

PERSONAL ACCIDENT, ILLNESS & TRAVEL INSURANCE

Insurance Product Information Document

CHUBB®


Company (Insurer): Chubb European Group SE (UK Branch) is governed under the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Authorised and supervised by the French Prudential Supervision and Resolution Authority and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.


Product: [Insert name of the product e.g. AON Protect]

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in the associated policy documentation.

What is this type of insurance?

This is a corporate Personal Accident, Illness and Travel policy covering Directors and Employees of the Policyholder (Employer). The policy provides cover in the event of accidental death, disability, hospital treatment or other losses or events associated with travel, depending on benefit cover(s) selected.

 What is insured?
<p>Section A Personal Accident</p> <p>This section provides financial benefits following death or permanent injuries resulting from an accident, with a range of secondary covers included too. This policy pays benefits in accordance with the policy wording, in the event that you:</p> <ul style="list-style-type: none">✓ Die or are permanently disabled*; or✓ Temporarily totally or partially disabled from your usual occupation*✓ need to stay in hospital, recover at home or have physiotherapy or dental treatment <p>as a result of an accident</p> <p>*If this cover is purchased as part of your policy</p> <p>Section B Travel</p> <p>This section provides cover for medical emergencies overseas as well as several secondary covers. We will pay the benefit shown in the schedule of benefits in the policy schedule if you:</p> <ul style="list-style-type: none">✓ suffer injury or illness whilst travelling outside your Country of Residence.✓ need to cancel, curtail or re-arrange your trip due to unforeseen circumstances outside of your control✓ suffer delays to your journey✓ suffer loss or theft of Personal Belongings, Business Equipment, Money or Documents✓ Need emergency assistance due to a security incident or Natural Disaster✓ Are a victim of Kidnap, Extortion or Hijack✓ Incur Rental Vehicle Excess expenses✓ Become legally responsible to pay damages for bodily Injury caused to a third party

 What is not insured?
<ul style="list-style-type: none">✗ Death caused by illness, unless that illness directly resulted from accidental bodily injury, or medical or surgical treatment rendered necessary by such injury.✗ Death or Accidental bodily injury that happens outside the period of this insurance.✗ The Insured Person committing or attempting to commit suicide, or as a result of intentional self-inflicted injury✗ Any Claim arising from War in the Insured Person's Country of Residence.✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.✗ Medical Expenses incurred in your Country of Residence.✗ Any Journey taken against the advice of a Qualified Medical Practitioner, or where the purpose of the Journey is to receive medical treatment or advice✗ Any item of Business Equipment or Personal Belongings valued at more than £3,500 unless the Policyholder bears the first 25% of any amount more than £3,500.✗ Any Cancellation, Curtailment or Change of Itinerary, Rearrangement and Replacement costs incurred as a result of disinclination of an Insured Person to travel✗ Any Kidnap which occurs in Afghanistan, Algeria, Chad, Iraq, Mali, Mauritania, Mexico, Nigeria, North Sudan, Pakistan, Somalia, Syria, Venezuela or Yemen.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy.
- ! Maximum of 365 days duration per trip unless the extended trip has been agreed by the Insurer prior to travel and any additional premium has been paid
- ! An overall policy limit applies for claims during the Period of Insurance. Some claims may not be payable if the overall limit of the group policy is exceeded. Information about overall policy limits are available from the Employer (Policyholder)
- ! Cover is specifically excluded for ski or bob racing, ski jumping, heli-skiing, ski boarding, the use of bobsleighs or skeletons, other competitive winter sports unless such sports are declared to the Insurer and any additional premium paid
- ! Any claim as a result of the Insured Person engaging in active service in any of the armed forces of any nation



Where am I covered?

- ✓ You are covered anywhere in the world unless otherwise stated in the policy schedule.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- If you fall ill whilst on an Insured Journey, you must contact AonProtect Assistance as soon as reasonably possible
- In event of an accident or illness which may result in a claim under this insurance you must:
 - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
 - notify your broker as soon as practicable.
 - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
 - provide your broker with all the information we reasonably require.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

- Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

- Unless otherwise stated, this insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

- The Policyholder can cancel this Policy by giving 30 days written notice to the Insurer at their registered address in the United Kingdom. In such event, provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this policy, the Premium for the period up to the date of cancellation will be calculated and the Insurer shall promptly return any unearned portion of the Premium paid, subject to a minimum retention by the Insurer of £350.
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