

Insurance Product Information Document

Company: Chubb European Group SE

Product: Chubb Flexible Benefits Annual Holiday Travel Insurance Policy

Company (Insurer): Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the confirmation of cover, group policy schedule and policy terms and conditions.

What is this type of insurance?

This is a holiday travel insurance policy available to employees and directors. You have the option to buy cover for family members. The policy provides cover for emergency medical expenses, cancellation costs for situations listed as insured events in the policy wording, personal property / money losses, and a range of other covers all whilst on holiday.



What is insured?

The primary value of the cover is for medical emergencies when overseas and cancellation, with a range of secondary covers included too.

This policy pays benefits, in accordance with the policy wording, in the event that you:-

- ✓ need to cancel your trip before it begins due to unforeseen serious health conditions affecting you or persons travelling with you; or
- ✓ suffer illness or injury whilst abroad; or
- ✓ are delayed en route; or
- ✓ suffer loss or damage whilst abroad.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule.

- ✓ **Section 1. Disruption – Cancellation, Curtailment and Rearrangement Costs*** – up to £5,000 / **Catastrophe Cover** - up to £1,000
- ✓ **Section 2. Travel Delay** – £40 for first full 12 hours delay, then £20 for each full 12 hours delay after up to £400 / **Travel Abandonment*** - up to £5,000
- ✓ **Section 3. Missed Departure*** – up to £1,000
- ✓ **Section 4. Serious Injury** – Accidental death & Permanent Disability - up to £50,000
- ✓ **Section 5. Medical & Other Expenses*** (including Emergency Repatriation) – up to £10,000,000 / Emergency dental costs - £350 / burial / transport costs – up to £10,000
- ✓ **Section 6. Hospital Stay Abroad** – £30 per 24 hours up to £1,500
- ✓ **Section 7. Personal Belongings*** – loss, damage or theft up to £2,000 overall (single article limit £300 or £100 if not receipted - total for all valuables £400 (max. £300 any one item) - golf clubs & accessories limit £300 - glasses limit £300)
- ✓ **Section 8. Money*** – loss of Money up to £1,000 (£50 for under 16s / £500 max. coins and bank notes)
- ✓ **Section 9. Loss of Travel Documents** – up to £250
- ✓ **Section 10. Hijack** – £50 for each full 12 hours up to £500
- ✓ **Section 11. Personal Liability** – up to £2,000,000
- ✓ **Section 12. Overseas Legal Expenses** – up to £50,000
- ✓ **Section 13. Winter Sports** – unused ski pack up to £450 / equipment hire up to £500 / lack of snow up to £400 / delay due to avalanche up to £500.
- ✓ **Section 14. Chubb Travel Smart** – Access to travel app services



What is not insured?

- ✗ Travelling against the advice of a doctor, or for the purpose of obtaining medical treatment, or where a terminal prognosis has been given
- ✗ Misuse of alcohol, solvents or drugs
- ✗ Trips in the UK unless including at least 2 nights' accommodation booked before the trip
- ✗ Any trip that is not a holiday
- ✗ Air sports, competitive winter sports, hazardous activities listed in the policy wording (pages 49 - 51)
- ✗ Cancellation due to deciding not to travel, change of financial circumstances or redundancy
- ✗ Personal property and Valuables left unattended
- ✗ Travel to areas the UK Government has advised against
- ✗ Air travel unless as a fare paying passenger, financial failure of tour operator, travel agent or other operator
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA



Are there any restrictions on cover?

- ! Only the sections of cover that are shown in the policy schedule as 'insured' apply to this policy
- ! Maximum of 60 days duration per trip and a total of 90 days travel in total per year during the period of insurance (reduced to 30 days for winter sports trips if insured)
- ! An excess of £50 applies per person in sections noted in 'What is Insured' with a * symbol. See group policy schedule for full details
- ! Children must travel with an adult unless unaccompanied travel is shown as 'insured' in the group policy schedule
- ! Missed Departure is only covered for public transport not arriving on schedule, or your car/taxi suffering a breakdown or accident
- ! There is no cover for trip in the UK under Sections 2.Travel Delay, 3. Missed Departure, 5. Medical & Other Expenses and 12.Overseas Legal Expenses
- ! Section 13 is only covered if shown as 'insured' in the group policy schedule



Where am I covered?

- ✓ Europe/Worldwide depending on the cover you choose when you purchase cover under the Group policy. Area of travel coverage is shown on your confirmation document.



What are my obligations?

At the start of your policy

All adults to be insured must be permanently resident in the UK when this policy is taken out and under the maximum age limits stated in the group policy schedule on the date the policy starts.

During the period of insurance

- You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a Doctor, police reports and other reports following loss or injury.
- You must take reasonable care to protect against loss, damage, accident, injury or illness.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - Medical Expenses and/or repatriation claims – call Chubb Assistance on +44 (0)20 7173 7798
 - All other claims – call +44 (0) 345 841 0059 - email us at uk.claims@chubb.com – Web: www.chubbclaims.co.uk



When and how do I pay?

The annual premium is deducted from your salary in 12 monthly instalments and then paid to Chubb by your employer.



When does the cover start and end?

- Cancellation cover starts on the commencement date of the policy period of insurance shown in the group policy schedule or the date you book your trip during the period of insurance, if later, and ends when you begin your trip.
- Cover for all other benefits starts when you begin your trip and ends when you return home during the period of insurance.
- **An employee's cover ceases:**
 - At the end of the month that they are no longer eligible for cover as an insured person (as per eligibility terms agreed with the employer for this cover); or
 - when they are no longer eligible for cover as an insured person (as per eligibility terms agreed with your employer for this cover); or
 - at the end of the period of insurance in which you reach the maximum age limit stated in the group policy schedule; or
 - when they die; or
 - if Chubb and/or your employer serve notice to end cover under the group insurance policywhichever happens first; or
 - at the end of the period of insurance shown in the group policy schedule.
- **A partner's cover ends:**
 - when the employee's cover ends; or
 - at the end of the period of insurance when they reach the maximum age limit stated in the group policy schedulewhichever happens first.
- **Cover for children ends:**
 - when the employee's cover ends; or
 - at the end of the period of insurance in which you reach the maximum age limit stated in the group policy schedule; or
 - at the end of the period of insurance when they get married; or
 - at the end of the period of insurance when they are no longer financially dependent on youwhichever happens first.



How do I cancel the contract?

You may cancel your cover at any time by contacting your employer.

If you cancel **within 14 days** of receiving your policy documentation, the policy will not have provided any cover and we will refund premiums paid, providing you have not made a claim.

If you cancel **after 14 days**, unless due to leaving your employment, we will not refund any premium and you will have to pay the balance of premium due up to renewal.