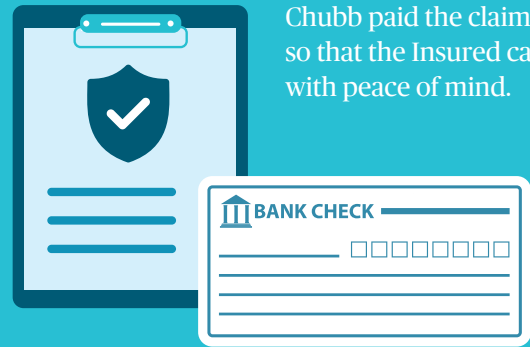


Case 2 - Hit and run

The Insured suffered a torn leg injury after becoming the victim of a hit and run by a motorcycle while crossing the highway.



Filed a claim for medical expenses due to traffic accident on 21 December 2020.



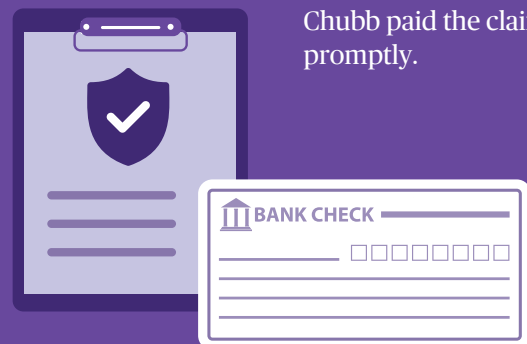
Chubb paid the claim promptly so that the Insured can recover with peace of mind.

Case 3 - Slipped on the slippery floor

The Insured suffered a head injury after slipping on a slippery floor due to rain.



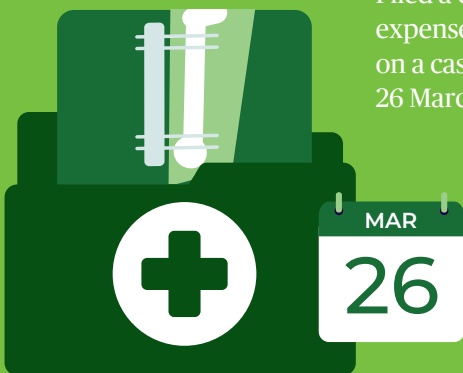
Filed a claim for medical expenses due to accident on 20 November 2020.



Chubb paid the claim promptly.

Case 4 - Falling off the bus steps while abroad

The Insured suffered a fracture in his thigh after fell off the bus steps while abroad.



Filed a claim for medical expenses due to accident on a cashless basis on 26 March 2020.



Chubb paid the claim to the hospital abroad so that the Insured didn't have to cover the medical expenses in advance and can focus on his recovery.