

Things you need to know about your group policy

We want to ensure you have enough information from us about your insurance policy. So, these are the documents we provide which contain information we want you to be aware of:-

- **Policy Terms and Conditions** - the group policy insurance contract with detailed explanations of what is and is not covered. A copy is available upon request from your group policyholder.
- **Insurance Product Information Document** - a summary of the policy highlighting the main benefits and limitations of the policy.
- **This document** - providing other key information.

your comparison easier. Do note that it is a summary only, and you should refer to the policy schedule and policy document for full details of cover, exclusions, limitations, conditions and any excesses or other charges that might apply.

We encourage you to take the time to read the policy terms and conditions and policy schedule alongside the Insurance Product Information Document.

Complaints

If you have a complaint about your inclusion in the group policy or its administration, please contact your group policyholder.

If you have a complaint about the insurance product, or a claim you have made, please contact us at:

The Customer Services Manager
Chubb European Group SE
Sentinel Building,
103 Waterloo St,
Glasgow,
G2 7BW

T +44 800 519 8026
F +44 1293 597376
E customerrelations@chubb.com

Office Hours - Monday to Friday
9.00am - 5.00pm

You can approach the Financial Ombudsman Service for assistance if there is dissatisfaction with our final response or after eight weeks from making the complaint if not resolved satisfactorily. Any approach to the Financial Ombudsman Service must be made within 6 months of our final response.

Contact details are given below. A leaflet explaining the procedure is available on request.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

T 0800 023 4567 (calls are free from a UK landline or mobile)
+44 (0) 300 123 9123 (calls charged at the same rate as 01 or 02 numbers on a mobile phone)
E complaint.info@financial-ombudsman.org.uk
W www.financial-ombudsman.org.uk

Policy Documentation

We are developing ways to make our customers' lives easier and, in today's world of smartphones and other digital technologies, we will try to provide information to you about your policy in a way that enables you to access it whenever and wherever you need it.

For some products we offer, this includes providing your policy information by email if you would prefer it that way. This enables you to have your policy information on the move and to be stored by you electronically, but also available to you to print at your leisure, although we would ask that you always consider any environmental impacts.

You are always entitled to ask us for paper copies, and for some products we can only offer you paper copies.

Does this policy meet your demands and needs ?

Chubb has not been involved in assessing your demands and needs - please contact your group policyholder who arranged your inclusion in the policy.

Has Chubb provided any advice/ recommendations to you ?

Chubb has not been involved in the sale of this group policy to you - please contact your group policyholder who arranged your inclusion in the group policy.

What is the Insurance Product Information Document ?

This new document is a concise and easy to read summary of your insurance policy - it is in the same format as other similar documents you will receive about insurance products from other providers, so it will make

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