

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:

Max of Php 5,000, up to 4 consultations a year

Ergonomic Injury Benefit (requiring surgery):

Php 200,000

Ergonomics Prevention:

Php 5,000 for Occupational Health and Safety Consultation, Php 45,000 for Remedial/ Replacement Furniture

Domestic Perils:

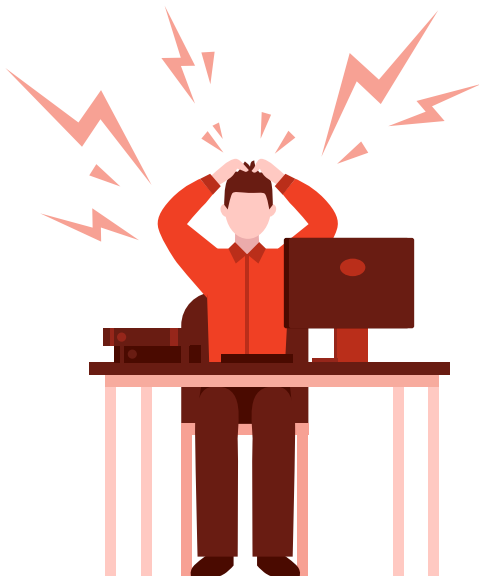
Slip and Fall: Php 200,000.00 for Accidental Death and Permanent Disability, and Php 1,000 per day for Temporary Total Disablement

Domestic Burns:

Php 50,000

Mobile Office:

Php 200,000.00 for Accidental Death and Permanent Disability, and Php 1,000 per day for Temporary Total Disablement



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: Slips & Falls

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.

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.

Leg room should be free of obstructions.



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 ergonomics tips 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 or in addition to an existing Chubb product.

2. Is there an age limit?

Covers employees aged between 16 years old (minimum) to 65 years old (maximum).

3. Is there an exclusion for pre-existing medical conditions?

There are no prior medical exclusions and medical screening required. However, those existing disorder that was only aggravated during work from home will not be covered.

Please note the following occupations are not covered by this policy: manufacturing (except for office based employees) and tradespeople 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/ph-en/welcome.aspx>

About Chubb in Philippines

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in the Philippines for more than 70 years. As a branch of Insurance Company of North America, Chubb in the Philippines provides specialized and customized coverages for Property, Casualty, Marine, Financial Lines, as well as Accident & Health. The company leverages global expertise and local acumen to tailor diverse risk management solutions to mitigate clients' risks.

More information can be found at www.chubb.com/ph

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