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Chubb Insurance Company of Europe

Personal Accident & Business Travel Policy Summary



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Chubb Personal Accident & Business Travel Policy Summary

This document gives you key information about the Chubb Personal Accident & Business Travel Insurance Policy. For full details of all policy benefits and terms and conditions, please read the policy document. If you would like a copy of the policy document or if you have any questions about this summary or the Chubb Personal Accident & Business Travel Insurance Policy please contact your insurance broker.

Policy name: Personal Accident & Business Travel Insurance
Type of insurance: Personal Accident & Business Travel
Underwritten by: Chubb Insurance Company of Europe S.A. (Chubb)

A fairer way of being insured

Our guiding principle is to ensure that, in the event of a claim, you receive the fairest possible compensation with the minimum of fuss.

About Chubb

Chubb is one of the world's leading providers of personal and business insurance to the discerning customer.

Cover and Service We aim to offer our customers exceptional cover and service, and stand apart by bringing quality, fairness and integrity to each transaction.

Financial Security We earn consistently high ratings for financial strength from the leading credit-rating agencies. Our sound underwriting policies and conservative financial management mean that we have the ability to pay claims now and in the future.

Claim Service We have earned a reputation for providing a first-class service that is widely acknowledged as an industry leader. We set high standards of prompt and fair claim settlement for all of our customers and regularly win awards for our claims service.

Significant Features and Benefits

Personal Accident Specification

The benefits provided by Chubb's Personal Accident Specification can include financial compensation in the event of:

Accidental Death

An Insured Person sustaining accidental bodily injury that results in their death.

Dismemberment

An Insured Person sustaining accidental bodily injury that results in the total and permanent loss of or loss of use of one or more limbs.

Loss of Sight

An Insured Person sustaining accidental bodily injury that results in the total and permanent loss of sight in one or both eyes.

Loss of Hearing

An Insured Person sustaining accidental bodily injury that results in the total and permanent loss of hearing in one or both ears.

Loss of Speech

An Insured Person sustaining accidental bodily injury that results in their total and permanent loss of speech.

Permanent Total Disablement

An Insured Person sustaining accidental bodily injury that results in their total and permanent inability to perform their usual occupation, for those not gainfully employed, disablement will be from performing any and every occupation.

Permanent Partial Disablement

An Insured Person sustaining accidental bodily injury that results in Permanent Partial Disablement, will receive a percentage of the sum insured based on the degree of disability.

Temporary Total Disablement

An Insured Person sustaining accidental bodily injury that temporarily prevents them from engaging in their usual occupation.

Temporary Partial Disablement

An Insured Person sustaining accidental bodily injury that temporarily prevents them from engaging in a major part of their usual occupation.

Medical Expenses

An Insured Person sustaining accidental bodily injury that qualifies for payment under one of the benefits shown in the Personal Accident Specification, will receive a percentage of that benefit to cover the cost of medical expenses that might be incurred.

Extensions to Chubb's Personal Accident Specification

Coma Benefit

If an Insured Person, as the result of accidental bodily injury, is in a state of continuous unconsciousness we shall pay a benefit for each week of continuous unconsciousness.

Dependants Benefit

The benefit payable for accidental death shall be increased by 2% for each dependant child of the Insured Person up to a maximum of 10%.

Hospitalisation Expenses

If an Insured Person is hospitalised as the result of accidental bodily injury, we shall pay a benefit for each complete week of hospitalisation.

Retraining

If an Insured company incurs reasonable expenses in retraining an Insured Person who has received a Permanent Total Disablement benefit, we will reimburse these costs up to £5,000.

Business Travel Specification

The benefits provided by Chubb's Business Travel Specification can include indemnification for loss or expense arising as the result of:

Medical, Emergency Repatriation and Travel Expenses

An Insured Person sustaining accidental bodily injury or falling ill during an insured journey, we will indemnify the Insured for the reasonable and customary costs incurred in treating their condition up to the sum insured stated in your Business Travel Specification.

We will also pay for the costs incurred up to the sum insured stated in your Business Travel Specification should an Insured Person require medical transportation to an appropriate hospital or repatriation back to their country of domicile. We will also pay up to £5,000 should further treatment be required within two months of repatriation back to their country of domicile.

We will also pay for travel expenses incurred up to the sum insured stated in your Business Travel Specification for:

- Travel and accommodation expenses of up to two relatives or friends, who on medical advice are required to travel to or remain with the Insured Person.
- Funeral expenses in the burial of the Insured Person outside their country of domicile.
- Costs incurred in transporting the Insured Person's body or ashes and personal property back to their country of domicile.
- Travel and accommodation expenses incurred by the Insured Person in returning to attend the funeral of a close relative in their country of domicile.

Personal Property and Money

We will indemnify the Insured for the replacement cost of lost or stolen personal property or money or the cost of repair if damaged in the case of personal property, up to the sum insured stated in your Business Travel Specification.

We will pay up to £750 in purchasing replacement clothing or toilet articles where the Insured Person's original personal property has been delayed on an Insured journey by more than six hours.

We will pay up to £750 for the Insured Person to obtain a replacement passport or temporary travel documents where the originals were lost, stolen or destroyed during an insured journey.

Cancellation, Curtailment and Rearrangement Expenses

We will indemnify the Insured up to the sum insured stated in your Business Travel Specification for any loss of deposits, advance payments and other charges that are not recoverable, including additional travel and accommodation expenses incurred, should the original journey be cancelled, curtailed or rearranged as the result of the Insured Person or a close relative, friend or business colleague sustaining bodily injury or becoming ill.

Replacement Expenses

We will indemnify the Insured up to the sum insured stated in your Business Travel Specification for reasonable travel expenses necessarily incurred in sending a replacement employee to continue the journey where the original Insured Person or a close relative, friend or business colleague sustains bodily injury or becomes ill, necessitating the Insured Person's premature return.

Hi-Jack/ Kidnap

We will pay the Insured the benefit stated in your Business Travel Specification for each 24-hour period that an Insured Person is forcibly or illegally detained up to maximum period of 50 days.

Personal Liability

We will indemnify the Insured up to the sum insured stated in your Business Travel Specification if during an Insured journey the Insured Person becomes legally liable to pay any sum as costs and damages as a result of causing accidental bodily injury or illness to any person or loss or damage to the property of any person.

Legal Expenses

We will indemnify the Insured up to the sum insured stated in your Business Travel Specification if the Insured Person incurs legal expenses in the pursuit of damages and/or compensation against a third party who has caused accidental bodily injury or illness to the Insured Person. Agreement must be obtained from Chubb before instigating any proceedings or incurring any expenses.

Significant or Unusual Exclusions or Limitations Applying to the Policy

Our aim is to provide the broadest and most appropriate cover possible. As with any contract, there are some limitations of which you need to be aware. The headings in bold refer to the sections of our policy to which specific exclusions and limitations are applicable. The following exclusions or limitations are applicable to the policy as a whole:

- Committing or attempting to commit suicide or intentionally inflicting self-injury.
- Engaging in aerial activity except as a passenger.
- Active service in the armed forces of any nation.
- War within the Insured Person's country of nationality and country of domicile.
- Cover may not automatically apply in a limited number of specific countries, you will be asked to declare your intention to travel to one or more of these at inception or renewal and cover will be included or excluded based on your response.
- Aggregate limits apply that define Chubb's financial liability as the result of one claim or a series of claims arising out of a single event.

Medical, Emergency Repatriation and Travel Expenses

- An Insured Person travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment or medical advice.
- The Insured Person being pregnant within two months of the expected date of birth.
- Any amount specified in the Business Travel Specification as the Excess in respect of each and every claim.

Personal Property and Money

- More than the Single Article Limit of any one article of personal property or more than the Cash Limit in respect of coins and banknotes as stated in the Business Travel Specification.
- Loss not reported to the police, transport carrier or other authority within forty-eight hours of discovery or where no attempt has been made to recover the item/s.
- Loss due to confiscation or detention by customs or any other authority.
- Any amount specified in the Business Travel Specification as the Excess in respect of each and every claim.

Cancellation, Curtailment and Rearrangement Expenses

- An Insured Person is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment or medical advice.
- The Insured Person being pregnant within two months of the expected date of birth.
- Any amount specified in the Business Travel Specification as the Excess in respect of each and every claim.

Replacement Expenses

- Expenses which the Insured has already budgeted to spend.
- Expenses if an Insured Person is travelling or intending to travel against the advice of a medical practitioner.
- The Insured Person being pregnant within two months of the expected date of birth.

Personal Liability

- Injury or illness to any member of the Insured Person's immediate family.
- Loss of or damage to property and/or money, owned by, held in trust by or in the custody or control of the Insured Person.
- Any fines or penalties.
- Any damages which are recoverable from any other insurance policy in the name of the Insured and/or Insured Person.
- Any venereal disease, sexually transmitted diseases, Acquired Immune Deficiency Syndrome or any AIDS related condition.
- Injury or illness of any person or loss or damage arising from:
 - Ownership, possession or use by or on behalf of the Insured Person of any vehicle, aircraft or watercraft (other than those that are hand-propelled or sailing craft in territorial waters).
 - Any criminal or wilful act of the Insured Person.
 - The carrying out by the Insured Person of any trade, business or profession.
 - Ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - Possession or occupation of land or buildings by the Insured Person other than loss or damage to premises and/or fixtures and fittings leased or rented to the Insured Person where liability has not been accepted by agreement.
 - Any liability assumed by the Insured or the Insured Person under agreement, which would not have attached in the absence of such agreement.

Legal Expenses

- Any Legal Expenses incurred in defending any civil claim or legal proceedings made or brought against the Insured Person.
- Any fines or penalties.
- Any Legal Expenses incurred in connection with any criminal or wilful act.
- Any Legal Expenses incurred in the pursuance of any claim against a Travel Agent, Tour Operator, Insurer or their agents which are eligible for consideration under an Arbitration Scheme or Complaints Procedure.
- Any claim or circumstance notified more than 24 months after the incident from which the cause of action arose.

How to make a claim

Should you wish to make a claim under your policy, you should contact your insurance broker, or call us on 020 7956 5000 and ask for the Accident & Health Claims Department, or contact us by email at cahukclaims@chubb.com

Your right to cancel

You have the right to cancel the policy by providing 30 days notice in writing. We also have the right to cancel the policy by providing not less than 30 days notice in writing; this notice can be reduced to 5 days where we are cancelling the policy for the non-payment of premium. We may also cancel any cover provided by the policy for war by providing 7 days written notice.

We will refund any premium already paid, but retain a proportion that relates to the short rate time on risk or our minimum premium whichever is greater.

Duration of contract

This is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

Complaints

We aim to provide customers with the highest possible level of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, in the first instance please contact the insurance broker who arranged the policy for you, or contact us at:

Manager, Accident & Health Department, Chubb Insurance Company of Europe S.A., 106 Fenchurch Street, London EC3M 5NB

If you remain dissatisfied, you may ask the Financial Ombudsman's Service to review your case at the address shown below. This will not affect your right to take legal action against Chubb.

Insurance Division, The Financial Ombudsman's Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Financial Services Compensation Scheme

Chubb subscribes to the Financial Services Compensation Scheme. This provides compensation in case any of its members, in specified circumstances, are unable to meet any valid claims under their policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (100% if the insurance is legally compulsory). Compensation will only be available to commercial customers in limited circumstances. Further information can be obtained from Chubb at the address above, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN
Tel: 020 7892 7300

The law and language applicable to the policy

Unless otherwise agreed, this policy will be interpreted and construed in accordance with English law and the parties submit to the non-exclusive jurisdiction of the courts of England and Wales.

Data Protection Notice

Chubb collects and processes personal information about the individuals who will receive cover under the Policy, such as their name, address, and any other personal details which are provided to us in order to provide the insurance and claims services to them. Chubb will treat this information in accordance with applicable data protection law.

For policy administration purposes, Chubb will use and store such personal information on an electronic database, which may also be available to selected authorised representatives of member insurers of the Chubb Group of Insurance Companies operating outside Europe. Chubb has taken reasonable measures to protect such personal information once it is transferred outside Europe in accordance with their normal data security policies. Chubb may also disclose such personal information to outside parties, such as premium collection agencies, reinsurers, outside counsel and claims administrators, to provide the insurance and claims services, or as allowed by law.

Chubb

Chubb Insurance Company of Europe S.A., is a Belgian company registered under company number 0403.270.372 at Banque Carrefour des Entreprises, whose registered office is at Twin House, Rue Neerveld 107, B-1200 Brussels, Belgium, and whose registered UK branch address is 106 Fenchurch Street, London EC3M 5NB. Chubb is authorised by the Commission Bancaire, Financière et des Assurance in Belgium and is regulated by the Financial Services Authority for the conduct of UK business. The address of the branch with whom this business is transacted is Chubb Insurance Company of Europe S.A., 106 Fenchurch Street, London EC3M 5NB.

Chubb is listed on the FSA Register under registration number 202736. You can check this on the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.



Chubb Insurance Company of Europe S.A.

www.chubb.com

'Chubb' means member insurers of the Chubb Group of Insurance Companies.

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