

Chubb Affinity and Employee Benefits Group Personal Accident, and Group Travel Policies



This notice tells you about changes to your policy which will take effect from your renewal date. Please ensure you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance, and keep them together with your other policy documentation.

If you have any questions regarding these changes, please contact the insurance intermediary who arranged your policy, or contact our Customer Service team as detailed in your policy wording.

Policy Type(s) effected	Change	Details of Change
Personal Accident	Child Definition	Remove reference to the minimum age Remove Exclusion the child must be 'over three months and under the Maximum Age Limit as shown on the Policy Schedule; or'
Personal Accident	Cover for Children will Cease	at the end of the Period of Insurance when they get married; or at the end of the Period of Insurance when they stop being financially dependent on their Parent, Legal Guardian or
Personal Accident	Helplines	The following helplines have been included:- counselling, legal advice, personal tax Advice, medical advice and bereavement advice
PA & Travel	Our Glasgow office address	This has been updated to Sentinel Building, 103 Waterloo St, Glasgow, G2 7BW
Travel	FCDO	Clarification on FCDO advice
Travel	New General Exclusion	Any expenses incurred as a result of the imposition of any law, regulation or order made by any public authority or government which impacts Your Journey (including, without limitation, any restrictions as a result of an outbreak of a Communicable Disease (COVID 19), the closure of borders or airspace, lockdowns and other restrictions on the movement of people)
Travel	New Communicable Disease definition	Means an illness or disease that may be transmitted directly or indirectly by one person to another due to a virus, bacteria or other microorganism. Coronavirus (covid-19) is classed as a Communicable Disease
Travel	Business Travel Extension	Cover extended to include a limited amount of business whilst on holiday
Travel	Travel Smart	Free services listed in the policy wording
Travel	Amendment to Disruption exclusion to include 'technical fault'	If during the Period of Insurance it becomes necessary for You to cancel, curtail or rearrange a Journey due to: a Public Conveyance being cancelled or curtailed because of adverse weather, industrial action, or mechanical breakdown, technical fault or derangement;
Flex Travel	Child definition	Remove reference to the minimum age Remove Exclusion the child must be 'over three months and under the Maximum Age Limit as shown on the Policy Schedule; or'

All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any individual or business of any product or service. Please refer to the policy documentation issued for full terms and conditions of coverage.
Chubb European Group SE (CEG). Operating in the UK through a branch based at 100 Leadenhall Street, London EC3A 3BP. Risks falling within the European Economic Area are underwritten by CEG which is governed by the provisions of the French insurance code. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

Travel	EHC changes	If your policy wording referred to the EHC (European Health Insurance Card), this has been updated to the GHIC (Global Health Insurance Card) as part of Brexit changes
Travel	FCO name	The FCO's name has been amended to the Foreign, Commonwealth & Development Office
Travel	EU On-line Dispute Resolution	If the EU On-line Dispute Resolution featured in your policy, it has been removed as part of Brexit changes
PA & Travel	Chubb's status disclosure	Updated status disclosure to reflect Chubb's regulatory details post-Brexit, under the Temporary Permissions Regime
PA & Travel	"Know Before You Go" information	Updated guidance and contact details on "Know Before You Go" travel information
Travel	Immediate Family Member definition	If your policy includes a definition of Immediate Family Member, it has been changed to remove the requirement for the Immediate Family Member to be resident in the UK
Travel	General Changes	A series of refinements has been made across the policy in respect of some definitions / conditions / exclusions to improve the clarity of the policy – please contact Us if you require more details

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