

Chubb Scholastic Accident & Health Q&A

Any insured traveling under a Chubb Accident and Health program underwritten by ACE American Insurance Company, a Chubb company, may be entitled to certain accident, sickness and travel inconvenience benefits depending on the benefits being provided under the various Policy Forms. Coverage for COVID-19 and any other sickness related conditions may be available under the policy and will be subject to the terms, conditions and exclusions of the policy. Any insured is entitled to file a claim at any time in accordance with applicable policy provisions governing notification of claims and proof of loss. All claims will be reviewed based on their own facts and merits.

1) Is COVID-19 covered under the policy?

Treatment for COVID-19 would be considered like any other medical condition and is subject to the policy terms and conditions. If you experience symptoms, you should seek medical care. Expenses resulting from Medically Necessary treatment will be considered for reimbursement according to the policy terms, conditions and exclusions.

2) If an insured is admitted to a hospital for observation/treatment for suspected COVID-19 would the hospital stay and treatment be covered?

Treatment for COVID-19 would be considered like any other medical condition and is subject to the policy terms and conditions. If you experience symptoms, you should seek medical care. Expenses resulting from Medically Necessary treatment will be considered for reimbursement according to the policy terms, conditions and exclusions.

3) What Medically Necessary expenses are covered under the policy to treat infectious diseases including COVID-19?

Medically Necessary expenses are those that are required to treat an Injury or Sickness and prescribed or ordered by a Doctor or furnished by a Hospital. For the complete definitions of these terms, as well as a listing of the Medically Necessary covered expenses, please refer to the brochure or policy. Expenses resulting from Medically Necessary treatment will be considered for reimbursement according to the policy terms, conditions and exclusions.

4) If an insured is asymptomatic and is traveling to a location that requires COVID-19 testing, would testing be covered?

The policy does not provide coverage for COVID-19 testing that is not Medically Necessary. For the complete definition of Medically Necessary, please refer to the brochure or policy.

5) Is transportation for a COVID-19 positive individual to a designated quarantine or treatment center covered?

In order for transportation to be covered, the transportation must meet the definition of Medically Necessary under the policy. For the complete definition of Medically Necessary, please refer to the brochure or policy.

6) Is the COVID-19 vaccine covered?

The policy does not provide coverage for the COVID-19 vaccine.

7) Is COVID-19 testing covered?

The policy does not provide coverage for COVID-19 testing that is not Medically Necessary.

If an insured has an Injury or Sickness that results in testing for COVID-19, and if the claim is deemed payable in accordance with the terms and conditions of the policy, then coverage may be available. We will not apply any cost-sharing provisions to the COVID-19 diagnostics/test rendered (e.g., deductibles, copays, etc.). If further treatment is required, we will continue to cover eligible expenses subject to the terms and conditions of the policy. For the complete definitions of these terms, please refer to the brochure or policy

8) Are hospital quarantine stays for insureds diagnosed with COVID-19 resulting from community spread of the virus covered?

In order to be eligible for benefits under the policy, the hospital stay must be Medically Necessary. There may be certain limitations and exclusions, so please refer to the brochure or policy for complete details. For the complete definition of Medically Necessary, please refer to the brochure or policy.

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. 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. For customer service, eligibility verification, plan information, or to file a claim, please contact your dedicated claim administrator.