

# Group Business Travel Enhanced

## Standard Plan

At Chubb, we understand the importance of supporting employees who travel for business.

With our **Group Business Travel Enhanced** insurance policy, companies can demonstrate their commitment to employee well-being by providing comprehensive protection for business travellers. From access to medical care and travel assistance abroad to swift evacuation to a medical centre of excellence when local facilities fall short, this policy ensures your employees can travel with confidence and greater peace of mind.

### Key Highlights

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#### **Tailored plans to meet diverse needs**

Choose from different plan types with the flexibility to increase coverage limits.



#### **Coverage for pandemic & epidemic events**

Enjoy greater peace of mind with no exclusions for pandemics or epidemics.



#### **Portfolio segmentation**

Our extensive experience across diverse industries gives us valuable insights into your business, enabling us to design flexible, practical, and cost-effective protection plans tailored to your employees' unique needs.



#### **Leisure extension for C-suite executives**

Leisure travel coverage for C-suite employees is included at no additional premium



#### **Streamlined claims process**

Submit claims anytime, anywhere through our e-Services portal - MyAccount. With Fast Track Claims, we aim to settle claims within 5-10 working days upon receipt of complete documentation.



#### **Access to Chubb Travel Smart app**

- **24/7 assistance:** multilingual medical security and travel support
- **Travel info:** destination details, currency updates, and embassy contacts
- **Medical guidance:** vaccination advice, health conditions, and medical tips
- **Security updates:** alerts and safety tips
- **Real-time solutions:** instant alerts, flight status updates, and two-way communication with travellers
- **Employer dashboard:** geo-locate travelling employees, send instant messages, and access Chubb Worldview® platform for multinational customers

**Group Business Travel (Standard Plan) at a Glance**

	Plan 1	Plan 2	Plan 3
<b>Accidental Death</b>	S\$250,000	S\$500,000	S\$750,000
<b>Permanent Disability and Third Degree Burns</b>	Up to % stated in Policy Wording as per Accidental Death Sum Insured		
<b>Second Degree Burns</b>	S\$20,000		
<b>Fractures</b>	S\$5,000		
<b>Public Conveyance</b>	S\$25,000	S\$50,000	S\$70,000
<b>Medical Expenses</b>	S\$250,000	S\$500,000	S\$600,000
<b>Chubb Assistance</b> (Emergency Medical Evacuation and Repatriation Expenses)	Unlimited		
<b>Post Journey Medical Expenses</b>	S\$25,000	S\$50,000	S\$60,000
<b>Cancellation</b>	S\$10,000		
<b>Curtailment &amp; Rearrangement</b>	S\$10,000		
<b>Travel Postponement</b>	S\$1,000		
<b>Replacement Expenses</b>	S\$5,000		
<b>Loss of Money and Travel Documents</b>	S\$5,000		
- Sub Limit for Money	S\$1,000		
- Sub Limit for Credit Card Misuse	S\$1,000		
<b>Loss of Personal Property and Baggage</b> (Excess: nil)	S\$6,000		
- Sub-limit for any one article/ pair/ set of article	S\$1,000	S\$1,500	S\$1,500
<b>Travel Delay</b> (S\$250 for every full 4 hours of delay)	S\$1,000	S\$1,500	S\$2,000
<b>Baggage Delay</b> (S\$250 for every full 4 hours of delay)	S\$1,000	S\$1,500	S\$2,000
<b>Missed Transport Connection</b> (S\$250 for every full 4 hours of delay)	S\$1,000	S\$1,500	S\$2,000
<b>Flight Diversion</b> (S\$250 for every full 4 hours of delay)	S\$1,000		
<b>Personal Liability</b>	S\$1,000,000	S\$1,500,000	S\$2,000,000
<b>Hijack</b> (S\$600 for every 24 consecutive hours)	S\$6,000		
<b>Kidnap &amp; Hostage</b> (S\$600 for every 24 consecutive hours)	S\$6,000		
<b>Hospital Income Benefit</b> (S\$200 per day)	S\$10,000		
<b>ICU</b> (S\$400 per day)	S\$20,000		
<b>Emergency Travel Expenses</b>	S\$10,000		
<b>Legal Fees</b>	S\$15,000		
<b>Bail Bond</b>	S\$15,000		
<b>Family Security</b>	S\$25,000		
<b>Get Well Benefit</b> (S\$200 per day)	S\$6,000		
<b>Overbooked Flight</b>	S\$200		
<b>Rental Vehicle Excess Waiver</b>	S\$500		
<b>Political and Natural Disaster Evacuation</b>	S\$20,000		
<b>Credit Card Indemnity</b>	S\$5,000		
<b>Home Renovation Expenses</b>	S\$5,000		
<b>Emergency Mobile Phone Charges</b>	S\$200		
<b>Missed Event</b>	S\$250		

**Group Business Travel (Standard Plan) at a Glance (cont'd)**

	Plan 1	Plan 2	Plan 3
<b>Trauma Counselling</b>	S\$5,000		
<b>Corporate Image Protection</b>	S\$10,000		
<b>Golf Extra</b>	S\$300		
<b>Accidental Death due to gun shot</b>	S\$20,000		
<b>Comatose State Lump Sum Benefit (Accidental Causes Only)</b>	S\$50,000		
<b>Spouse Retraining Benefit</b>	S\$10,000		
<b>Pet Benefit Delay</b>	S\$200		
<b>Replacement Of Keys &amp; Locks</b>	S\$250		
<b>Key-Employee Recruitment Fees</b>	S\$5,000		
<b>Domestic Assistance For Activities Of Daily Living</b>	S\$1,000		
<b>Professional Financial Advice</b>	S\$2,000		
<b>Executor Emergency Cash Advance</b>	S\$2,000		
<b>Search And Rescue Expenses</b>	S\$25,000		
<b>Bereavement Benefit</b>	15% of Sum Insured for Event 1, or up to S\$25,000, whichever is lesser		
<b>Severe Injury Benefit</b>	10% of the Sum Insured or up to S\$10,000, whichever is lesser		
<b>Injury Resulting In Surgery</b>	S\$10,000		
<b>Identity Theft</b>	S\$20,000		
<b>HIV Due To Blood Transfusion</b>	10% of Sum Insured for Event 1 or S\$10,000, whichever is lesser		
<b>Home Burglary Excess</b>	S\$500		

All benefits and coverages are subject to the terms and conditions of the policy. Please refer to the policy wording for the full insuring clauses, schedule, extensions, terms, conditions, exclusions, and limits of liability of the policy. Claims will be assessed, and outcomes may differ, on a case-by-case basis.

## Premium Table

Geographical Area	Annual Premium per Insured Person		
	Plan 1	Plan 2	Plan 3
Regional	S\$238	S\$281	S\$307
International	S\$286	S\$338	S\$368
Pure Leisure Trip Coverage For C-Suite			
Regional	Free Extentsion		
International			
With Pre-existing Condition Rider with Add On			
Regional	S\$262	S\$310	S\$338
International	S\$315	S\$372	S\$405

## Ad hoc Trip Premium Table (premium per pax for infrequent travellers)

	Plan 1		Plan 2		Plan 3	
No. of days	Regional	International	Regional	International	Regional	International
<b>Up to 5 days</b>	S\$30	S\$35	S\$35	S\$41	S\$40	S\$48
<b>6 - 10 days</b>	S\$34	S\$40	S\$40	S\$48	S\$47	S\$56
<b>11 - 15 days</b>	S\$39	S\$47	S\$48	S\$57	S\$56	S\$66
<b>16 - 20 days</b>	S\$44	S\$52	S\$52	S\$62	S\$61	S\$73
<b>21 - 25 days</b>	S\$48	S\$57	S\$57	S\$69	S\$67	S\$80
<b>26 - 30 days</b>	S\$52	S\$62	S\$62	S\$74	S\$73	S\$87
<b>Additional premium, per each additional 5 days, or part thereof</b>	S\$30	S\$35	S\$35	S\$41	S\$40	S\$48

Premiums stated above are in Singapore Dollars and exclusive of GST.

## Extended Cover

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- Personal deviation and/or any trip for personal purposes whether before, during or immediately after the business trip are automatically covered, up to a maximum of thirty-one (31) days.
- Cover for business trip up to maximum of one hundred and eighty-three (183) days (inclusive of personal deviation, up to maximum of thirty-one (31) days).
- Business trip shall include inter-state, inter-province and inter-city travel exceeding 50 kilometres apart.

## Geographical Areas / Territorial Limits

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- Regional: Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong SAR, India, Indonesia, Japan, Korea, Laos, Macau SAR, Malaysia, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam
- International: Worldwide including Canada and USA

## Important Notes

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- The Insured Person must be between 16 and 70 years of age, renewable up to 75 years of age. The Insured Person's Country of residence must be Singapore.
- The Insured Person's Country of residence must be Singapore. Up to an Aggregate limit of S\$10,000,000 per conveyance or the actual Aggregate Limit per conveyance (based on number of Insured Persons), whichever is lower on the date of Accident.
- A minimum policy premium of S\$500 is required.
- This product would be applicable for professionals and occupations that perform indoor activities and mostly office-related (i.e. Class 1 and etc.).
- Minimum headcount of 2 employees and above is required to enrol for this plan.
- Policy will be administered on an Un-Named basis. The insurance contract is subject to completion of proposal form.
- This brochure is issued for information purposes only and is not intended to be an offer or solicitation of insurance products. For further details and customised plan, kindly contact your servicing underwriter.
- Subject to satisfactory underwriting condition, we reserve the rights to alter the terms and rates above. In the meantime, no insurance is in force until application is accepted by Chubb.

## Terms

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This Policy is underwritten by Chubb.

This document is product information provided by Chubb and is not a contract of insurance. Accordingly, the information should be read and construed in light of, and subject to all terms, conditions and exclusions contained in the Policy.

Pre-existing conditions and other exclusions stated in Your Policy will not be covered. However, we provide a Pre-existing Condition Rider that may be purchased to extend coverage to include pre-existing conditions.

You are responsible for the accuracy and completeness of the information given to Us when applying for the Policy. Any misstatement or non-disclosure of material facts may affect the validity of the Policy.

We reserve the right to modify all the terms and conditions of Your Policy, including revisions to premiums, benefits and exclusions within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address or Email Address on file.

You may likewise cancel your policy by giving Us at least thirty (30) days' prior notice.

In the event of said cancellation, We will promptly return any portion of the Premium paid that has not been deemed to be earned by Us. The Premium deemed to be earned will be, computed in accordance with the applicable percentage indicated in the Policy Wording, but in no event less than Our customary minimum premium as set out by Endorsement.

For online claims submission, please visit our Chubb Claims Centre at [www.chubbclaims.com.sg](http://www.chubbclaims.com.sg).

For further enquiries on the policy or other matters, please contact us at the hotline listed.

## About Chubb in Singapore

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Chubb is a world leader in insurance. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. The company is defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb employs approximately 43,000 people worldwide. Additional information can be found at: [www.chubb.com](http://www.chubb.com)

## Contact Us

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