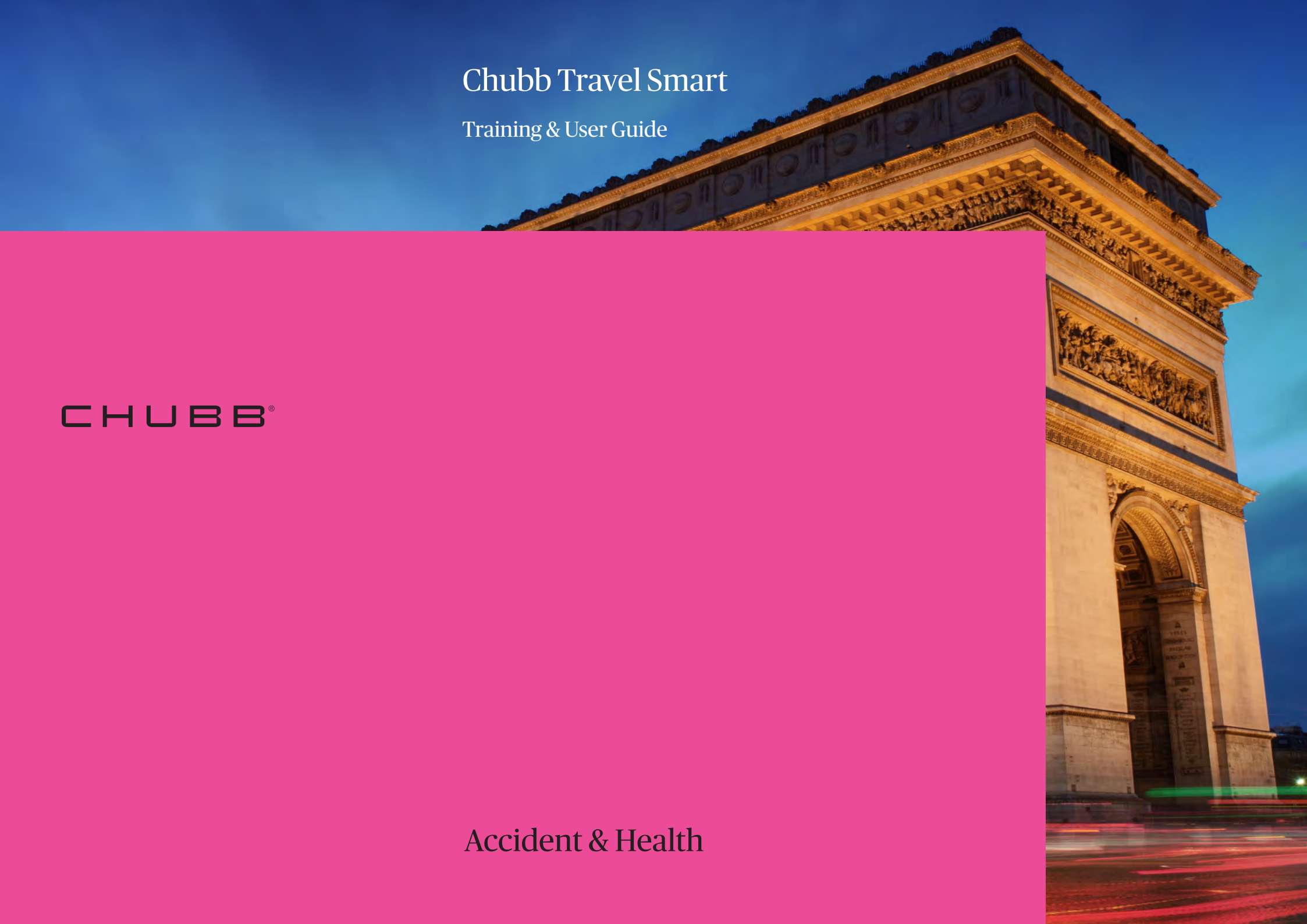
Chubb Travel Smart

Training & User Guide



CHUBB®

Accident & Health

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Chubb Travel Smart has been developed to help employers better equip travelling employees

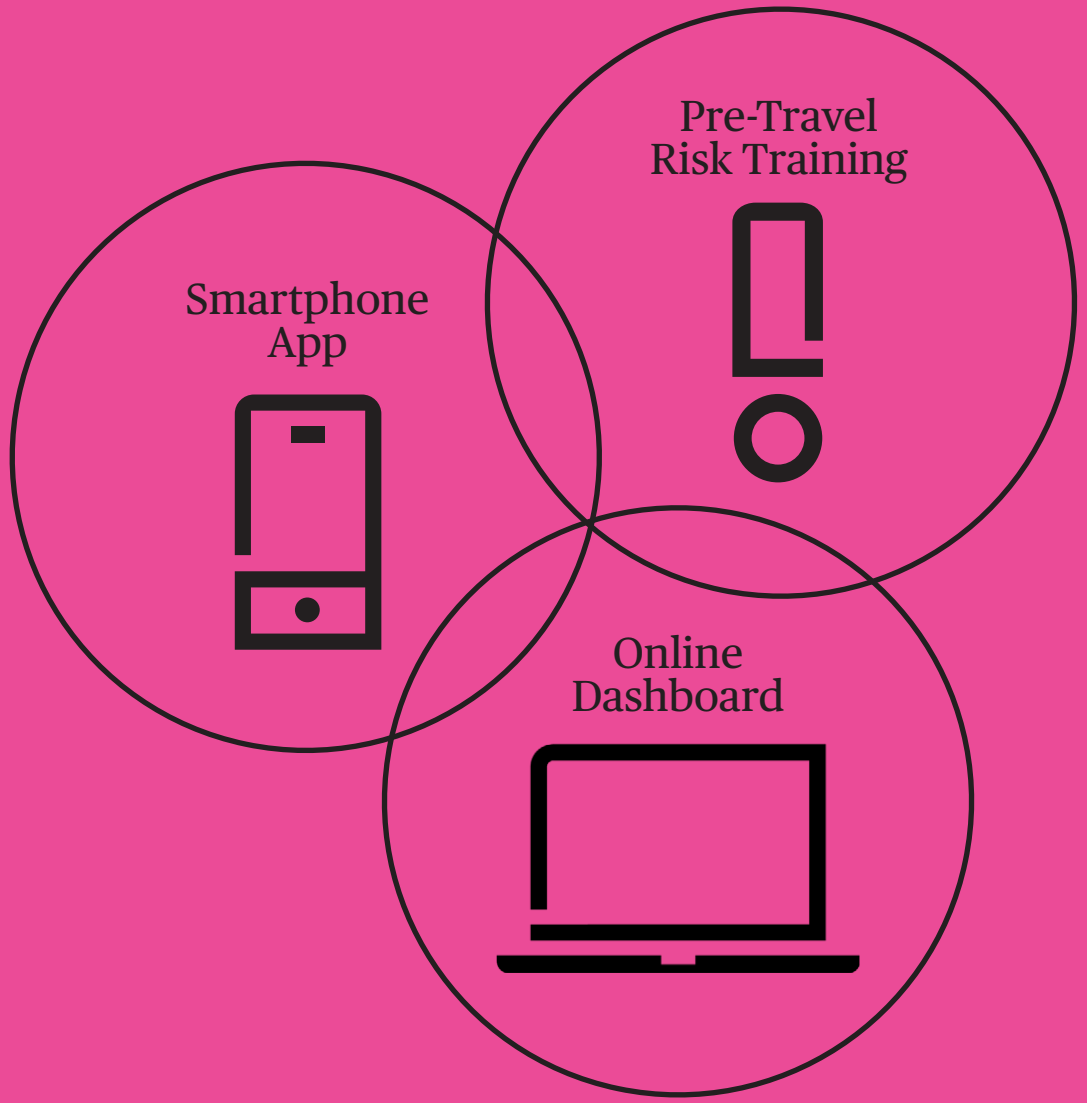
Chubb Travel Smart includes three valuable tools:

1. integrated **pre-travel risk training** and competency testing for travelling employees;

2. a handy **smartphone app** for employees, giving them easy and direct access to medical and security assistance and other useful information including live location-based alerts to help them to avoid trouble and stay safe;

3. an **online dashboard** for risk and HR managers providing them with an instant and complete summary of travelling employees, including their location and whether they are travelling in high risk areas. It even enables them to send email and SMS messages directly to travellers.





Pre-travel risk training

Whether delivering a project, securing a business dea
simply meeting with colleagues, business travel can b
rewarding experience. However, employees should b
of the risks and the steps they can take to reduce ther

Chubb Travel Smart offers a range of pre-travel eLear
designed to highlight the risks and offer practical solu
to staying safe and secure.

Topics include:

- Carjacking and kidnapping
- Crime awareness
- Crowd safety
- Destination safety
- Female travellers
- Travel health risks
- High risk locations
- LGBTQ travellers
- Terrorism
- Travel Risk Awareness
- Prepare for the Destination
- Transport Safety

Each module includes a short video, followed by brie
Employees receive a virtual merit badge when they h
successfully completed the module. The content is al
provided in a handy eDocument for future reference.

Risk and HR managers can measure progress through
real-time dashboard to ensure their colleagues have t
knowledge and skills to avoid risk and travel safe.



Chubb Travel Smart app



Key Benefits

1. **Chubb Travel Smart provides** business travellers with quick and easy access to medical and security assistance, live location-based alerts and travel advice, all in one easy-to-use app.

2. **Chubb Travel Smart 'pushes' relevant live, location-based alerts automatically.** If the user does not want to report their precise location, they can choose to be seen at country level only and still receive relevant alerts.

3. **Chubb Travel Smart helps companies meet their obligations** to keep employees safe and works in conjunction with an online dashboard that gives risk, HR and security managers an instant and complete picture of their business traveller community, including where their people are located and any risks they may face. It also enables them to communicate with travellers by email or SMS.

4. **Chubb Travel Smart is constantly evolving**, employing the latest cutting-edge technology to ensure the most relevant and up-to-date content and live, location-based alerts to help travellers avoid delays or trouble spots and stay safe.

5. **Chubb Travel Smart is a native app,** built specifically for Apple and Android smartphones, that utilizes the latest design principles to ensure the most intuitive, fluid user experience. The app has been designed to maximize smartphone battery life, only reporting location periodically based on the user's movements.

Key differentiators



Reasons for Choosing Chubb Travel Smart

1. **We fill the gap in the market**
   There are many travel risk management solutions available in the market but they may lack the robust and comprehensive support that Chubb Travel Smart provides, or come at a significant cost.

   Chubb Travel Smart fills this gap by offering a full range of up-to-date information and assistance services with a focus on the medical and security wellbeing of the traveller. This content rich app is equipped with various communicative functions and resources such as real-time location-based alerts, geo-tracking options, and immediate access to assistance.

   This combination of easily accessible content and comprehensive travel resources informs, empowers, and helps maximize the security of users.

   Combined with a powerful online dashboard for risk, HR and security managers, Chubb Travel Smart offers many features and benefits they would normally expect from a high-end travel risk management solution but without the cost.

2. **We put travellers first**
   We have gone to great lengths to understand the needs of our customers and their business traveller communities.

   Privacy is without doubt a big concern for our clients and their employees and the latest version of Chubb Travel Smart provides travellers with the flexibility to report their exact location or at country level only, and still receive relevant location-based alerts to help travellers stay out of trouble.

   If an emergency occurs in the country where you have travellers, Chubb Travel Smart also sends red alerts to them by SMS in addition to push alerts, just in case they don't have a data connection. This is supported with state of the art SMS routing technology to ensure SMS messages reach their intended recipient and are not blocked by mobile network operators. Stakeholders are also informed of travellers located near the red alerts.

3. **Chubb Travel Smart complements your existing provisions**
   Corporations looking for travel risk management solutions can use Chubb Travel Smart alongside existing tools and policies to help ensure the safety of their travelling employees.

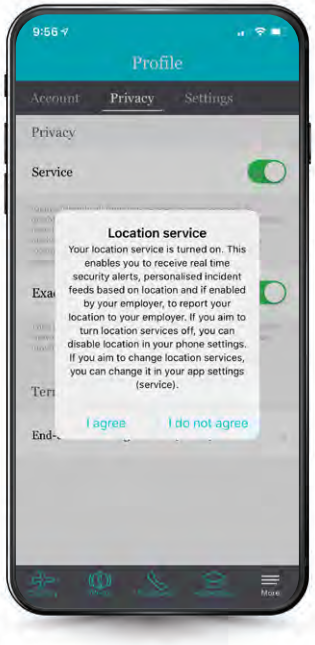
Mobile app product features

Register your details

After installing Chubb Travel Smart you need to register before you can use the app, using a valid Chubb business travel policy number.

During the registration process you will be asked to confirm that you agree to share your location. If you do not agree to this then we cannot send you live location-based alerts, but we give you the flexibility to turn-off your exact location in your profile settings that can be accessed from the bottom menu bar.

Chubb Travel Smart can be installed on either Android or Apple devices but you can only login on one device at a time. If you wish to login using a different device, e.g. your personal phone, then you can do so using the same email and password that you registered with but you will need to change your phone number in the 'Profile Settings' in order to continue receiving red alerts and messages by SMS. By logging in on a different device, you will be logged out of other sessions.



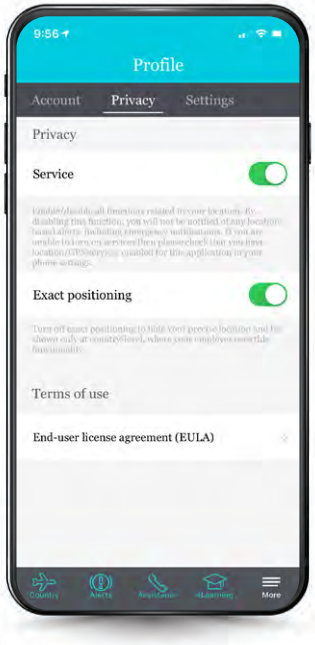
Profile settings and user preferences

Once registered you can turn the service on/off, or change your location settings in the 'Profile' tab on the bottom menu bar.

Please note that if you turn off the service you will no longer receive alerts and your location will not be reported again until you turn on the service.

If you do not want to report your precise location but still want to receive live location-based alerts then you can switch off 'Exact positioning' and just show your location at country level.

We advise that you have all settings set to 'on' when travelling on business, including 'Exact positioning' to ensure you can be precisely located in the event of an emergency.

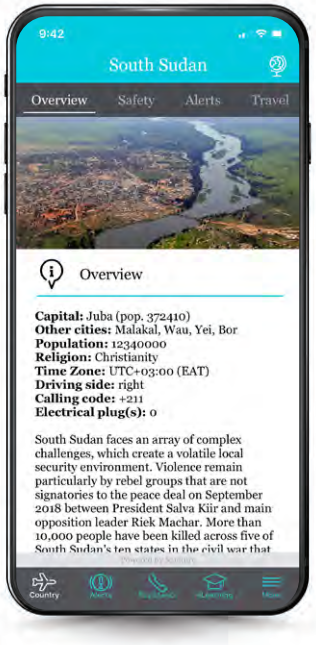


Overview

When you open the app you will be presented with an overview of your current location.

From here you can access all the core functions including live location-based alerts, assistance and local emergency numbers, eLearning and the health database where you learn more about specific medical conditions and medications, including potential symptoms and side effects. These are accessed from the bottom menu bar, which is always visible, via the More menu option.

In addition to the country overview you can get additional detailed information on your destination, including safety advice, live location-based alerts, travel advice, cultural information, medical advice, a currency converter and list of embassies and consular offices.

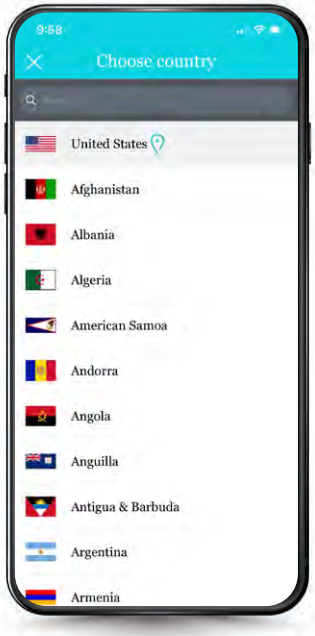


Selecting a new destination

To choose a different country, all you need to do is select the globe in the top right of the screen.

Select the country you are travelling to and you will be taken back to the overview page for that country. From here you can access all the same useful information and categories - overview, safety, alerts, travel, culture, medical, currency converter and list of embassies and consular offices.

When you've selected a new country, the information will be stored offline so you can access it even without internet connection.



Overview

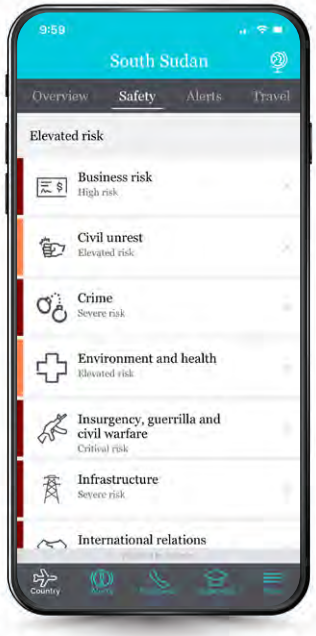
The overview includes a brief summary of the country and vital information, such as language(s) spoken, currency, dialing codes for home, electricity supply and plugs, climate and political landscape.



Detailed safety

The safety advice section, covers a wide range of threats and includes easy to follow, color-coded threat levels, covering ten categories including:

- business risk
- civil unrest
- crime
- environment and health
- insurgency, guerilla and civil warfare
- infrastructure
- international relations
- kidnapping, ransom, extortion and piracy
- political risk
- terrorism.



Live alerts

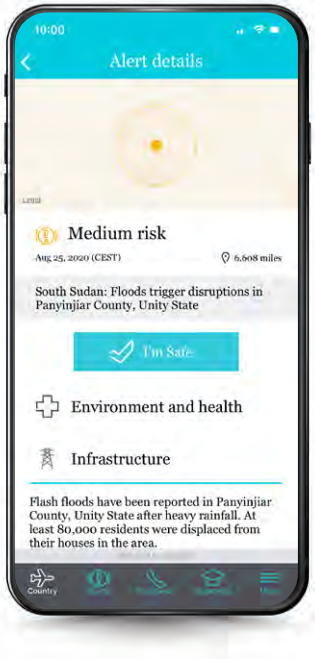
Chubb Travel Smart alerts you to a wide range of potential risks at home and when travelling overseas. These are color coded red, amber and green depending on the severity of the threat.

Alerts are sent as a ‘push notification’ to your phone. Red alerts are also sent by SMS when you are abroad to ensure they get through to you in case you do not have data roaming turned on.

Alert categories covered include: accident, attack or conflict, biohazard, civil unrest, crime, cultural event, disease, earthquake, environmental, explosion, fire, flood, nuclear, power failure, strike, technological failure, transportation, tsunamis, weather and volcanoes.

Alerts are updated as a situation develops and are kept on your phone for up to 30 days.

You can share the alert outside of Chubb Travel Smart as a URL via your preferred app.



Travel

The travel section tells you essential information, including passport and visa requirements and local transport infrastructure advice covering air, road, rail and ferry/shipping routes.



Culture

This section gives you useful cultural information about your destination including population make-up, what to wear, news media sources, availability of wi-fi, cultural do’s and don’ts, and any potential difficulties that certain nationalities or professions may face when traveling to the country.



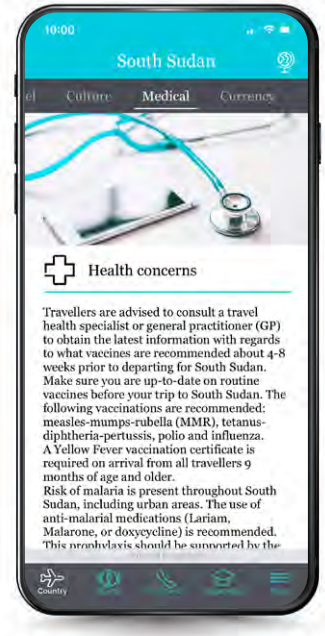
Medical

On this tab you learn more about health concerns in the country you are travelling to, such as potential illnesses and diseases, recommended vaccinations and the quality of local medical facilities.

You can also access an A-Z of medical conditions and medications by selecting the ‘Medical’ button under the More menu option from the bottom menu bar.

The medical conditions database includes a description of the condition, potential symptoms and prevention and treatment advice.

The medications list highlights important information, such as alternative brand names, description of what the medication does, any side-effects, potential drug interactions, pregnancy considerations and reference sources.



Live currency converter

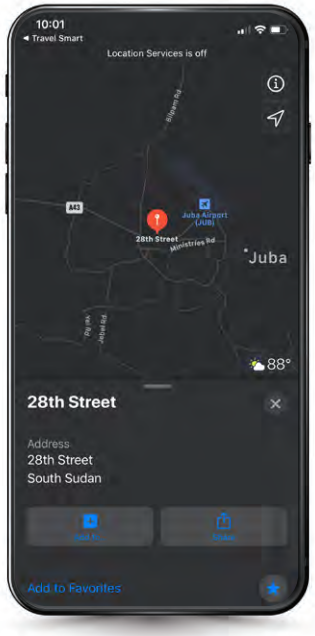
The live currency converter automatically determines your home and destination currency. You also have the flexibility to change the currency options.



Embassies

This tab enables you to locate embassies and consular offices.

Just select the country of the embassy or consular office that you require and Chubb Travel Smart will highlight it on the map and show you how to get there using the native map application on your phone.



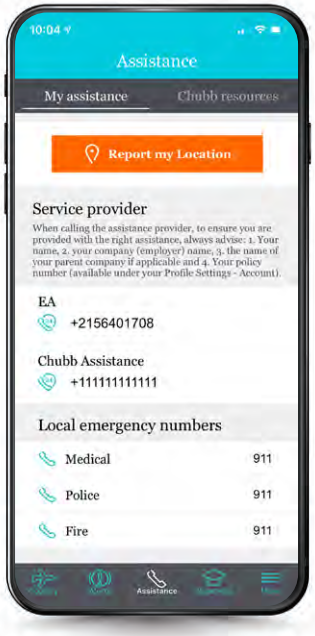
Chubb Assistance

The assistance button on the main menu bar at the bottom of the screen gives you direct, 24/7 access to assistance at the touch of a button. Just click on the assistance number to be directly connected.

You can choose to report your location which will make your Risk Manager aware of your current whereabouts.

On this screen we also include local emergency numbers that are automatically updated to your current location.

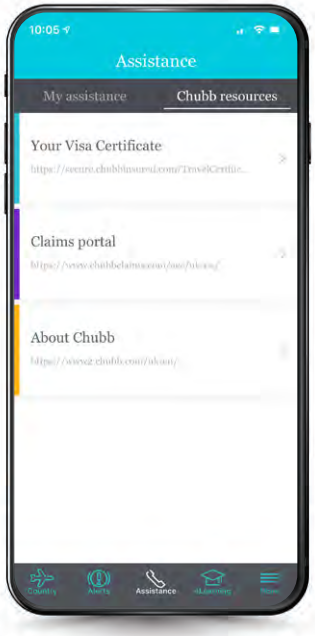
If you need to inform your assistance provider or emergency services of your location, we have also included a handy refresh location button, which shows your location at address level.



Chubb resources

Within the assistance section we have also include links to useful information.

You can access this by selecting the Chubb Resources tab at the top of the screen.



Profile settings

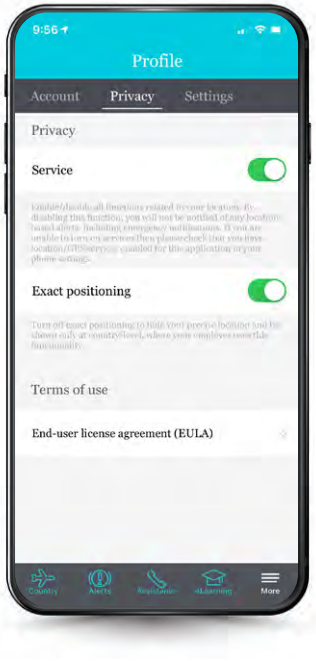
There are three tabs in the profile settings - account, privacy and app settings

In the account settings you can change your password, update your mobile phone number and change your country of residence.

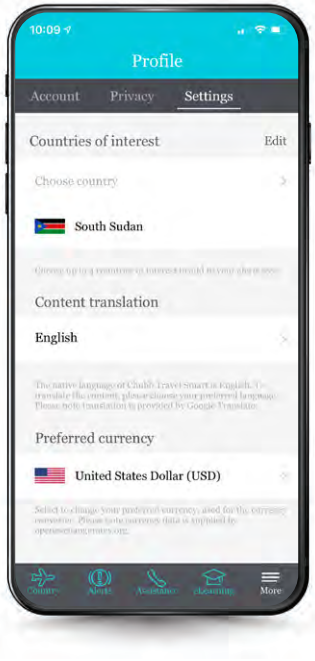


Privacy settings give you the flexibility to turn-off the service if you do not wish to receive alerts. As Chubb Travel Smart alerts you to issues both at home and abroad, we recommend you always leave the service turned on.

If you do not want your employer to know your exact location, you can turn-off this feature and report your location at country level only. This enables you to receive live location-based alerts but it won't alert you to relevant threats outside the country that may be in your proximity. For example, if you are travelling in a region near to a border and there is a natural disaster taking place in an adjacent country, that could affect you.



The App settings tab is where you can customize your Chubb Travel Smart experience. From here you can add up to four countries of interest, which are then added to your alerts feed, even if you are not currently travelling to these countries. This can warn you of potential problems before you travel, giving you time to review or change your travel plans.

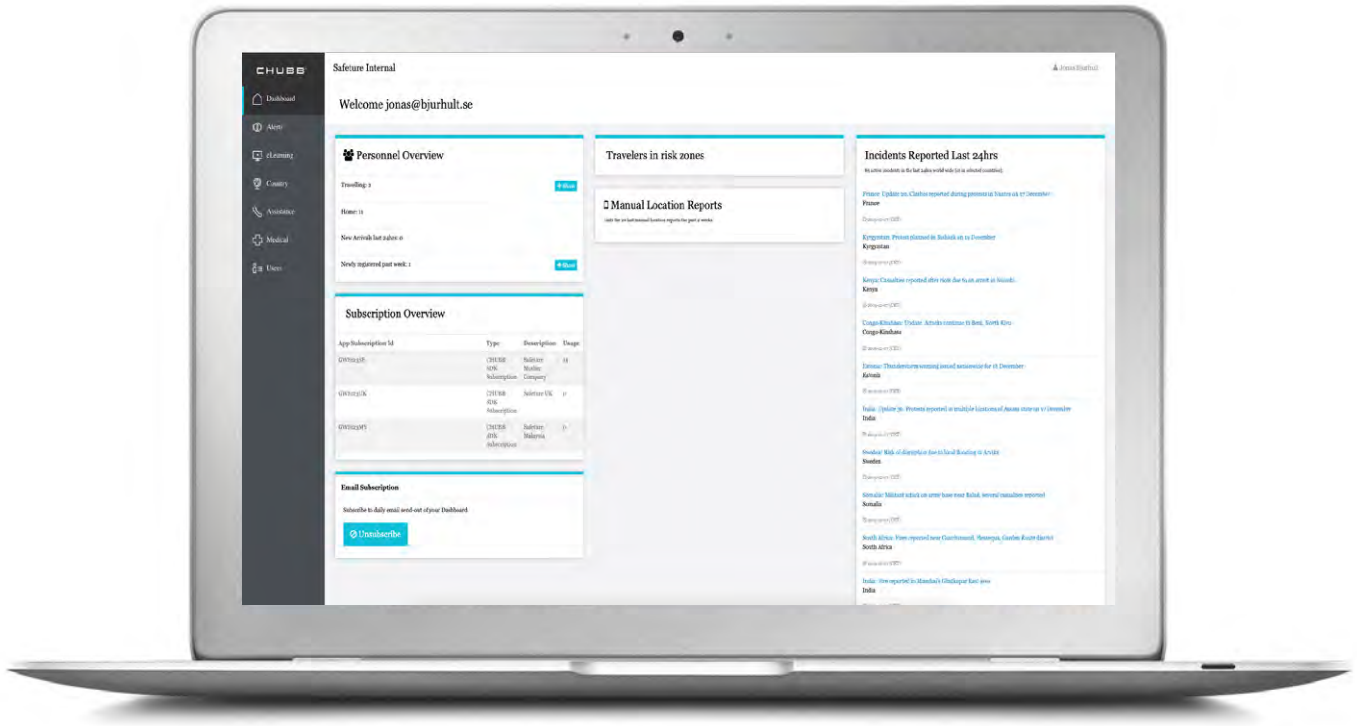


Online risk manager dashboard

Dashboard summary page

When you log onto the dashboard you are presented with an instant summary of travelling employees and any dangers they may face.

The dashboard employs two-factor authentication to ensure no unauthorized users have access.



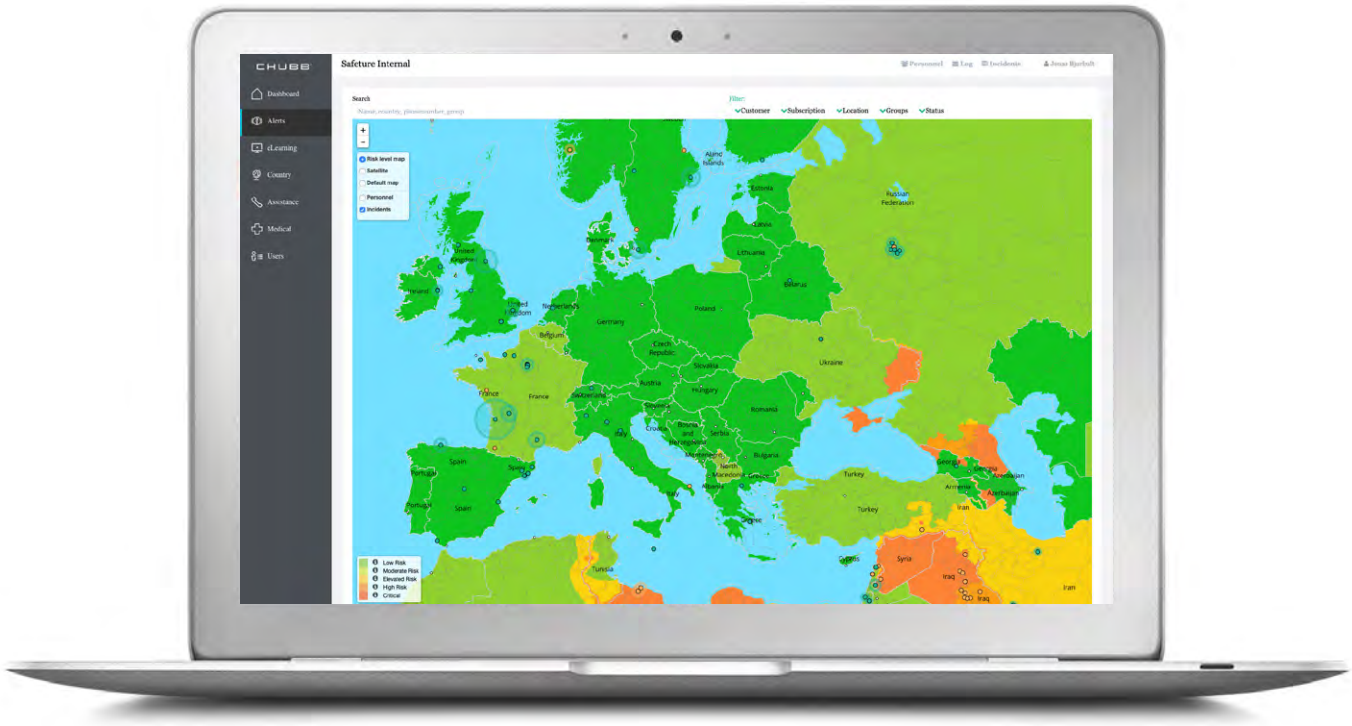
Locating people and potential threats

The alerts screen shows you where your people are on a global map.

Viewed at this level, you will see your people grouped by country. As you zoom in you will see the location of each person, if they have enabled their exact location, otherwise they will be shown at country level only.

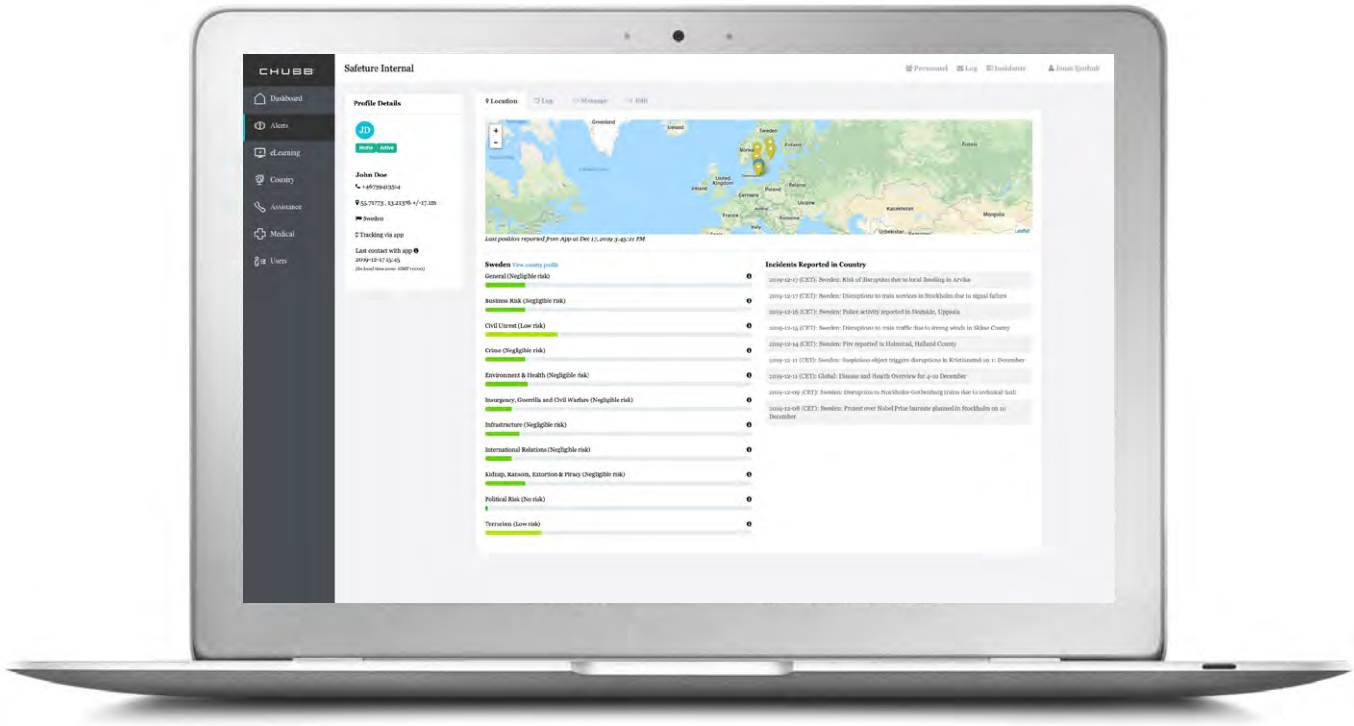
You can add layers to the map, including risk level and global incidents.

In addition, you can find more detailed information by clicking on the incidents. This gives you more information about the incident and advice your people will have received if they are in the vicinity.



Messaging facility

You can also send messages to your people using the dashboard. You can send group emails or SMS messages to individual people.





For more information or support, contact
travelsmart@chubb.com

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