Travel Smart

Training & User Guide

CHUBB®

Accident & Health

Contents

Travel Smart has been developed to help employers better fulfil their duty of care obligations

Travel Smart includes three valuable tools:

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

2. a handy **smartphone app** for employees giving them easy access to medical and security assistance and other useful information including live safety alerts; and

3. an **online dashboard** for risk and HR managers with the ability to locate and send messages to travelling employees.

Smartphone App

Pre-Travel Risk Training

Online Dashboard
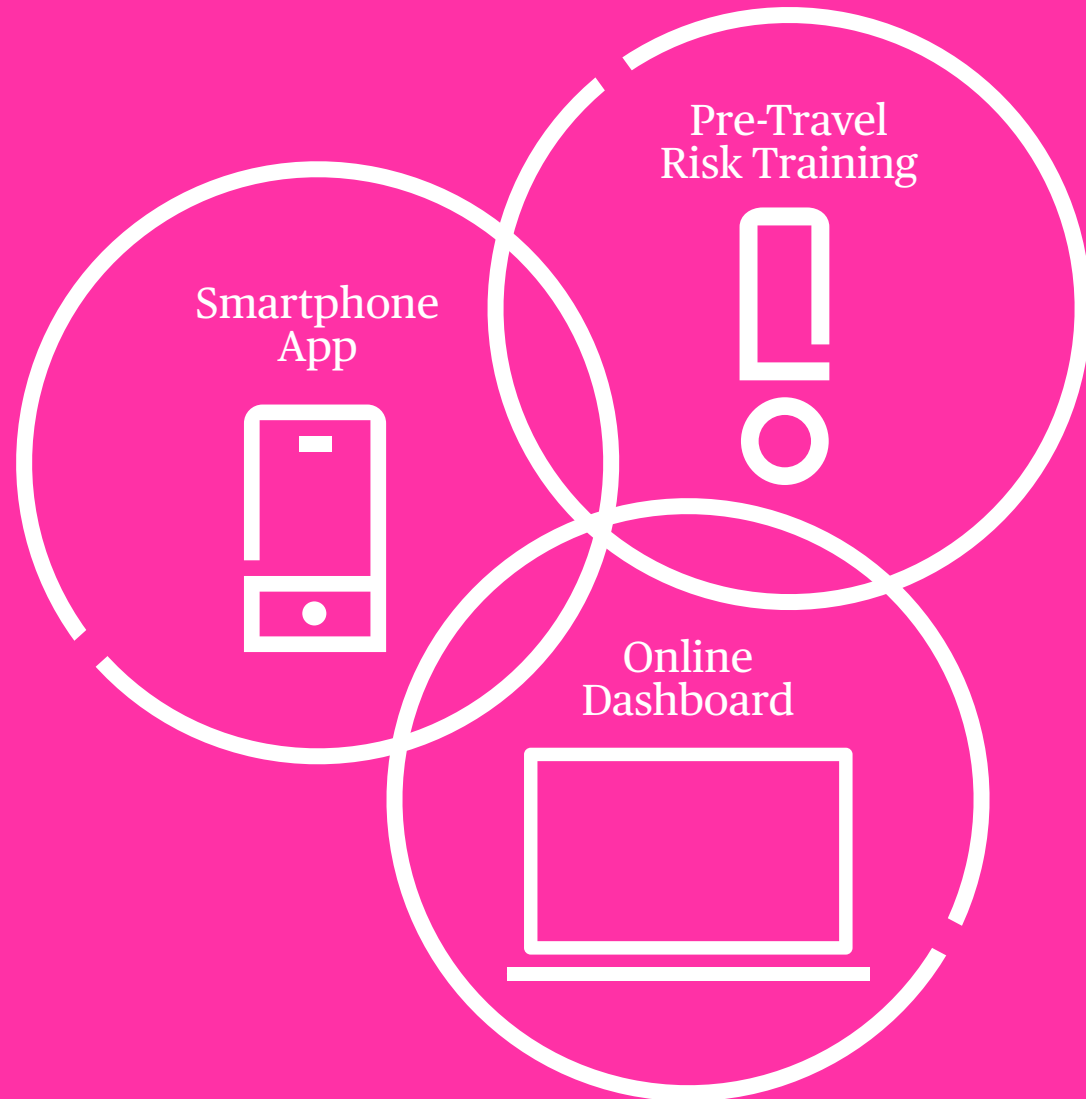
Pre-travel risk training

The online training programme is designed to help travelling employees prepare for their trip.

Comprising short video modules and tests, it provides a convenient and effective way to ensure they make adequate preparations before their trip and do not take any unnecessary risks while away.

The training covers the following topics:

- preparation and arrival
- travel health risks
- getting around your location
- street crime and robbery
- car-jacking and kidnapping
- terrorism and civil unrest.

Once the modules have been completed employees receive a certificate confirming they have completed the training course.

A record is kept of employees who have completed the course, giving employers the ability to monitor usage and ensure that employees are adequately prepared for their trip.
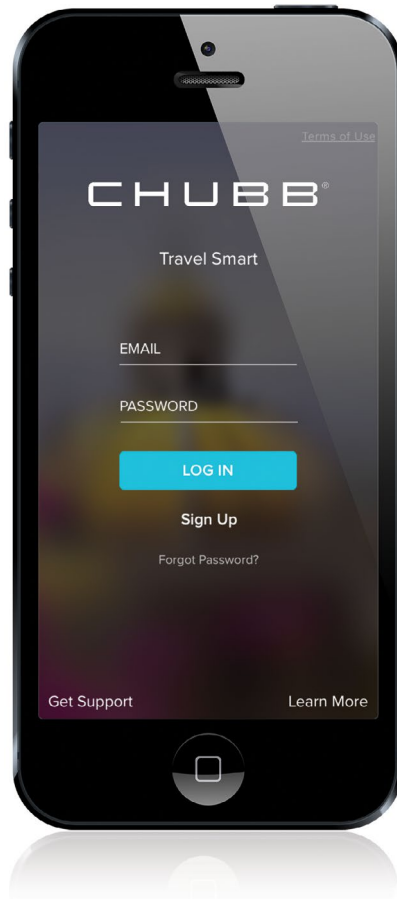
Travel Smart app
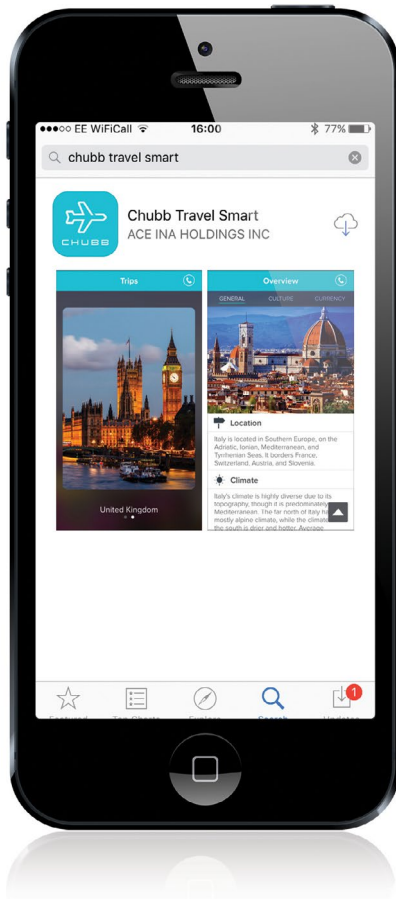
Key Benefits

1. **Travel Smart is a native app,** built specifically for Apple and Android smartphones, to allow for the most fluid user interface and enhanced user experience. Many other companies only offer a mobile-optimised web app, rather than a native app. The information contained in the app can also be accessed with a web browser.

2. **Travel Smart integrates** the wide scope and depth of travel, assistance, security, and medical resources a traveller may need, into a single portal. Many other apps are limited in focus, providing generic high-level medical and destination information only.

3. **Travel Smart helps companies meet their Duty of Care** obligations for travelling employees. Travel Smart is equipped with an online Dashboard, which companies can use to communicate with and keep track of their travelling employees' whereabouts.

4. **Travel Smart is an important retention tool.** The app is constantly evolving to provide the most cutting-edge technology and the most relevant, up-to-date content, for the best user experience.

5. **Travel Smart is convenient.** It can be accessed offline (pre-downloadable), takes up little mobile storage space, and does not drain the battery. Storage and battery drainage are issues with many other apps.

Key differentiators

Reasons for Travel Smart

1. **We fill the gap in the market**
   The market has many apps, but has lacked a robust and comprehensive application that provides up-to-date medical, security, travel, and assistance information and combines this with an online dashboard that allows risk, HR and security managers to locate and stay in with travelling employees, providing a truly comprehensive duty of care solution. Many app products are limited in scope, and do not have this level of functionality.

   Travel Smart fills the 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 alerts, geo-tracking options, and immediate access to assistance.

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

2. **We put travellers first**
   We know that many travellers have years of mobile usage under their belts, and that devices are a means to an end. We use the medium of the app to provide the most useful resources in a convenient and aesthetic user interface, and empower travellers to make the most informed choices.

3. **Travel Smart helps to retain clients**
   Travel Smart as an added benefit to Business Travel customers, and provides a strategic way to secure and increase client retention. Travel Smart will evolve to connect to other services and integrate with client systems, such as claims, travel booking systems, and travel portals.

4. **Travel Smart complements your existing duty of care provision**
   Corporations looking for risk management solutions can use Travel Smart to help ensure the safety of their travelling employees. In addition to the rich information on the mobile app, companies can take advantage of the online dashboard to stay connected with the traveller at all times.
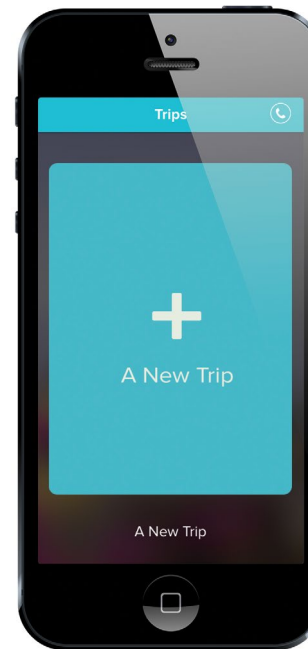
Mobile app product features

Learn more

- When users first install Travel Smart the 'Learn more' feature provides them with an overview of the key features of the app

- This feature is available as a clickable option on the Log In page, for user convenience


Trips page

- When you log in you will be ask to start a new trip or review trips that have previously been up

Overview

- The main menu can be accessed from the icon in the bottom right-hand corner of the screen and can be closed by selecting the down button that appears above the menu on the right

- It provides links to destination, health, and security information as well as live alerts, weather, and assistance function
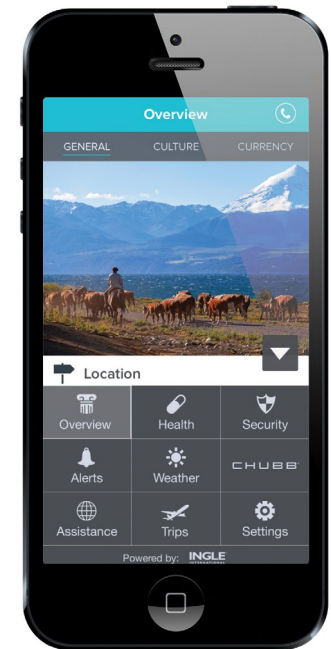
Overview

- Provides an overview of the destination's culture, containing information including:
  - Geographical location
  - Climate
  - Type of government
  - Visa requirements
  - Communication infrastructure
  - Electricity
  - Money
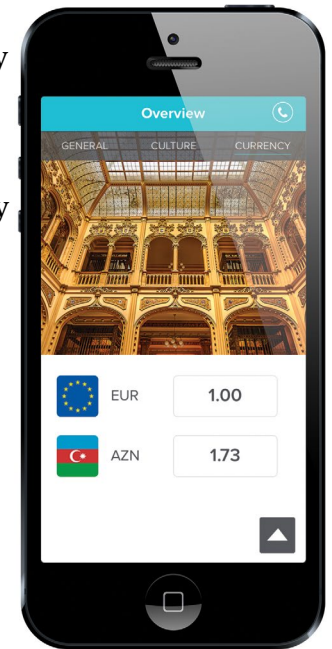 - Transportation
  - Holidays
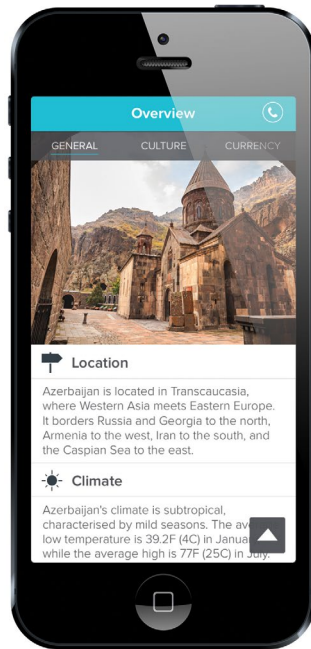
Culture

- Provides cultural details of your destination including:
  - Languages
  - Religions
  - Ethnic Makeup
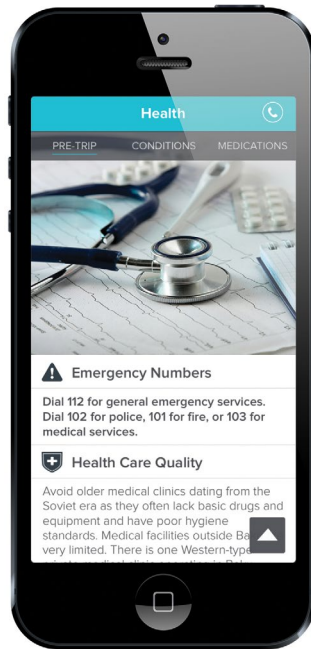 - Cultural Norms

Live currency converter

- Our live currency converter automatically loads the currency accordingly
  - The country of origin can be changed at any time

Pre-trip medical

- Location-specific pre-trip health information, including:
  - Emergency numbers
  - Health care quality
  - Vaccinations and other medical considerations
 - Prevalent health conditions

Travel health conditions

- A searchable library of travel health conditions:
  - Includes diseases as well as environmental factors, such as air pollution and altitude sickness
  - Information covered include general description, symptoms prevention, and treatment
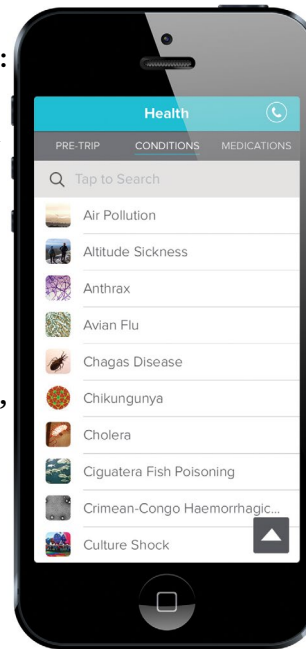
Medications

- A searchable library of medications
  - In generic name as well as brand names
  - Information covered includes general description, side effects, storage, and other helpful details)
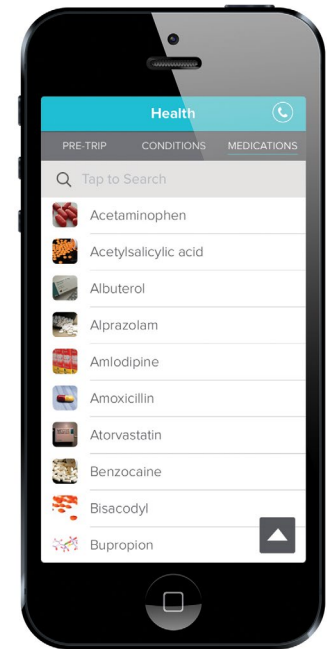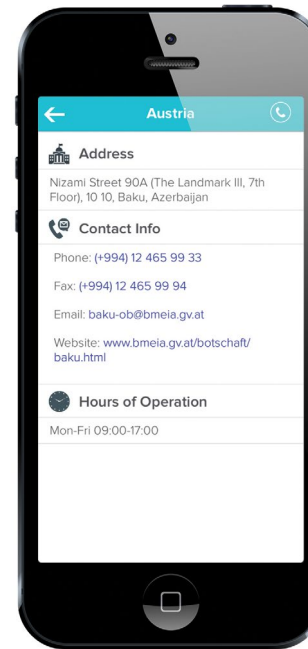
Security

- Destination-specific security information
  - Local in-country emergency numbers
  - Safety details (petty crime, theft, terrorism, climate/ natural disasters, and other security related information)


Diplomatic offices

- Details of the nearest diplomatic office:
  - Information provided include address, linkable contact information, hours of operation, and other notes
  - The app uses the travelller's country of residence to deliver the relevant diplomatic office information   - The country of origin can be changed at any time

Alerts

- Real-time security alerts, including travel disruption, natural disaster, terrorism, social upheaval, and anything affecting the traveller's security

- Alerts from the past 7 days displayed
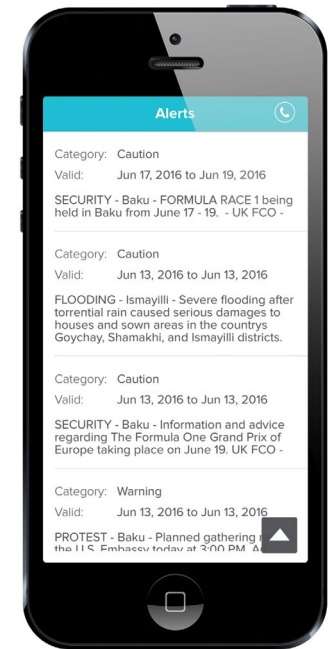
Chubb Insurance

- Chubb insurance features displayed, including Worldview and other information from Chubb

- Multinational clients also have access to our award winning Worldview platform
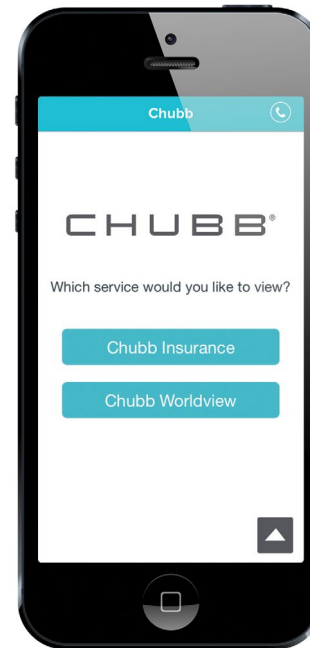
Chubb Assistance

- Chubb Assistance button for 24/7 multi-lingual assistance

- Phone numbers are automatically populated according to client's policy number and location
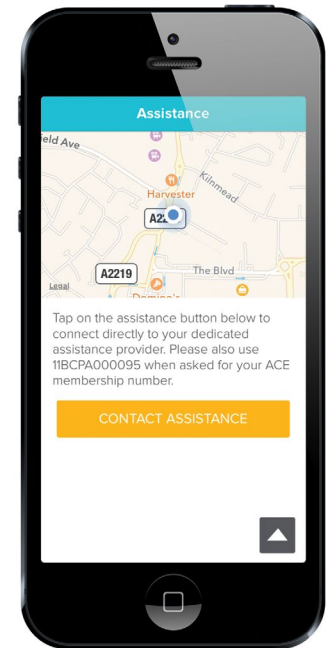
Online risk manager dashboard product features

Live View: Geo-tracking and communication tool

- Geo-tracking function to monitor and stay in touch with travelling employees while they are on the move
- Employers can send emails and SMS messages to travellers wherever they have access to the internet or a 2G signal
- Email travellers with alerts and prompt proof of life response
- Important duty of care feature
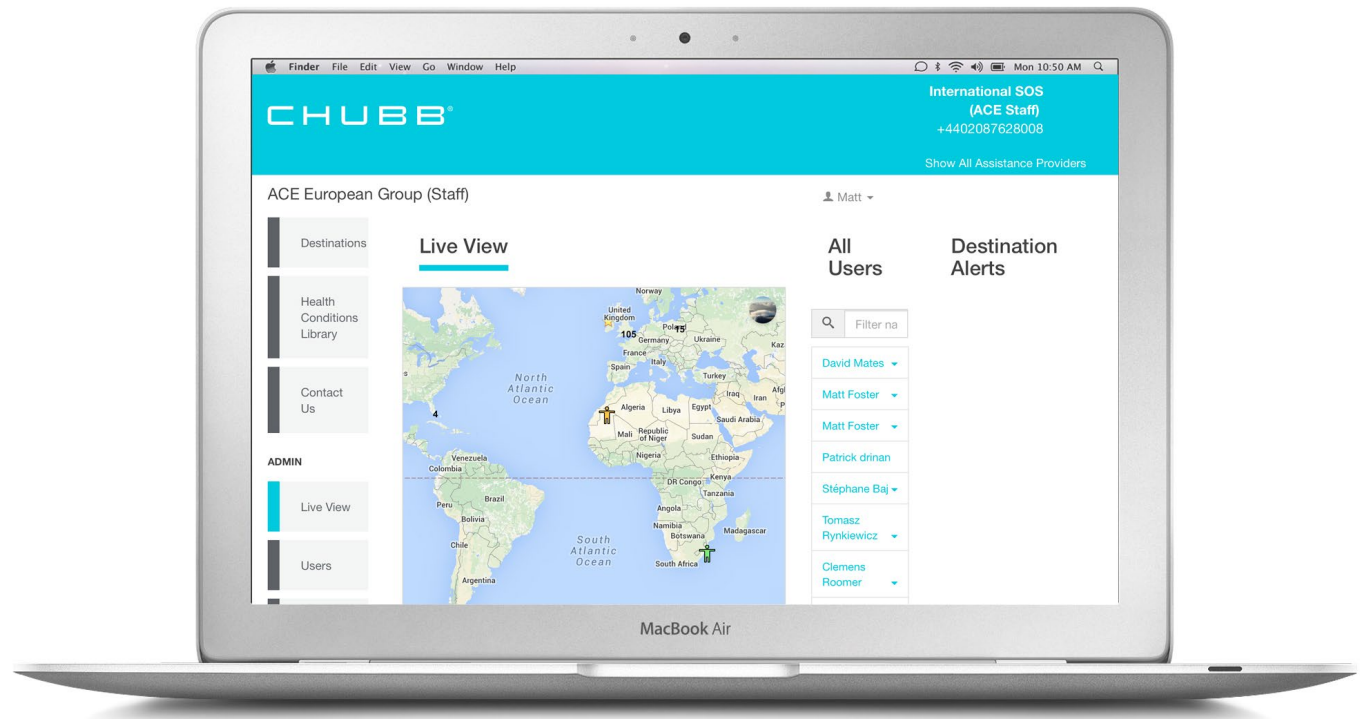
Destinations search page

- The functionality of the app is mirrored on the online dashboard.

- Users can access this from their web browser but cannot see other employee locations in Live View unless they have been granted risk manager permissions.
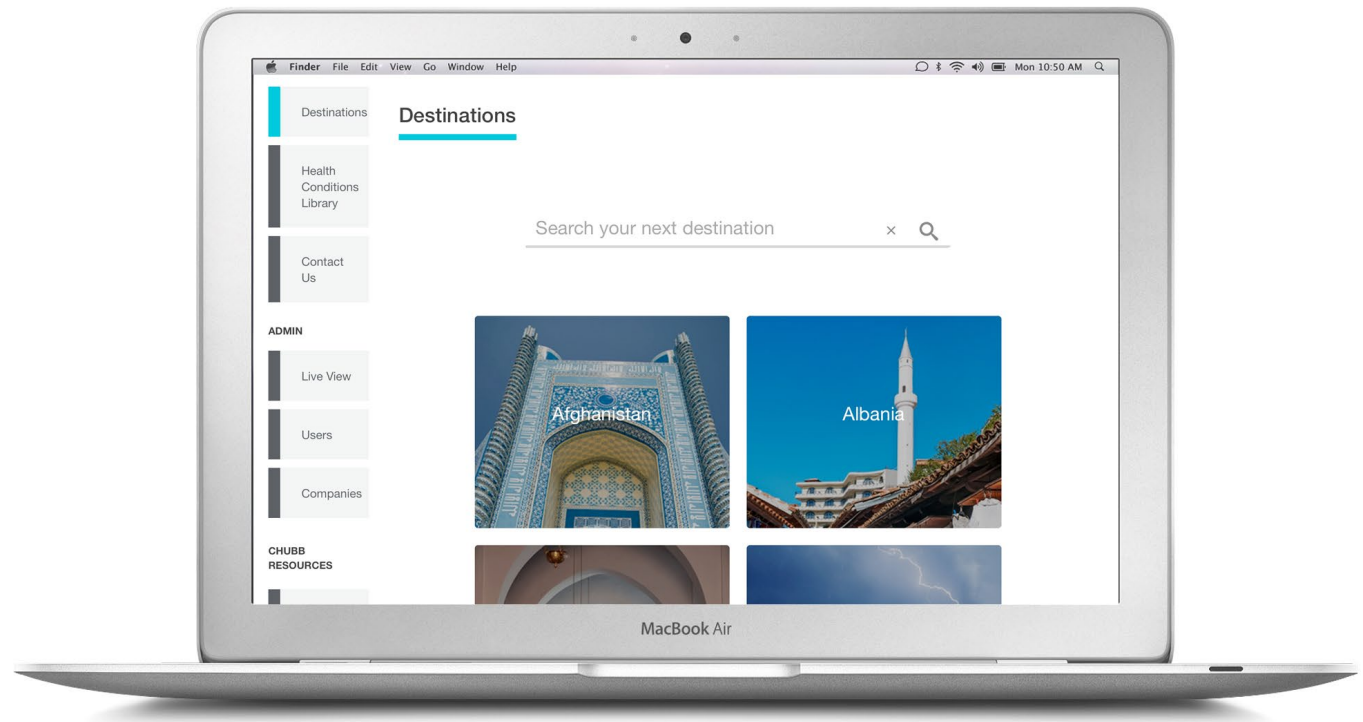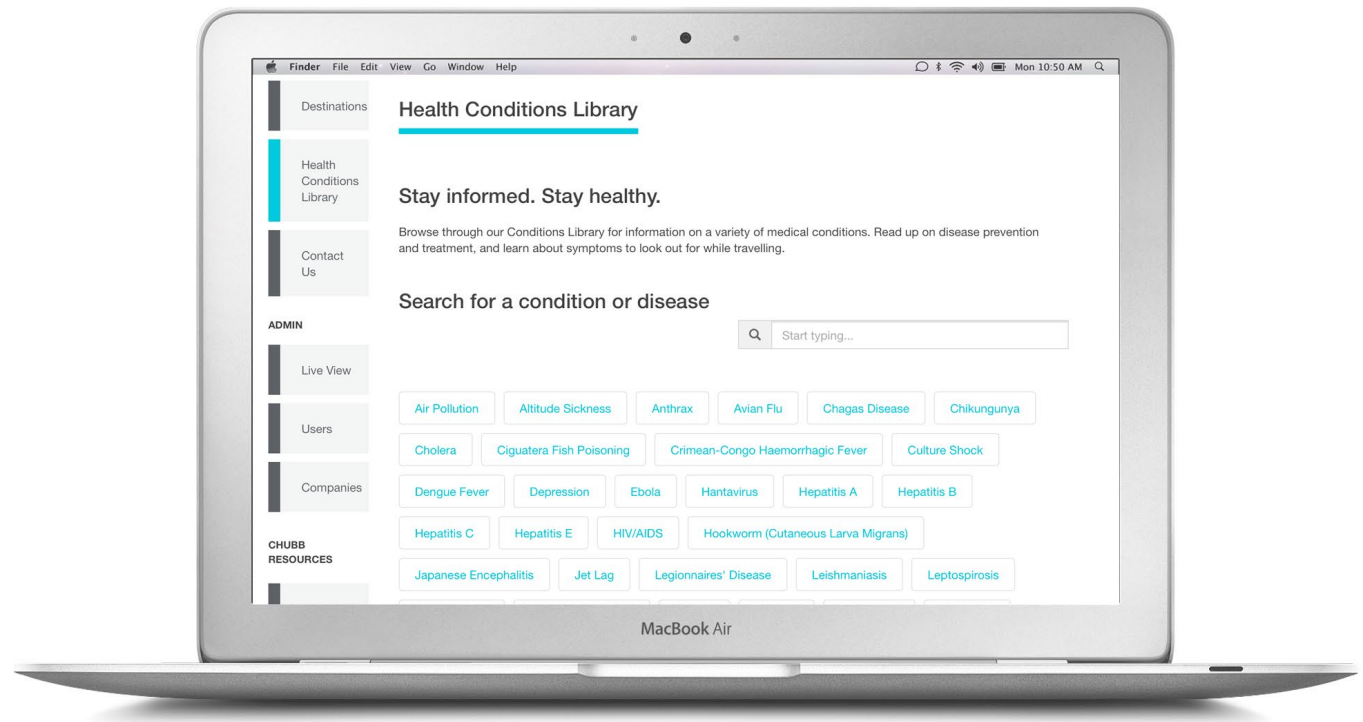
Risk Manager View

- HR, Risk and Security Managers can locate employees and send them messages and alerts by email and SMS

Online risk manager dashboard product features
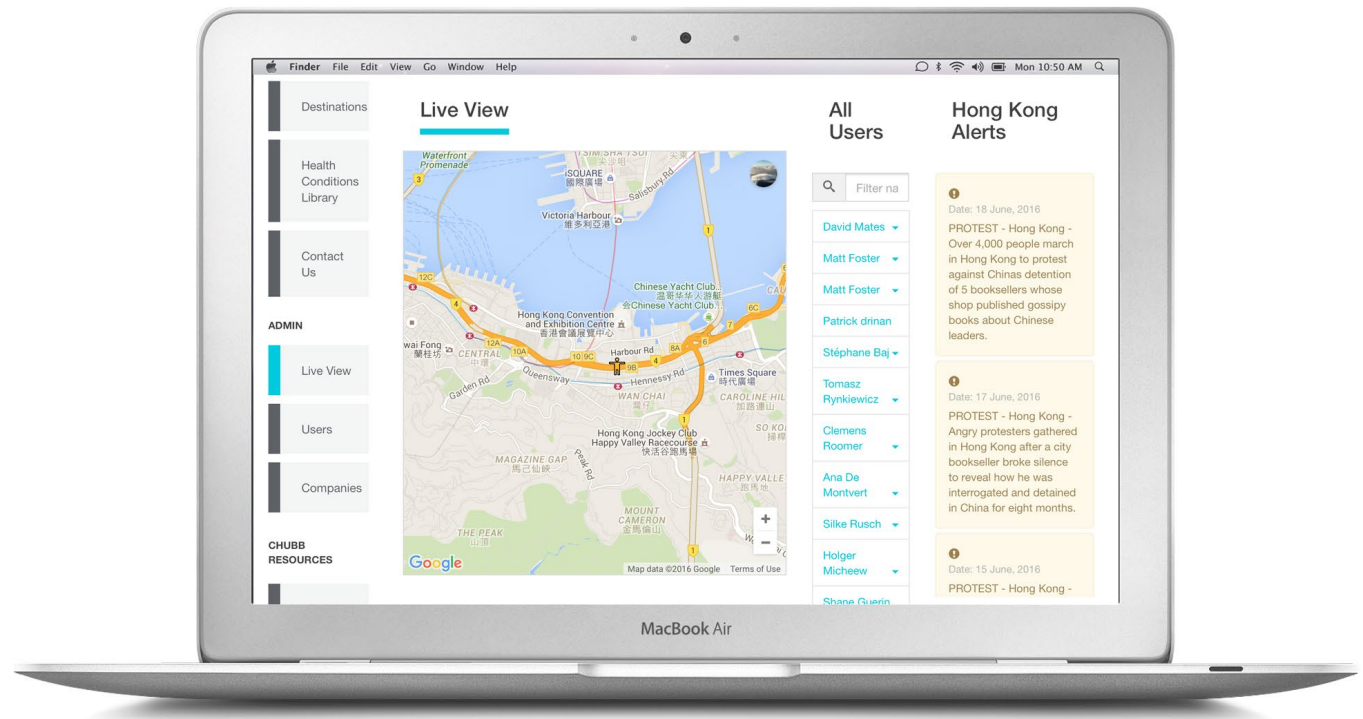
Health conditions library

• Consistent with information on mobile app

Chubb. Insured.℠