

# Terms and Conditions of use



This website (the “Website”) belongs to and is provided by Chubb European Group SE (“Chubb”). Please read the terms and conditions below (which we may update at any time) and then come in and take a look around. By using the Website you agree to the terms and conditions set out.

## **Restriction on use**

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You must use this Website only to obtain information about or purchase products or services offered by Chubb through its establishments in the United Kingdom (which does not include Northern Ireland or the Channel Islands). Chubb does not represent that any product referred to in this Website is either available to you or complies with legal requirements in any other locations.

## **Trade marks, copyright and intellectual property**

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The copyright, database or other similar rights on this Website and its information and content, belong to Chubb. You may make hard copies of the information for your own personal or internal business use only, but you must not remove any trademark, copyright and other proprietary notices from any material you download. Otherwise, you may not reproduce, distribute or transmit to any other person, or incorporate in any way into any document or other material, the information and content of the Website without our prior written approval.

Except where provided or directed on the Website, you must not modify or reproduce or publicly display any material, or transfer it to anyone else unless they agree to accept and act in accordance with these terms and conditions.

## **Accuracy of the Website**

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Chubb does not guarantee the accuracy, completeness or correctness of any information on the site. You agree that use of the site and its contents is entirely at your risk and

1. to the extent permitted by law, all warranties or conditions that would, but for the terms of this disclaimer, be implied by statute or otherwise, are excluded.
2. Chubb will not be liable, under the terms of this disclaimer or otherwise, for any loss of profit, loss of revenue, loss of contract or any other indirect or consequential loss you may suffer as a result of the use of any of the information contained in the Website.

## **Changes to the Website**

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Chubb may correct any errors or omissions or change the format or content of the site at any time and may terminate or suspend the operation of the site for any reason, without notice or liability. Routine maintenance, demand on systems and other circumstances may mean that this Website and the services provided on it may not always be available.

## **Products/services made available**

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The content and information provided by Chubb on this Website is not intended to be advice of any kind. A product or service shown on this Website may not necessarily be suitable for you - this is for you to decide (and if in doubt, you may wish to seek appropriate independent advice).

## **Before purchasing a policy**

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As with all insurance, this policy has benefits, exclusions and conditions. You should review the policy terms and conditions in full before you register to ensure it meets your needs. If you have any questions you can call the Customer Services team on 0800 519 9870.

The information and statements you give, together with the policy terms and conditions, form the basis of the contract. If you do not provide true, correct and full information you may invalidate your insurance policy. All statements made by you or information you provide prior to purchase are your responsibility. Chubb is not bound to offer you insurance.

Chubb makes every reasonable effort to provide accurate and up-to-date information about the products and services it provides. However, the information is subject to change without notice and you should always check the current terms and conditions of specific products and services.

## **Your right to cancel a policy**

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If you are not satisfied with a policy we will cancel it and refund in full any premiums you have paid, providing you ask us to cancel the policy within 15 days of purchase and agree that the cancellation will mean that no cover under the Policy ever existed.

## **Resolving issues**

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At Chubb we do our best to ensure that our customers are delighted with the service they receive. If you are dissatisfied we want to know and have a procedure for resolving issues.

## **Third party sites**

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Chubb may provide (hypertext) links to websites operated by other people or organisations. If you leave this Website to visit any linked site you do so at your own risk and agree that Chubb is not responsible or liable for the material

contained in such websites or any loss or damage you may incur through your use of the links.

Chubb has no control over the information and content of the websites of others and has not attempted to verify the accuracy of any information they contain. The incorporation of information about other people's products or services and links to other websites does not mean that Chubb is giving advice about these products or services, or is in any way endorsing or recommending them.

## **Freedom from viruses/software quality**

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Chubb does not give any warranty that the Website and content are free from viruses or anything else with contaminating or destructive properties.

## **Data protection**

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We use personal information which you supply to us in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about you (for example, your age, health, details of assets, claims history) where this is relevant to the risk we are insuring, services we are providing or to a claim you are reporting.

We are part of a global group, and your personal information may be shared with our group companies in other countries as required to provide coverage under your policy or to store your information. We also use a number of trusted service providers, who will also have access to your personal information subject to our instructions and control.

You have a number of rights in relation to your personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use your personal information. For more information, we strongly recommend you read our user-friendly Master Privacy Policy, available here: <https://www2.chubb.com/uk-en/footer/privacy-policy.aspx>. You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at <mailto:dataprotectionoffice.europe@chubb.com>.

## **Languages available for conclusion of the contract**

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Any insurance contract between you and Chubb can only be concluded in English.

## **Jurisdiction/governing law**

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These terms and conditions are governed by and interpreted in accordance with the Law of England and Wales. You agree that only the English Courts will have jurisdiction in any dispute arising from the use of the Website. If any provision in these terms and conditions is found to be unlawful, void or unenforceable for any other reason, that provision will be considered severable from the remaining provisions and will not affect their validity and enforceability.

## **Illegal activity**

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If you access or use any information on this Website and by doing so, you break any law, Chubb will not be responsible.

## **Changes to terms and conditions**

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These terms and conditions are subject to change without notice and at any time. Whilst visiting the Website you agree to be bound by the current terms and conditions and you should always check them each time you revisit the site.