

FAMILY AND MEDICAL LEAVE

You may be eligible to take family and/or medical leave under the federal Family and Medical Leave Act (FMLA). The purpose of this Policy is to summarize your rights and obligations under these laws.

This Policy is only a summary of your rights. Whether you are eligible for family and/or medical leave will be determined on an individual basis in accordance with all applicable laws. If there are any differences between the applicable laws and the summary below, the applicable laws will govern. If you have any questions about your family and/or medical leave rights, please contact your Human Resources Manager.

General Eligibility

To qualify for FMLA Leave under this Policy, you: (1) must be an employee of Chubb; (2) must have worked at Chubb for at least 12 months in the past 7 years, and (3) must have worked at least 1,000 hours during the 12 months preceding the start of the leave.

Types and Duration of FMLA Leave

1. Basic FMLA Leave and Military Active Duty Leave

An employee may be eligible for up to a total of 12 weeks of unpaid leave in a 12-month period (calculated as measured forward from the date of your first FMLA usage) for Basic FMLA Leave and/or Military Active Duty FMLA Leave.

Basic FMLA Leave

An employee may be eligible for Basic FMLA Leave for the following reasons:

- the birth of a child and to care for the child;
- the placement of a child with the employee for adoption or foster care and to care for the child;
- to care for an immediate family member (spouse, parent, or child) with a serious health condition (Note: Although not required by law, Chubb also includes domestic partners or any other family member living with you who has a serious health condition); or
- because of the employee's own serious health condition which renders him or her unable to work.

Military Active Duty Leave

An employee may be eligible for Military Active Duty FMLA Leave because of a qualifying exigency arising out of the fact that the employee's spouse, child, or parent is a member of the National Guard or Reserves and is on active duty or called to active duty in the Armed Forces in support of a contingency operation (Note: Although not required by law, Chubb also includes domestic partners who are covered servicemembers).

2. Military Caregiver Leave

You may be eligible for up to 26 weeks of unpaid Military Caregiver Leave in a single 12-month period (which begins on the first day an eligible employee takes Military Caregiver Leave and ends 12 months after that date) to care for a spouse, child, parent or next of kin¹ who is a current member of the Armed Forces, including the National Guard or Reserves, who is undergoing medical treatment, recuperation, or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness (Note: Although not required by law, Chubb also includes domestic partners or any other family member living with you who is a covered servicemember and has a serious health condition).

A covered servicemember incurs a serious illness or injury for purposes of this section when he or she is medically unfit to perform the duties of his or her office, grade, rank or rating.

The leave entitlement described in this section applies on a per-covered servicemember, per-injury basis. However, no more than 26 weeks of leave may be taken within a single 12-month period by any covered employee. Even in circumstances where an employee takes other leave covered by the federal FMLA under the Basic FMLA Leave and Military Active Duty Leave sections above, the combined leave shall not exceed 26 weeks during that 12-month period.

Definitions

- A "serious health condition" means an illness, injury, impairment, or physical or mental condition that involves:

¹ "Next of kin of a covered servicemember" means the nearest blood relative other than the covered servicemember's spouse, parent, son, or daughter, in the following order of priority: blood relatives who have been granted legal custody of the covered servicemember by court decree or statutory provisions, brothers and sisters, grandparents, aunts and uncles, and first cousins, unless the covered servicemember has specifically designated in writing another blood relative as his or her nearest blood relative for purposes of military caregiver leave under the FMLA. When no such designation is made and there are multiple family members with the same level of relationship to the covered servicemember, all such family members shall be considered the covered servicemember's next of kin and may take FMLA Leave to provide care to the covered servicemember, either consecutively or simultaneously. When such designation has been made, the designated individual shall be deemed to be the covered servicemember's only next of kin.

- (a) in-patient care (*i.e.*, an overnight stay) in a hospital or other medical care facility (including any period of incapacity or any subsequent treatment in connection with such in-patient care);
 - (b) a period of incapacity of more than three (3) consecutive full calendar days, and any subsequent treatment or period of incapacity relating to the same condition that also involves (i) treatment two (2) or more times by a health care provider or under the supervision of a health care provider within 30 days of the start of the incapacity, or (ii) treatment by a health care provider on at least one (1) occasion within seven (7) days of the start of the incapacity which results in a regimen of continuing treatment under the supervision of a health care provider;
 - (c) any period of incapacity due to pregnancy, or for prenatal care;
 - (d) any period of incapacity due to a chronic serious health condition requiring periodic visits of at least twice a year for treatment by a health care provider;
 - (e) a period of incapacity which is permanent or long-term due to a condition for which treatment may not be effective, during which the employee (or family member) must be under the continuing supervision of, but need not be receiving active treatment by, a health care provider; or
 - (f) any period of absence to receive multiple treatments by a health care provider or under the supervision of a health care provider, either for restorative surgery after an accident or other injury, or for a condition that will likely result in a period of incapacity of more than three (3) consecutive calendar days in the absence of medical intervention or treatment.
- A “qualifying exigency” referenced in the Military Active Duty Leave section above refers to the following circumstances:
 - (a) Short-notice deployment: to address issues arising when the notification of a call or order to active duty is seven (7) days or less;
 - (b) Military events and related activities: to attend official military events or family assistance programs or briefings;
 - (c) Childcare and school activities: for qualifying childcare and school related reasons for a child, legal ward or stepchild of a covered military member;
 - (d) Financial and legal arrangements: to make or update financial or legal affairs to address the absence of a covered military member;

- (e) Counseling: to attend counseling provided by someone other than a health care provider for oneself, for the covered military member, or child, legal ward, or stepchild of the covered military member;
- (f) Rest and recuperation: to spend up to five (5) days for each period in which a covered military member is on a short-term rest leave during a period of deployment;
- (g) Post-deployment activities: to attend official ceremonies or programs sponsored by the military for up to 90 days after a covered military member's active duty terminates or to address issues arising from the death of a covered military member while on active duty;
- (h) Additional activities: for other events where Chubb and the employee agree on the time and duration of the leave.

Interaction with State Military Leave Laws

Certain states require employers to provide greater or different job-protected leave to family members of persons in the military. When applicable, Chubb complies with all such military family leave laws. When leave provided under one of these laws is covered under the federal FMLA, it also shall count toward the employee's federal FMLA entitlement and as FMLA Leave under this Policy. These military family leave laws vary by state, and you should contact your Human Resources Manager if you have questions about them.

State and Local Laws

If your leave qualifies for both FMLA Leave and leave(s) under local state law, the leave counts against your entitlement under both Federal and local state laws. If the two laws conflict, the more generous law applies.

If you are a California employee and are disabled by pregnancy, childbirth or related medical conditions, you are eligible to take a pregnancy disability leave (PDL), and you may also be eligible to transfer to a less strenuous or hazardous position or duties, if this transfer is medically advisable.

New Parent Leave

As a new parent, Chubb will permit you to take up to 12 weeks of unpaid leave time to care for your newborn child (less than 12 months old) or your newly-adopted child or newly-placed foster child (within 12 months of adoption or placement), provided you have worked for Chubb for at least 12 months and for at least 1000 hours in the last 12 months. If in the last 12 months you have taken FMLA Leave to care for a covered family member with a serious health condition, Military Caregiver Leave, or Military Active Duty Leave, Chubb's New Parent Leave will be reduced by the length of this FMLA Leave. New Parent Leave is not impacted by any

FMLA Leave you may have taken in the last 12 months due to your own serious health condition.

FMLA Leave to care for a newborn child, newly-adopted child, or newly-placed foster child will run concurrently with New Parent Leave. In other words, your available FMLA Leave time will be applied when you are taking New Parent Leave, and therefore, will overlap with New Parent Leave.

New parents include new mothers, new fathers, or domestic partners who are new parents.

Personal Medical Leave Not Covered By FMLA

a. If you have been employed with Chubb for at least one year . . .

While the FMLA does not provide job protection beyond 12 weeks within a 12-month period, as long as you have been employed with the company for one year, Chubb generally attempts to return you to your former position or a similar position if your medical absence period does not exceed six months. However, Chubb will not return you to your former or a similar position unless you are still qualified to perform the essential functions of the position with or without reasonable accommodations. If you have not returned from your medical leave within the six-month period, your employment with Chubb may be terminated. Some of your company benefits may continue, even though your active employment with Chubb has ended.

The six-month leave period begins on your first day of absence due to a serious health condition. If you return to work and are again absent within 30 calendar days from the date of your return for the same serious health condition, the six-month leave period continues to be calculated from the date of your original medical leave.

b. If you have been employed with Chubb for less than one year . . .

If you have been employed with Chubb for less than one year, Chubb generally will attempt to return you to your former position or a similar position if your medical absence does not exceed the period of time for which you are eligible for Disability Pay benefits. See Disability Pay Benefits Schedule below. If you have not returned from your medical absence within that period of time, your employment with Chubb may be terminated. Some of your company benefits may continue, even though your active employment with Chubb has ended.

The applicable leave period begins on your first day of absence due to a serious health condition. If you return to work and are again absent within 30 calendar days from the date of your return for the same serious health condition, the applicable leave period continues to be calculated from the date of your original medical absence.

c. If you are seeking non-FMLA medical leave under subsections (a) and (b) . . .

For non-FMLA medical leave, Met Life will determine whether you qualify for a medical leave under subsections (a) and (b) by applying the criteria for Disability Pay benefits/STD (See Disability Pay benefits policy below). If you are seeking non-FMLA medical leave under subsections (a) and (b), you must follow the standard family and/or medical leave procedures outlined in this policy.

Intermittent / Reduced Schedule FMLA Leave

Intermittent or reduced schedule leave also may be available for an eligible employee's serious health condition or such employee's immediate family member's serious health condition. Intermittent or reduced schedule leave for the birth of a child or placement of a child for adoption or foster care (a.k.a. New Parent Leave) may be taken only with approval from your supervisor and Human Resources Manager. Military Caregiver Leave or Active Duty Leave may be taken intermittently or on a reduced leave schedule when medically necessary.

If you are taking intermittent family and/or medical leave, you must follow the standard family and/or medical leave procedures outlined in this policy.

Notice of Need for FMLA Leave

If the leave is foreseeable (birth or placement, planned medical care, active duty leave), you must provide your manager and the Shared Services Leave Management Team at least thirty (30) days advance notice. If circumstances prevent providing the thirty (30) days advance notice, then you should provide as much notice as possible. Failure to provide the required notice for foreseeable leave with no reasonable excuse may result in disciplinary action. You should make every reasonable effort to schedule medical treatments so as not to disrupt the ongoing operations of the department.

If the leave is not foreseeable, you must notify your manager and the Shared Services Leave Management Team within no more than two (2) business days of learning of the need for leave. Failure to provide such notice will result in denial of your leave request, except in extraordinary circumstances where such notice is not feasible. If you do not think it is feasible to provide timely notice, you must notify the Shared Services Leave Management Team.

Documentation Supporting FMLA Leave

To qualify for family and/or medical leave, other than to care for a newborn child, a newly-adopted child, or a newly-placed foster child, your reason for leave must be covered under FMLA and you must provide a completed *FMLA Certification of Health Care Provider* form supporting the need for the leave. A request for reasonable documentation of family relationship verifying the legitimacy of a FMLA Leave may also be required.

If you request Military Active Duty Leave, your request must be supported by the *Certification of Qualifying Exigency for Military Family Leave* form as well as appropriate documentation, including the covered military member's active duty orders. A request for Military Caregiver Leave must be supported by the *Certification for Serious Injury or Illness of Covered Servicemember* form as well as any necessary supporting documentation.

You will have fifteen (15) calendar days in which to return a completed *Certification* following receipt of the *Certification* from Chubb's Shared Services Leave Management Team. It is your responsibility, not the health care provider's, to ensure the *Certification* is timely submitted to the Shared Services Leave Management Team. If you fail to provide timely *Certification* after being required to do so, you will be denied the taking of the leave under FMLA, unless it was not feasible to timely submit the *Certification*. If you do not think it is feasible to timely submit the *Certification*, you must notify the Shared Services Leave Management Team, who will determine the feasibility. If the *Certification* is incomplete or insufficient, you will be given written notification of the information needed and will have seven (7) calendar days after receiving such written notice to provide the necessary information.

If there is reason to doubt the validity of your medical *Certification*, a second opinion, at the expense of Chubb, may be required. If the original *Certification* and the second opinion differ, a third opinion, at the expense of Chubb, may be required. The opinion of the third health care provider, which Chubb and you jointly select, will be the final and binding decision.

Recertification

Under certain circumstances as provided by law, including (but not limited to) situations in which the need or nature of the approved leave changes, Chubb may, in its sole discretion, require recertification of your serious health condition. Chubb may also request recertification every year in which FMLA Leave is taken for any serious health condition that lasts longer than one (1) year. In these situations, you will have fifteen (15) days in which to provide, at your expense, a completed Recertification form.

Coordination of FMLA Leave with Paid Leave

While the federal FMLA does not require that FMLA Leave be paid, Chubb allows PTO to be applied to FMLA Leave at either your or Chubb's discretion. Effective February 2, 2009, for FMLA Leaves of absence less than six consecutive business days, Chubb automatically will apply your available PTO to your FMLA Leave. Your PTO will run concurrently with your FMLA Leave. If you prefer for your leave to be unpaid and you would like that PTO back, you must notify the Shared Services Leave Management Team at the time you request leave that you would like it unpaid and then, within five (5) business days of receiving the *Designation Notice to Employee of FMLA Leave*, you must mail a check to Chubb for the amount of PTO that was applied to your absence.

Disability and/or medical leave that qualifies for Disability Pay benefits, short and long-term disability benefits, and/or workers' compensation benefits as a result of your own serious health

condition that satisfies FMLA Leave requirements will be counted against your total FMLA Leave entitlement.

Obligations During Leave

During your leave, you must keep your manager informed of the estimated duration of your leave of absence and of any changes to your anticipated return-to-work date. By doing so, your manager can determine the appropriate coverage needed for the business and can plan for your return to work. You also should provide the same information to the Shared Services Leave Management Team so that they can accurately track the status of your leave.

The Shared Services Leave Management Team may reach out to you during your absence to obtain additional information. They also will be in contact with your manager to provide instruction based on your leave status.

During your leave, you must not engage in Chubb business.

Returning From Medical Leave For Your Own Serious Health Condition

The Shared Services Leave Management Team will work with your local Human Resources Manager and your manager to prepare for your return. You must come back to Chubb on the return date specified in the *Designation Notice*. Failure to return to work on the expected date may result in the termination of your employment.

Upon your return to work from your own medical leave, you will be restored to the position you held when the leave began or to an equivalent position with equivalent employment benefits, pay and other terms and conditions of employment to the one you held prior to your leave.

Exception: If you are salaried and among the highest paid 10% of Chubb employees within 75 miles of your work location and keeping your specific job open for you would result in substantial and grievous economic injury to Chubb, reinstatement to your former position can be denied.

If you return from your medical leave prior to the designated return date, you must provide your manager and the Shared Services Leave Management Team a note from your Health Care Provider certifying that you are fit to return to work. If you fail to provide such documentation on or before the day you return, you will not be permitted to resume work until it is provided.

Medical Accommodation Upon Return to Work

If you are seeking leave for your own serious health condition, a Medical Accommodation Request Form will be included in the Leave Packet that you receive from the Shared Services Leave Management Team. You must submit this form, a portion of which must be signed and completed by your health care provider, to the Shared Services Leave Management Team before you return to work. Your local Human Resources Manager will work with you, your manager,

and Chubb's Nurse Case Manager to determine whether your accommodation request can be granted. Your local Human Resources Manager then will notify you of the final determination.

Absences of Four or More Consecutive Weeks

PTO days are not earned during periods of absence, excluding absences for approved PTO days, that exceed four continuous weeks.

Your performance/compensation review period may either be pro-rated or extended by the amount of time of your leave under this section.

Benefits During Leave

ChubbChoice Benefits: As long as you continue receiving pay from Chubb, payroll deductions for your ChubbChoice benefits continue.

If you are on any approved unpaid leave you must either prepay your contributions for the duration of your leave (by personal check or money order) or request a payment schedule through your Human Resources Manager. If you do not prepay your contributions or make other arrangements for payment, your ChubbChoice benefit coverage may be cancelled.

Other Benefits: If you are not a Pension or CCAP plan participant, you will continue to earn eligibility service towards entering the plans. Regardless of whether or not you are a participant in the plans, you will continue to accrue vesting service for Pension and CCAP. If you are a plan participant and continue to receive pay from Chubb during your leave, you will be eligible to receive pay credits toward your CashBuilder Pension Account. You also will be able to contribute to your CCAP account and make loan repayments as long as you continue receiving pay from Chubb.

If you are a plan participant and your leave is unpaid, your CashBuilder Pension and CCAP accounts remain active only to the extent that interest and investment earnings (or losses) continue to accrue on existing balances. You will not receive any pay credits towards your CashBuilder Pension account. You may not make any contributions to your CCAP account or take a new CCAP loan, although you will be able to exchange your existing account balances. If you have a CCAP loan, the payments will be suspended during your leave. Upon your return, your loan will be re-amortized within the original loan repayment period.

If you were hired prior to January 1, 2001, you will continue to earn pension service credit towards your pension benefit from the final average pay formula.

If you are enrolled in either the Long Term Care insurance plan or have a personal home or auto policy with Chubb, you will need to make your regular premium payments directly to the respective company.

California employees may be eligible for Paid Family Leave Insurance when taking FMLA Leave time for reasons other than the employee's personal health reasons. This insurance is provided directly by the state and is not a Chubb benefit. Please see your local Human Resources Manager for information or contact the Employment Development Department directly.

Disability Pay Benefits

When time away from work is required, it is important to remember that payment for time off is drawn from either your PTO allocations or STD/Disability Pay benefits. The Disability Pay benefit provides a percentage of your salary when you are: (1) unable to earn 80% of your pre-disability earnings; and (2) under the continuous care of a qualified health care provider, receiving appropriate care and treatment, and complying with the requirements of such treatment. You must have at least three months of service with Chubb to be eligible for Disability Pay benefits. If you are not actively at work on your 90th day of employment with Chubb, you will not be eligible for Disability Pay until you return to work. The amount of Disability Pay benefits you receive depends on your length of service beyond three months. If you expect to be absent from work for more than five (5) consecutive business days, you should contact the Shared Services Leave Management Team, who will connect you with a MetLife Disability Management representative. MetLife determines all eligibility for Disability Pay benefits.

Your Disability Pay benefit allotment is refilled at the beginning of the calendar year provided you are actively at work. The following table reflects the Disability Pay benefits schedule for which you are eligible in each calendar year:

Disability Pay Benefits Schedule

Length of service	Weeks at 100% Salary Up to	Weeks at 60% Salary Up to
0-3 months	0	0
3 months, but less than 1 year	2	0
1 year, but less than 4 years	4	0
4 years, but less than 6 years	8	0
6 years, but less than 10 years	12+	14
10 years, but less than 15 years	18+	8
15 years and over	26	0

Your Disability Pay benefit allotment renews each calendar year, unless your absence extends from one calendar year to the next. In that case, your Disability Pay benefit allotment will be refilled when you return from your medical leave.

If you return to work following a medical leave and are absent again for the same medical condition within thirty (30) calendar days of your return to work, you are eligible only for the remainder of the Disability Pay benefits for your original absence. All medical leaves of absence

(intermittent or continuous) must be approved by MetLife in order to qualify for Disability Pay benefits.

If you return to work for a period of more than thirty (30) days, any subsequent medical leave of absence that exceeds five (5) consecutive business days will be considered a new period of disability.

Disability pay benefits are coordinated with other benefits you may be eligible to receive--such as state disability, ChubbChoice short-term disability, workers' compensation, Social Security, etc. Your total benefits for any week cannot exceed 100% of your weekly base salary.

State Disability Benefits

In California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island local law provides for temporary disability benefits. In New Jersey and New York state coverage begins on your eighth day of absence. California state disability may begin earlier if you are hospitalized. As long as you continue to be disabled, state coverage continues to a maximum of twenty-six (26) weeks.