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CHUBB®

Passport 360_{SM}



Passport 360SM provides insurance coverage, services and resources that enhance travel security and peace. The following information provides details on commonly asked questions—about product coverage and eligibility, as well as agent-specific issues.

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Passport 360 Frequently Asked Questions

- 1. What is Passport 360?** Passport 360 from Chubb is an annual insurance policy that offers worldwide coverages and services to help in emergencies and to make travel easier for customers who travel frequently for business or pleasure.
- 2. What are the top three reasons to purchase Passport 360?** This policy delivers a compelling package:
Comprehensive: Those covered are insured 24/7/365 during business and pleasure travel, no matter how many trips they travel*.
Innovative: Coverages and services including upgrades offer a tailored solution to meet your unique needs. These may not be available with common travel insurance.
Seamless: One annual premium covers travel throughout the year, there's no need to activate on a trip-by-trip basis.
- 3. What are the coverage options?** Individuals or families choose from two levels of Passport 360 coverage: Essential and Enhanced, which provides higher coverage limits. Please reference the Passport 360 brochure which lists the details for each.
- 4. Do Passport 360 contracts vary by state?** Yes, there are product variations by state. Please refer to the specimen contract, which is made available to you when quoting a policy. Sample state specimen contracts can also be found on @chubb or the home screen of the A&H u-writer system.
- 5. Does the Passport 360 policy cover a domestic partner?** Yes, a domestic partner or same-sex-partner is a covered person.
- 6. Are nannies/domestic employees covered as traveling companions?** In some states, Passport 360 extends coverage to domestic employees of the insured. Please refer to the specimen contract, which is made available to you when quoting a policy. Sample state specimen contracts can also be found on @chubb or the home screen of the A&H u-writer system.
- 7. What are the coverage considerations for dependent children of the insured?** In most states, dependent children up to age 19 (or under age 25 if classified as a full-time student) are considered covered persons. Coverage for a child of the insured would cease on their birthday as soon as the child stopped meeting the definition of Dependent Child(ren). Children beyond 19 years of age if permanently mentally or physically challenged and incapable of self-support are eligible for coverage. Please see the policies applicable in your state for details.
- 8. Does a pre-existing condition negate coverage?** If a covered person or family member is sick or injured, requiring a doctor's care, and diagnosis and treatment is within the 60 days prior to the original inception date of coverage, a claim for certain benefits may be denied. The pre-existing condition applies to benefits other than medical and evacuation. Pre-existing conditions also applies to Event Ticket, Golf Green Fees, Trip Cancellation, and Trip Interruption. A person with a pre-existing condition does NOT mean a person taking regular medication, such as blood pressure pills or cholesterol medication for a controlled illness.
- 9. Can a customer be reimbursed for chartering his/her own aircraft home in the event of a medical emergency?** Europ Assistance (EA) is our program administrator and all travel coverage related to sickness or accident must be pre-approved by them. EA may arrange emergency aircraft to help transport the client to appropriate care, but will generally arrange commercial air travel if the client is well enough to return home on his or her own.
- 10. Where/when is this coverage valid?** Passport 360 consists of two major benefits sections: Accident and Travel, both of which apply 24/7. The Accident benefits apply to accidental injury or death, whether the covered person is in their living room or traveling across the globe. Most of the Travel benefits, which respond to injury, illness, trip delay and baggage delay, apply when a covered person is on a covered trip*, generally over 100 miles from home. Excess medical benefits for sickness are available when a customer is traveling outside of the U.S.
- 11. Where can I find more information regarding the specific coverage options?** Additional coverage related information can be found on the @chubb website for your reference.

*Mileage limitations may apply.

Optional Upgrades

- 12. Is the Golf Package option an additional cost and what does it cover?** Yes, the golf package can be applied for an additional cost at both the Essential and Enhanced levels. It covers golf green fees, hole-in-one coverage, recreational equipment delay and recreational vehicle damage.
- 13. What is the difference between Essential and Enhanced policy levels?** In most states, Enhanced provides an additional \$50,000 worth of Excess Medical Expenses coverage, an additional \$150,000 of coverage for AD&D, and additional \$75,000 of coverage for Felonious Assault.
- Enhanced also includes up to \$1,000,000 of Common Carrier AD&D. Please refer to the specimen contract, which is made available to you when quoting a policy.
- 14. What does the Trip Cancellation/Trip Interruption & Event Ticket package cover?** It provides trip cancellation or interruption coverage up to \$2,500 per person/\$10,000 per trip limit plus \$250 for event ticket cancellation. The Trip Cancellation and Ticket benefit is an optional upgrade that could be applied to the Essential and Enhanced policy levels.

Agent Specific Questions

- 15. What are the agent/broker requirements to sell this product?** You must be appointed by Chubb to sell Property & Casualty Insurance products. You must also be licensed to sell Accident & Health and Property & Casualty Insurance. Those agents not appointed with Chubb will need to work through the Chubb Insurance Solution Agency (CISA) via email at chubbaccess@chubb.com.
- 16. For what customers can this policy be written?** Passport 360 is available to individuals who are residents of any state where coverage has been approved.
- 17. Is there an age restriction for a Passport 360 insured?** Passport 360 does not have an age limitation. The Accidental Death and Dismemberment benefit amount reduces to 65% of the original amount when an insured reaches the age of 70. Please refer to the specimen contract, which is made available to you when quoting a policy for age restrictions and limitations.
- 18. How will this affect my Guaranteed Supplemental Commission (GSC)?** Chubb producers may have a Personal GSC, Commercial GSC, or a combined GSC. Passport 360 results are aligned with Commercial GSC. If a producer is a "Personal GSC Only," the premium goal will automatically change since Passport 360 premium commissions go towards their Commercial GSC. This means a producer is no longer a "Personal GSC Only" producer but is now a "Combined GSC" producer, raising an increased combined goal.

Policy Requests & Materials

- 19. How can I obtain a specimen contract?** Agents can obtain a specimen contract when quoting a policy in the u-writer system. Sample state specimen contracts can be found on the home screen of the u-writer system. The u-writer system is a platform that allows you to easily quote, bind and issue a Passport 360 policy. You can access this system through the @chubb website.
- 20. How will a Passport 360 policy and the ID cards be issued?** The policy, bill, ID cards and brochure will be emailed to the agent. One ID card is generated for each person entered into the u-writer system. The agent is required to distribute this information to the insured.
- 21. What materials are available to help market Passport 360?** Request copies of the Passport 360 customer brochure Form 02-01-0675 from your Chubb marketing specialist or underwriter. Visit @chubb website for additional details and updates on Passport 360.

Feel More Secure

You're going places, and Passport 360 is right there with you.

Chubb stands out as a trusted provider of complete insurance solutions to help manage risk. Serving employers, groups, and individuals alike, we provide comprehensive and flexible solutions, backed by solid underwriting.

For additional information, please contact your local Accident & Health representative at 877.297.4225 or cahadmin@chubb.com.

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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 Federal Insurance Company. 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. Chubb, P.O. Box 1600, Whitehouse Station, NJ 08889.

Form 02-01-0675 (Rev. 1/17)