

Chubb Work Guard®

A Comprehensive Work Injury Compensation Insurance

CHUBB®



Are your clients looking to you for a holistic solution to the Work Injury Compensation Act (WICA)?

Chubb Work Guard® is a work injury compensation programme designed to protect employers and employees with adequate coverage beyond the basic statutory requirements.

Key features of the Chubb Work Guard includes competitive limits for Common Law and Medical expenses as well as a suite of additional benefits. We believe that these additional benefits set Chubb apart as a market leader in Work Injury Compensation Insurance. Your clients can rest assured knowing that their business and their employees will enjoy wide ranging cover along with Chubb's promise of service excellence and award winning claims proposition.

Did you know?

Under WICA, employers are required to maintain insurance for the following employees:

- all employees involved in manual work; and
- all other non-manual workers earning S\$2,600 or less a month.

However, employers are susceptible to legal liability for claims under both WICA and also the Common Law for all employees, even if they are not under the categories mentioned above. As such, Chubb has developed the Chubb Work Guard, to safeguard employers' liability, and offer value-added services.

Key Features

Benefits	Statutory Requirement	Chubb Work Guard
Common Law Limit	-	S\$15,000,000
Medical Expenses	S\$45,000	S\$300,000
Outpatient Leave	14 Days	30 Days
Hospitalisation Leave	60 Days	120 Days
Non-Occupational Accidental Death and Permanent Total Disablement	-	S\$50,000

Additional Benefits

- Traditional Chinese Medicine
- Replacement Staff / Recruitment Costs
- Funeral Expense
- Continuous Worldwide Bed Confinement
- Accidental HIV Infection
- Terrorism Benefit - Injury (Lump Sum)
- Terrorism Benefit - Witness (Lump Sum)
- Terrorism Benefit - Incapacity (Lump Sum)
- Workplace Trauma Benefit
- 24-hour Cover on Worldwide Business Travel
- Travelling to and from Work (excluding travelling on two-wheelers)
- Contingent Liability to Independent Contractors

Value-added Services

Safety Management Consultation

- Provides assistance to employers in the development and implementation of health and safety strategies
- Enhances the quality of the workplace environment

Healthcare Management Services

- Provides rehabilitation services for employees, when required
- Enhances workplace productivity

Why Chubb?

The answer is simple. At Chubb, we do not take our promises lightly. Once you are insured by Chubb, you can be confident that we will be there when you need us.

With over 60 years of experience in Singapore, Chubb is familiar with and committed to offering you and your clients a competitively-priced product that is catered to their needs.

Chubb also prides itself with its underwriting discipline. Making informed promises and setting the foundation of a sound product are what we do at Chubb. This assurance of quality, coupled with excellent customer service and efficient claims procedures, is the reason you should choose to be insured by Chubb.

About Chubb

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 40,000 people worldwide. Additional information can be found at: www.chubb.com.

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