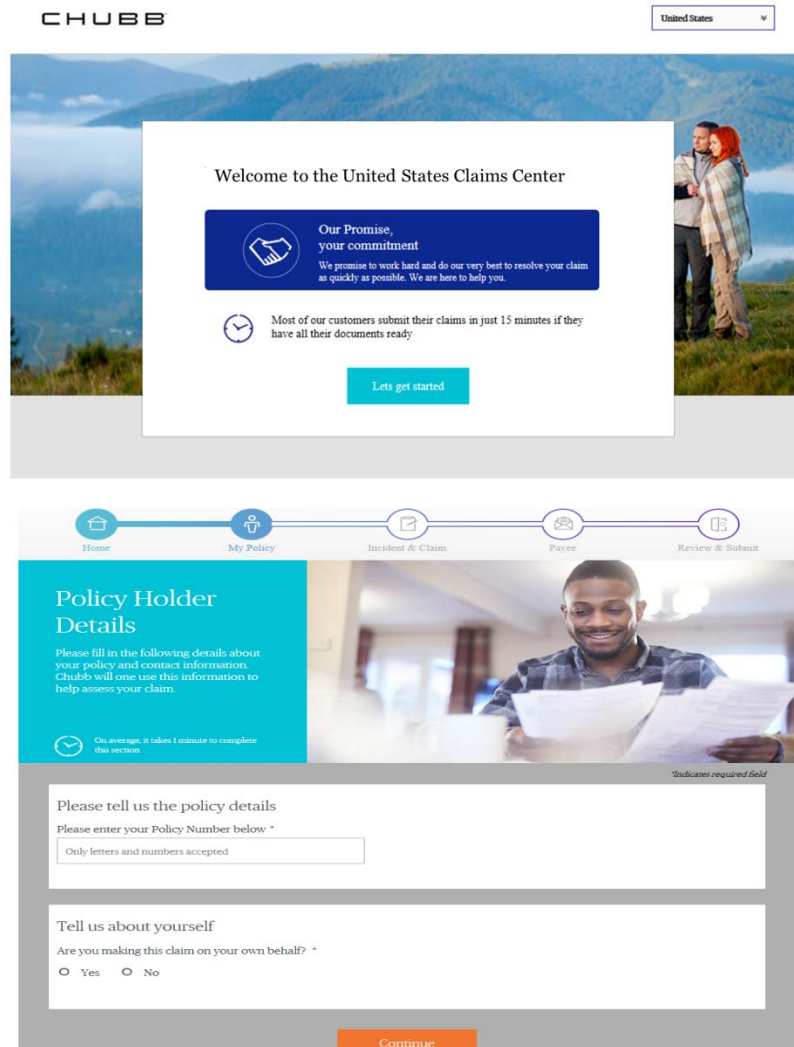


Chubb Claim Center Frequently Asked Questions



Introduction to Chubb Claim Center

Chubb has developed an easy-to-use Customer Service Portal (CSP) to enable Accident & Health policyholders to submit their claims online in a self-service manner. The portal is called **Chubb Claim Center**. Policyholders whose claims are being administered by Chubb and not a Third Party Administrator (TPA), with policies written on ACE American Insurance Company paper, will be able to access the Chubb Claim Center to submit their claims. This new center will allow claims to be submitted faster and in the policyholders own time.



1. Where do policyholders go online to submit claims?

Policyholders can access the following URL to do so:
www.chubbclaims.com/ace/us-en/welcome.aspx

2. Where can policyholders go online to submit claims?

Claims can be made online by policyholders using various devices such as desktops, laptops, tablets, smart phones. The technical requirements for the devices are as follows:

Devices	Technical Requirements
Desktops/laptops	<ul style="list-style-type: none">• Internet Explorer v9.0• Google Chrome v45.0• Firefox v40.0.3• Safari (MAC) 8.0.8 / (Windows) 5.1.7
Tablets	IOS 9.0 and Android
Smart phones	IOS 9.0 and Android

3. What are the types of claims that can be made through Chubb Claim Center?

For policies written on ACE American Insurance Company paper:

- Accidental Death
- Dismemberment/Paralysis
- Disability
- Out of Country Medical
- Accident Medical
- Personal Property
- Baggage Delay
- Lost Luggage
- Critical Illness
- Cancer
- Trip Cancellation/Interruption/Delay
- Family Reunion

4. What will happen if a policyholder submits a claim that is not handled by the Chubb claims team?

Our Chubb claims team will forward the claim and all submitted documentation to the Third Party Administrator (TPA) who is assigned to that policy.

5. What can policyholders expect after submitting a claim online?

The policyholder making the claim on the Chubb Claim Center will receive the following acknowledgments:

- a. An e-mail thanking the customer for submitting the claim that will contain:
 - i. A copy of the summary of the claim that was filed.

6. Can policyholders amend their claims online after submission?

Policyholders cannot amend their claims once submitted but are given the option to edit the information before they submit their claim. If any amendments are required after submission, they will be able to work with our Chubb claims team by contacting them directly:

(800) 336 0627 Inside USA
(302) 476 6194 Outside USA
ACEAandHClaims@chubb.com

7. Who can the policyholders call if they need to speak with someone from Chubb or face technical difficulties using Chubb Claim Center?

The policyholders can call our Chubb claims team during office hours, Monday to Friday 8:00am – 5:00pm ET (excluding Public Holidays), as follows:

(800) 336 0627 Inside USA
(302) 476 6194 Outside USA
ACEAandHClaims@chubb.com

8. Is there a limitation as to the size of documents to be uploaded by the policyholder?

Where we have the function for policyholders to upload a document, the maximum document size will be indicated on the Chubb Claim Center. Generally, it is up to **20.0 MB**.

9. Can I submit a claim online if more than one claimant is involved?

Yes, up to four claimants can be filed online.

10. How soon will the policyholder hear back from Chubb about the processing status of their claim?

After acknowledgement of the claim, it may take up to 15 working days for the policyholder to receive a notification that his/her claim has been accepted or rejected provided all necessary supporting documents have been received.

11. If a policyholder faces difficulties submitting a claim online, what are the alternative ways for claims submission?

Policyholders may continue to submit claims using the below contact information if needed:

Chubb USA	(800) 336 0627 Inside USA
PO Box 5124	(302) 476 6194 Outside USA
Scranton, PA 18505-0556	(302) 476 7857 Fax
	ACEAandHClaims@chubb.com

Chubb is the world's largest publicly traded property and casualty insurance company, and the largest commercial insurer in the United States. 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. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by the 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 maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide. Additional information can be found at www.chubb.com. 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. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates.