CHUBB

Medical Repatriations

Medical claims continue to top the number of claims recorded by Chubb in 2016 for Business Travel Insurance policies. When employees fall seriously ill or are badly injured on their business travels, a medical evacuation to the nearest centre of medical excellence or a repatriation back to their home country for further treatment is their best chance of a positive outcome. Chubb's 24-hour assistance partners enable business travelers to travel with confidence knowing that help is just a phone call away.

Here are four cases to show how Chubb has delivered emergency assistance in various countries.

Case 1:

Medical Repatriation from Greece to Malaysia
Total Cost: US$137,000

17 September
Hospitalisation after a fall from hotel window in Athens.

The insured's brother called Chubb's 24-hour Assistance Partner to notify them of his sister's accident.

21 September
Chubb received the case summary with a request for coverage on the medical expenses.

24 September - 10 October
Monitoring and planning the Medical Repatriation.

18 October
A safe flight home and admitted to Johor Bahru's Regency Specialist Hospital.

20 October
Letter of compliments received in appreciation of the assistance and quality of care rendered.

Case 2:

Medical Repatriation from China to Singapore
Total Cost: US$96,500

4 October
The insured's family deemed the medical facility as inadequate to treat his bile duct blockage but decided not to transfer him due to his critical condition.

10 October
The family requested medical repatriation. Upon consultation with the treating doctor, the advice was not to fly the insured back immediately.

14 October
The Assistance Partner discussed with the insured's treating doctor and updated Chubb the next day.

17 October
Chubb received an air ambulance evacuation plan from its Assistance Partner the next day.

19 October
Chubb approved the medical repatriation.

21 October
The insured was immediately attended to when he arrived at Singapore General Hospital.

Case 3:

Medical Repatriation from Argentina to Australia
Total Cost: US$412,000

February
A director of a consulting company was on a cruise when he suffered a cardiac arrest. Chubb approved the coverage for overseas hospitalization quickly.

March
After a month to stabilize his condition at Buenos Aires, the doctor recommended for the insured to return home.

A few days later
Upon quick confirmation by Chubb to bear the cost, the Assistance Partner also selected a suitable hospital in Australia for the insured to be admitted immediately upon landing.

End of March
The insured's wife sent a thank you note to Chubb.

Case 4:

Medical Repatriation from Thailand to Singapore
Total Cost: US$13,000

27 February
A broker called Chubb's Assistance Partner as one of his clients suffered fractures from a fall. The hospital in Pattaya was not adequately equipped to treat his injuries.

27 February
After a discussion with the hospital doctors, the Assistance Partner informed Chubb of the need for a medical repatriation.

28 February
A business class seat on a commercial flight was arranged with a doctor to escort the insured.

2 March
After a smooth flight home, the insured arrived at the Accident & Emergency of Singapore General Hospital.

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