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# Designed for a changing risk landscape

The COVID-19 pandemic has had a dramatic effect on business travel and global mobility.



The risks for business travellers are now more pronounced than ever before and the experience of travelling has changed, perhaps for good.

At Chubb, we have helped a number of our clients navigate the changing risk landscape. Whether through pre-travel advice or handling a complex medical emergency, our commitment to claims excellence and client servicing remains a cornerstone of our proposition.

Here are some examples of how we've helped our clients through these difficult times.

## COVID-19 medical expenses

Business travel policyholder

CLAIM PAID: £341,000\*

#### POLICY BENEFITS:

Medical and additional expenses (e.g hospital cash and domestic expenses)



We received a call from the client at our 24/7 emergency assistance centre



Our client was travelling in the US and developed a cough and shortness of breath





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He was treated in the hospital's emergency department and discharged the following day



However, his condition soon worsened and he suffered acute respiratory failure



He was re-admitted to the hospital ICU and tested positive for COVID-19

 $<sup>^{\</sup>ast}$  All values converted from USD to GBP using exchange rate correct at February 2021

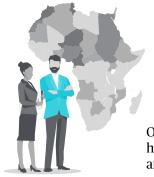
## COVID-19 medical expenses

Business travel policyholder

CLAIM PAID: £197,000

#### POLICY BENEFITS:

Medical and additional expenses (e.g hospital cash and domestic expenses)



Our client and his wife were on an assignment



He developed COVIDlike symptoms, and was admitted to a local military hospital





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Unfortunately, his condition worsened, and he developed pneumonia and sepsis



Urgent medical attention was needed so we arranged an air ambulance to a hospital with specialist ICU facilities



The client's wife also tested positive for COVID-19 and was able to join the same flight

 $<sup>^{\</sup>ast}$  All values converted from USD to GBP using exchange rate correct at February 2021

### **Emergency** medical evacuation

Business Travel policyholder

**CLAIM PAID:** £92,000\*

#### POLICY BENEFITS:

- Medical expensesRepatriation expenses



Our client was travelling for business in Saudi Arabia

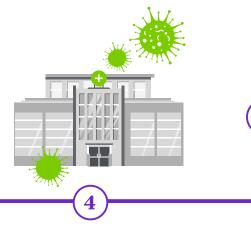


We were contacted by our global assistance partner





The client needed urgent evacuation for medical treatment following a spinal injury



Due to the COVID-19 restrictions in place, the nearest hospital refused to admit him



A standard commercial flight was not an option due to the patient's complex medical condition

<sup>\*</sup> All values converted from USD to GBP using exchange rate correct at February 2021

## COVID-19 medical expenses

International charity worker

CLAIM PAID: £108,000\*

#### POLICY BENEFITS:

✓ Medical and additional expenses (e.g hospital cash and domestic expenses)



Our client was working for the Red Cross in the Central African Republic



We were contacted by our global Assistance Partner following the client's positive COVID-19 test

He was quickly admitted to a hospital with the appropriate specialist facilities



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Our client was initially hospitalised locally



Due to the severity of his illness and high-risk status, an urgent repatriation was needed



A specialist air ambulance was arranged, and the client was taken back to France

 $<sup>^{\</sup>ast}$  All values converted from USD to GBP using exchange rate correct at February 2021



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