CHUBB®

Business Class – COVID-19 Update, July 2020

The COVID-19 outbreak continues to impact all of our lives. At Chubb we are monitoring the spread of Coronavirus (COVID-19) and guidance issued from leading organizations, including the World Health Organization (WHO) and health authorities.

With some governments now beginning to relax restrictions on travel, this document offers guidance to Employers on how their insurance programme is likely to respond.

Guidance for Employers

In the current unprecedented environment, it has never been more important for companies to have robust travel risk management procedures in place.

Companies should be proactive in understanding the government advice provided for all destinations and make sure employees are encouraged to adhere to all recommended behaviours including advice on social distancing, wearing masks or observing stringent personal hygiene and quarantine measures upon return from overseas travel. Companies should consider the alteration and cancellation terms of any travel arrangements to make sure they are only committing to travel that is fully refundable or changeable given the evolving nature of the situation.

Submitting a Claim

If an insured feels unwell during their Journey, they should contact Business Class Assistance at the earliest opportunity, who will endeavour to manage and submit the claim on their behalf.

If a travel cancellation or disruption loss occurs, before submitting a claim, an insured should in the first instance contact their travel agent, airline or hotel to seek a refund or make alternative travel arrangements based on existing tickets and bookings. Claims should be submitted to Chubb only if they are unable to recover costs from these vendors. Original and amended itineraries and other relevant documents to substantiate losses should be provided. For persons cancelling due to a positive diagnosis of Covid-19 or because they are unfit to travel based on medical testimony, we would expect to see medical evidence to substantiate their claim; such as a valid test from an NHS testing centre.

Guidance on Policy Response

The following is provided to assist Employers in understanding how they might expect their Insurance programme to respond and thereby assist them in providing a duty of care to their employees. It is not prescriptive for every potential scenario and any claims submitted will be assessed by our claims team on their own merits and in accordance with all relevant terms and conditions.

An Employer could claim for costs associated with cancellation, curtailment or rearrangement if:

- an employee was too ill to commence or continue a trip (whether with Covid-19 or any other Illness)
- an employee was contacted by NHS track and trace and advised to self-isolate.
- a temperature or medical check from a transport provider or border control resulted in an employee being unable to proceed as planned
- the FCO or government advice on the day a trip is cancelled differs significantly for a specific destination, from that published at the time that travel was booked
- the FCO or government advice is revised significantly during a trip undertaken by an employee from that published when the trip commenced

A company could claim for medical expenses if:

- an employee is taken unwell on a trip regardless of the FCO (or any other) advice issued prior to, or during, an Insured Person's trip

An Employer is unlikely to have a valid claim for costs associated with cancellation, curtailment or rearrangement if:

- an employee chooses not to proceed with a trip as a result of the obligation to self-isolate upon their return in line with Government guidance
- an employee decides not to proceed with their trip based on their own analysis of a heightened threat of Covid-19
- an employee decides not to proceed with their trip where there has been no change in FCO or government advice specifc to their destination from the date the trip was booked
- the FCO or government advice was against all but essential travel or similar when an employee commenced their trip

For more information

We would additionally suggest that Employers and employees take the following steps;

• Check the FCO website regularly for any changes before booking a trip https://www.gov.uk/foreign-travel-advice

• For employees travelling who require Emergency Medical or Security Assistance, please contact Business Class Assistance on +44 (0)207 173 7796 (Select Option 1 for Medical Assistance, Option 3 for Security Assistance)