

Insurance Product Information Document

Company (Insurer): Chubb European Group SE (UK Branch) is governed under the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Authorised and supervised by the Autorité de Contrôle Prudentiel et de Résolution and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

Product: Trezeo Limited Group Personal Accident & Sickness Insurance Policy
Policy Number: UKBOPD18375 – Level E

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 group policy schedule and group policy wording (copies of which are attached and available from the Group Policyholder).

What is this type of insurance?

This is a group personal accident & sickness insurance policy with Trezeo as the Group Policyholder. It provides cover in the event of death or serious injury following an accident and a range of other covers including temporary disablement as a result of an accident or sickness.



What is insured?

The primary value of the cover is providing financial benefits following death or permanent injuries resulting from an accident, with a range of secondary covers included too.

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

- ✓ die or are permanently disabled as a result of an accident; or
- ✓ are temporarily unable to work as a result of an accident or sickness.

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. Serious Injury** – A. Accidental death - £25,000 / B. Permanent Total Disablement - £25,000 / *Permanent Partial Disablement – up to £25,000
- ✓ **Section 2. Rehabilitation & Retraining** (certain injuries only) – up to £5,000
- ✓ **Section 3. Home/Car/Place of Work Modification** (certain injuries only) - up to £10,000
- ✓ **Section 4. Temporary Disablement – Accident**
Temporary Total Disablement £300 per week (max. 75% of weekly wage paid into your account with the Group Policyholder) for up to 26 weeks
- ✓ **Section 5. Temporary Disablement – Sickness**
Temporary Total Disablement £300 per week (max. 75% of weekly wage paid into your account with the Group Policyholder) for up to 26 weeks
- ✓ **Section 6. Accident Medical Expenses** – up to £25,000
- ✓ **Section 7. Childcare & Domestic Services** – up to £50 per week for up to 26 weeks

* Permanent Partial disablement benefit limits vary depending on nature of the permanent injury.



What is not insured?

- ✗ Injuries from participation in Air sports or as a result of Air travel, other than as a fare paying passenger
- ✗ Suicide or deliberate self-harm
- ✗ Injuries as a result of illness or disease, except under Section 5, Temporary Total Disablement – Sickness
- ✗ Conditions of the back or spine unless as a direct result of an Accident
- ✗ Injuries whilst on active service as a member of any reserve armed forces
- ✗ Injuries as a result of your occupation in commercial or residential construction, as a professional in the entertainment industry, or for the emergency services, including but not limited to the fire brigade and police force
- ✗ Injuries as a result of illegal acts
- ✗ Any physical defect, infirmity or medical condition for which medical advice or treatment has been received, or should have been received, within the twenty four months prior to Your start date of cover
- ✗ Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause. Post-Traumatic Stress Disorder or any psychological or psychiatric condition
- ✗ Waiting period –
 - first 1 week under Sections 4 & 5 Temporary Total Disablement
 - first 2 weeks under Section 7 Childcare & Domestic Services
- ✗ 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
- ! Under Section 1 any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! Full-time members of the armed forces are not eligible for cover under this policy.



Where am I covered?

- ✓ 24 hours a day, worldwide



What are my obligations?

At the start of your policy

All insured persons 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.

During the period of insurance

- You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury
- After an injury, you should obtain and follow the advice of a Doctor.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - o Call +44 (0) 345 841 0059
 - o Email us at uk.claims@chubb.com
 - o Web: www.chubbclaims.co.uk
- You must agree to a medical examination if we ask for it. We will pay for it.



When and how do I pay?

The Trezeo Limited Group Personal Accident & Sickness Insurance cover is provided as part of a package of benefits and services. Trezeo Limited pay premiums to Chubb for this group personal accident & sickness insurance cover.



When does the cover start and end?

Cover commences on the start date shown in the group policy schedule or the date the Group Policyholder confirms your cover, if this is later

- **An insured person's cover ceases:**
 - o when they no longer meet the description of an insured person (see group policy schedule) or are no longer eligible for cover (as per eligibility terms agreed with the Group Policyholder for this cover); or
 - o at the end of the period of insurance in which they reach the maximum age limit stated in the group policy schedule; or
 - o on the date they notify that they want to opt-out of the cover; or
 - o when they die; or
 - o if Chubb and/or the Group Policyholder serve notice to end cover under the group insurance policy whichever happens first; or
 - o at the end of the period of insurance shown in the group policy schedule.



How do I cancel the contract?

You may cancel your cover at any time by contacting the Group Policyholder.