

Helping Hand

Your policy summary

CHUBB®

Personal accident insurance

keyfacts®

Chubb has prepared for You some important facts about Your new Policy. This summary does not contain all the terms and conditions of Your Policy. Please take time to read the Policy Document You have just received with this summary to make sure You understand the cover it provides. You should review Your policy cover periodically to ensure it continues to meet Your needs.

Your Policy

Chubb Personal Accident Plan - underwritten by Chubb European Group Limited, UK Head Office: 100 Leadenhall Street, London EC3A 3BP. Registered in England Number 1112892.

Significant Features and Benefits

Additional cover is available for Partners and Children. Please see “The cover we provide” section of your Policy document.

- Choice of benefit levels giving You the flexibility to tailor the cover to fit Your lifestyle
- Cover applies 24 hours a day, 365 days a year
- The benefit amount for Children in respect of Accidental Death is restricted to £10,000.

Duration of Policy

There is no minimum duration of Your policy but cover will end when You reach the Policy’s maximum age limit of 75.

Pre-requirement for cover to apply

The Insured Person:

- must be Permanently Resident in England, Scotland, Wales, Northern Ireland, the Channel Islands
- must be under the age of 70 at the Commencement Date (NOTE: the Policy’s maximum age limit is 75, meaning that cover will end when You reach 75; and
- must not be serving full time in the armed forces of any country or international organisation.

Policy Exclusions

The policy does not cover claims arising from:-

- Anybody aged 75 or over
- Anybody engaged in air travel unless as a fare paying passenger
- Suicide or deliberate self harm
- Illegal acts of the Insured Person
- Post traumatic stress disorder or related syndromes or any psychological or psychiatric condition
- War or any act of War.

Reduction In Covers

Cover for children for Accidental Death is a maximum of £10,000. Other benefits are half the adult benefit. Please see “The cover we provide” section of Your Policy Document.

Dental Injury Excesses

The Insured Person is responsible for the first £10 of the cost of any denture repair and the first £15 of any call-out fee.

How to Cancel

If, for any reason, You are not satisfied with this Policy, You may, within 14 days of receipt of your Policy documentation, telephone Us on 0345 045 0132 or email Us at cust.servuk@chubb.com and We will cancel it. If this happens We will refund any premiums You have paid. However, if You have made a claim in this period We reserve the right to charge You a premium commensurate with the cover that has been in force up to the date of Your cancellation. If You want to cancel after the first 14 days, You can telephone Us on 0345 045 0132 or email Us at cust.servuk@chubb.com and We will cancel it from the date of Your instruction, or any later date You give Us.

How to Claim

If a claim needs to be made, Chubb need to be notified within 30 days of the accident, or as soon as possible after that. We will then ask for a claim form to be filled in to register the claim. Please contact Us at:

Chubb
Claims Department
PO Box 682
Winchester
SO23 5AG
T 0345 045 0132
E claims@chubb.com

Claims Portal

www.chubbclaims.co.uk

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If You are not satisfied with Our service please contact Us in writing, quoting Your Policy details, so We can deal with Your complaint as soon as possible.

The Customer Relations Manager
Chubb
PO Box 4510
Dunstable LU5 9PY
T 0800 519 8026
F +44 (0)1293 597 376
E customerrelations@chubb.com

You may approach the Financial Ombudsman Service (FOS) for assistance if You are not satisfied with Our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9GE
T +44 (0) 800 023 4567 (calls are free from a UK landline or mobile)
F 0207 964 1001
E complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

The existence of these complaints procedures does not affect Your statutory rights relating to this Policy. For more information about Your statutory rights, You should contact the Citizens Advice Bureau.

Financial Services Compensation Scheme

In the unlikely event that Chubb or We are unable to meet Our liabilities, You may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU
T 0800 678 1100 or 020 7741 4100
F 020 7741 4101
E enquiries@fscs.org.uk
www.fscs.org.uk

Customer Services

T 0345 045 0132
E cust.servuk@chubb.com

Claims

T 0345 045 0132
E claims@chubb.com

Chubb
200 Broomielaw
Glasgow
G1 4RU

Head Office:
100 Leadenhall Street
London
EC3A 3BP

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