

# Work from Home Insurance

CHUBB®



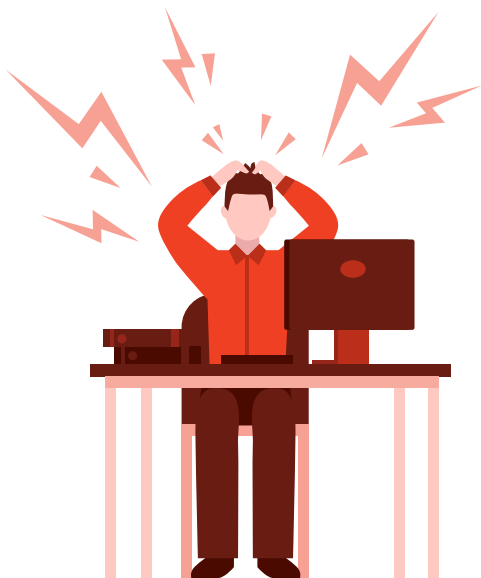
A group insurance plan to help employers care for the health, safety and well-being of their employees while working from home (WFH).

The traditional work environment has fragmented into different types of work spaces, with employees now digitally connected by video and teleconferencing applications.

Working from home can result in feelings of isolation due to social separation and changes in work demands may lead to fatigue. Employees are also exposed to inconsistent workstation ergonomics, home hazards such as stairs and unkept toys.

Even after the COVID-19 pandemic has passed, working from home may remain a part of every employee's work week and expectations.

## Policy Coverage



## Work from Home Perils

### Mental Health Support

- **USD500** per employee

### Ergonomics Injury

- **USD2,000** for surgery

### Ergonomics Prevention

- **USD250** for on-site consultation
- **USD250** for new furniture recommended by an occupational therapist

### Domestic Perils: Personal Accident

- **USD20,000** for Accidental Death
- **USD10,000** for Total Disability
- **USD100** for injury, up to 14 days

### Domestic Perils: Burns

- **USD500** per employee

## Mobile Office

Accidental Death or Total & Permanent Disability when working away from your residence or on the move

- **USD20,000** for Accidental Death
- **USD10,000** for Total Disability
- **USD100** for injury, up to 14 days

## Benefits for Employees

### Mental Health Support

A payment for the mental health/psychological counselling expenses of employees diagnosed with stress disorders caused or contributed to by, working from home arrangements.

### Ergonomic Injury

A payment for surgery costs required as a result of a postural or ergonomic injury caused by poor home workspace design or conditions.

### Ergonomics Prevention

A payment for an occupational therapist consultation to address diagnosis for postural or ergonomic stress or strain and to cover the cost of any recommended equipment.

### Domestic Perils: Personal Accident

A payment to employees or their estate to cover expenses as a result of an Accidental Death or Permanent Disability due to an accident at home. Includes a daily benefit up to 14 days for any extended leave required following a serious injury at home.

### Domestic Perils: Burns

A payment to employees for serious burns received as a result of cooking while working from home.

### Mobile Office

A payment if an employee needs or chooses to take their work outside and suffers an Accidental Death or Permanent Disability. Includes a daily benefit up to 14 days for any extended leave required following a serious injury.

## Ergonomic Tips for Working from Home\*

Check out these simple steps you can take to optimise your posture and improve your comfort when working at home.

### 1. Select your work space

- Select a work space and chair that allows your keyboard to be located at or just below elbows height when your shoulders are relaxed, and your elbows are about 90 degrees.
- If this is not possible, get creative and utilise a cushion or folded blanket to raise you up.



### 2. Maintain a good posture

Upper back straight with shoulders relaxed at your side.

To help with back comfort, find a small pillow or roll a towel and place it where your belt lies at the small of your back.

Seat height adjusted so the thighs are parallel to the floor.

Feet firmly supported by the floor, use a footrest if necessary.

Elbows at 90 degrees with wrists straight.

Leg room should be free of obstructions.

Monitor located approximately arm's length with top of monitor at eye level.

Consider a soft surface just in front of your keyboard for your wrists. A folded hand towel or tee shirt should work.

Keyboard at the same height as the elbows and mouse located next to the keyboard.



### 3. Consider standing occasionally while working

- Get creative and utilise your kitchen island or an ironing board as the standing desk.
- Ensure your table height is set to the level of your elbows.
- Standing for up to 20 minutes at a time is recommended while longer durations are not advised.
- If you feel tension in your hips and thighs, take a break and sit.

\* The above ergonomic tips are intended for general information/guidance purposes only. They were compiled from the following sources:

<https://www.posturite.co.uk/blog/working-home-health-check-infographic>

<https://www.system-concepts.com/insights/coronavirus-ergonomics-tips-for-working-at-home/>

<http://innovativept.net/4-workstation-ergonomic-tips-can-try-today/>

<https://www.freshconsulting.com/sit-straight-tips-workplace-ergonomics/>

## Frequently Asked Questions

### 1. How will the policy be quoted?

The product can be purchased as a standalone product.

### 2. Is there an age limit?

Cover is limited to 65 years old.

### 3. Is there any excluded occupation?

Manufacturing and trade businesses, working from home, e.g. carpenters, plumbers, handyman etc.

### 4. Who are the target markets?

Current Chubb clients and new prospects across all client industries and segments.

### 5. Can the employees' family members be included?

No. This is designed as an employee benefit only.

### 6. Can contract and part-time employees be covered?

Cover applies to active full-time and part-time employees only.

### 7. What is the duration of the policy?

It is for a period of 12 months.

### 8. How can claims be made?

Claims can be submitted online at: <https://www.chubbclaims.com/ace/hk-en/welcome.aspx>

### About Chubb in Hong Kong SAR

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Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer.

The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/hk](http://www.chubb.com/hk)

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## Chubb. Insured.<sup>TM</sup>

Chubb Work From Home Insurance Plan Factsheet, Hong Kong SAR.  
Chubb Work From Home Insurance Plan is underwritten by Chubb Insurance Hong Kong Limited.  
The information provided in this factsheet is a brief summary of the benefits/coverages for easy reference only.  
Please refer to the policy document for the full details of the benefits, terms and conditions and exclusions applicable.

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