

# Accident & Health Claims Service

CHUBB®



The true measure of an insurance company is how it responds to and manages your claim. Our claims service offers the peace of mind of knowing that all claims will be handled fairly, swiftly, and professionally.

We understand the importance of crafting a claims response to suit the specific needs of our insureds, whether it is a corporation providing employees with accidental death and dismemberment, business travel, life, disability or critical illness coverage, or an individual insured through one of our creditor protection programs.

## **Our Values**

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Our guiding claims principle has been to treat each client the way we would like to be treated if we were to experience the same loss—with integrity, empathy, expertise, fairness and promptness.

## **The Chubb Difference**

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We continue to honour these principles through a commitment towards hiring and retaining claims professionals renowned in the insurance industry for their technical expertise and thought leadership.

Chubb claims examiners have the experience to understand your concerns. They explain every step of the claim settlement process, provide guidance throughout, and work to settle claims quickly and equitably. This is the Chubb difference.

## **Superior Service**

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Our claims personnel are dedicated to providing clients with the best claims service in the industry. Recent examples of how we have demonstrated our core values and assisted both individual and group clients through the claims process are as follows:

***The Most Efficient, Empathetic and Sincere Individual...Hands Down!***

An insured suffered the loss of her mother and had been dealing with several different banks and challenging estate issues which were very stressful during this difficult time. Vanessa of Chubb's Claims team was ready to assist. The insured provided the following email recognizing Vanessa's service:

"I would like it noted that Vanessa was the most efficient, empathetic, sincere individual...hands down...since my mother's passing. She was not only very easy to talk to but had answers for every question that I had for her. She has a great personality and she makes you feel like no question is a silly question, therefore helping people through this dreaded time as smoothly as possible.

I sincerely believe that this lady is a great team member for the line of business that you employ her at and I would like to extend my thanks for her helpfulness and your training to her.

Thanks again Vanessa!"

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***I am Beyond Thankful for the Ease and Extra Cushion it Offered Me.***

An Insured covered under her employer's group critical illness plan was diagnosed with breast cancer. She thought the Provincial health plan and her company's disability plan would cover her expenses; however, time off work forecasted to be almost a year and additional expenses started to add up.

She submitted her claim under her group critical illness plan and was eligible and approved for a full benefit payment of \$10,000. She wrote to say thank you:

"Within weeks of my diagnosis, I received the cheque and was able to put it in an account to cover all the unexpected costs. I am beyond thankful for the ease and extra cushion it offered me."

**About Accident & Health Canada**

Accident & Health's superior underwriting expertise and vast capabilities enable us to provide a robust product portfolio. Our products range from simple accident and sickness solutions for employers and their employees to speciality risk solutions from global travel, war risk, multinational exposure and more.

We have built a reputation as a leading provider of exceptional service and superior Special Risk products and programs. Accident & Health is committed to delivering innovative insurance products that provide greater financial stability in an ever changing marketplace, helping to protect the insured against the serious impact of sudden injury or catastrophic illness.

**Financial Stability**

Accident & Health is a division of Chubb Life. Chubb Limited, the parent company of Chubb Life, consistently receives high ratings from A.M. Best for financial stability, and from Moody's and Standard & Poor's for claim-paying ability, attesting to Chubb's solid financial strength.

**Contact Information**

At Chubb, we have the ability to work with our global claims network and complement our worldwide coverage with worldwide service\*.

You can report a loss or submit a claim by contacting your broker or by contacting us directly:

Email: [claims.A\\_H@chubb.com](mailto:claims.A_H@chubb.com)  
Telephone: 1.877.772.7797

Maria Amendola  
*Assistant Vice President,  
Claims Manager, Accident & Health*  
E [maria.amendola@chubb.com](mailto:maria.amendola@chubb.com)

Norma Jean Alvarez  
*Claim Director, Team Lead,  
Accident & Health Risk Claims*  
E [normajejan.alvarez@chubb.com](mailto:normajejan.alvarez@chubb.com)

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\* Territorial restrictions may apply.

Chubb Life Insurance Company of Canada ("Chubb Life"). Chubb Life is part of the Chubb group of insurance companies, with operations in 54 countries, 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. Chubb Limited, the parent company of Chubb Life, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.