

# A sudden illness abroad. Instant support.

When a consultant became seriously ill while traveling abroad for work, Chubb's Business Travel Accident coverage addressed her health concerns while also strengthening her organization's reputation for employee care.



## The problem

A consulting firm based in Los Angeles held regular business meetings with a key European partner. The firm's Lead Consultant traveled on a monthly basis to discuss strategies with a partner representative at their headquarters in London.

On one of her trips, the Lead Consultant arrived in London as planned. However, she began to present symptoms of a serious illness shortly after checking into her hotel. She immediately contacted her home office to notify them of her increasingly concerning symptoms and let them know she required urgent medical attention.

## Our insurance protection

The consulting firm's Travel Risk Manager—aware of his company's obligation to ensure the safety and well-being of employees and to demonstrate its people-centric core values—had worked with Chubb to establish a Business Travel Accident policy well in advance of this emergency. As such, he was able to immediately reach out to Chubb's travel assistance provider, which quickly identified medical needs and developed a plan to address them with the right local provider.

Arrangements were made for the Lead Consultant to receive treatment at a local hospital in Brussels, with payment of all related costs already paid by the assistance provider at the point-of-service. This removed the need for the employee or organization to pay large sums out of pocket and then seek reimbursement later. Once stabilized, she flew back to California, where she was transferred via ambulance to the hospital of her choice. In a matter of days, Chubb ensured that the Lead Consultant could return safely and comfortably to Los Angeles to receive the care she needed.

This incident served as a reminder that sudden illnesses or accidents can strike at any time. However, the firm avoided a potentially stressful and risky experience of having to manage care in a foreign country across time zones because the Business Travel Accident policy included a global travel assistance provider with the expertise to manage this situation on a 24/7 basis. With Chubb's Business Travel Accident policy in place, the firm's leaders are confident that their employees, along with their organization's reputation, are well-protected should other unforeseen events arise in the future.

“When I received the phone call from my Lead Consultant, I was immediately grateful for the fact that we had Chubb's travel insurance and access to their assistance services in place. Getting our employee the treatment she needed so she could come home and recover was obviously our top priority, and our policy provided the tools for us to do just that.”

Travel Manager for the firm

You've read the case study.  
Now learn more about  
coverage details.

Visit [chubb.com/AHmissingpieces](https://www.chubb.com/AHmissingpieces)

To learn how we can help you grow  
your business, reach out to your  
Chubb contact.

The claim scenario described is hypothetical and is offered solely to illustrate the types of situations that may result in claims. It is not based in actual claims and should not be compared to an actual claim. The precise coverage afforded is subject to the terms and conditions of the policy as issued.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](https://www.chubb.com). Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.