

Keep your life insurance active even if your employment status changes

Chubb makes it easy to keep your coverage so you can continue to protect what matters most.



You purchased Life Insurance with Accidental Death and Dismemberment (AD&D) to better protect your family from the financial hardships that can come if you are no longer around to support them. Stay protected. Keep your life insurance active by electing portability or conversion.

Step 1: Explore your options for keeping your Life and Accidental Death and Dismemberment coverage



If your employment status changes, you have the option to continue your Life and/or AD&D coverage through portability or conversion. **Here's the difference:**

Porting your Life and/or AD&D policy

This option allows you to continue your current Life and AD&D coverage at your current rate.

OR

Converting your Life policy

This option allows you to convert your Life coverage to an individual permanent life insurance policy. AD&D is not available for conversion.

Step 2: Review qualifying events for continuing your coverage



PORT ELIGIBLE	CONVERSION ELIGIBLE	EMPLOYMENT STATUS CHANGE
Yes ✓	Yes ✓	Retirement
Yes ✓	Yes ✓	Employment termination
Yes ✓	Yes ✓	No longer benefit eligible (reduced working hours don't meet benefit requirements)
No ✗	Yes ✓	Illness or injury prevents your ability to work
No ✗	Yes ✓	Employer cancellation of the group policy or Chubb modifications change eligibility
No ✗	Yes ✓	Covered child ages out of dependent status

Step 3: Complete the portability or conversion form



Portability

Complete and return the portability form provided by your employer, as instructed. Payment is required for the first two months of premium.

Conversion

Call **1-888-499-0425** or email **CWBPortabilityConversion@Chubb.com** to request an Individual Life Insurance Conversion quote. Rates are subject to change when converting from a group to an individual policy.

If you choose to accept the Life Conversion quote for individual life insurance you'll be sent an application to sign and return with initial payment of premium.*

We'll take it from there

Our team will review the portability application. If approved, you will receive a confirmation of coverage letter and certificate. If you are not eligible for portability, you'll receive a letter of explanation and instruction for conversion, if eligible.



For questions, please contact us at CWBPortabilityConversion@Chubb.com or call 888-499-0425

Powered by Chubb

A++

Highly rated by AM Best Rating

54

Operating in 54 countries

WORLD'S

largest

publicly traded property and casualty insurer

NEARLY

\$17 billion

paid out in claims every year

*You have 31 days from the date of your loss of coverage to apply for portability or conversion. If your application is received in our office after 31 days, portability or conversion may be denied.