

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.

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 about your insurance policy - it is in the same format as other similar documents you will receive about other insurance

products from other providers, so it will make 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 would 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 claim you have made, please contact us at:-

The Customer Service Manager
Chubb European Group SE
PO Box 682
Winchester
SO23 5AG

T +44 800 519 8026
F +44 1293 597376
E customerrelations@chubb.com
Office Hours - Monday to Friday
9.00am - 5.00pm

Financial Ombudsman Service

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 customer's 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, enabling you to have your policy information on the move, 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.

Chubb. Insured.SM

Insurance Product Information Document

Company (Insurer): Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website (FS Register number 820988).

Product: Off Site Activities Travel & Personal Accident Insurance Group Policy

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 policy schedule / and group policy terms and conditions, copies of which are available from the Group Policyholder.

What is this type of insurance?

This is a group travel insurance policy covering pupils, teaching and support staff, adult volunteers, helpers and assistants, and other authorised children (insured persons), whilst on organised trips outside the school boundaries ("off site"). It provides cover for overseas emergency medical expenses (for school trips outside the UK), trip cancellation costs for situations listed as insured events in the policy wording, personal property/money losses, and a range of other covers whilst on school trips in the UK or abroad.



What is insured?

The primary value of the cover is for medical emergencies when overseas, cancellation and personal property, with a range of secondary covers included too. This policy pays benefits, in accordance with the policy wording, in the event that you:-

- ✓ suffer illness or injury requiring medical treatment whilst abroad.
- ✓ need to cancel your trip before it begins due to serious health conditions affecting persons travelling; or
- ✓ are delayed en route; or
- ✓ suffer loss or damage to personal property

whilst on trips in the UK or abroad

The main sections of the policy and benefit levels for 'Off Site Activities' are listed below, with full details of sub-sections contained in the policy schedule. Maximum benefit amounts are per insured person.

- ✓ **Section 1. Medical** – A.& E. Medical Expenses & Emergency Repatriation Expenses - unlimited benefit amount / B. Hospital Benefit - £50 per day (40 days max) / G. Search & Rescue costs - up to £25,000
- ✓ **Section 2. Personal Belongings** - loss, damage or theft up to £5,000 overall (single item limit £1,000)
- ✓ **Section 3. Money** - Up to £3,000 (increased to £10,000 for the group leader) / coins/bank notes up to £2,000 / credit card misuse up to £3,000 / loss of passport up to £1,500
- ✓ **Section 4. Disruption** – Cancellation, Curtailment & Replacement expenses- up to £10,000 / Delayed Departure up to £200 (travel abandonment up to £1,000) / Missed Departure up to £500
Maximum amount payable per Group Journey is £100,000
- ✓ **Section 5. Winter Sports** – Replacement Ski Hire up to £200 / Unused or lost Ski Pass £75 per week (£200 max) / Piste Closure £20 (10 days max)
- ✓ **Section 6. Personal Injury*** – Death & Permanent Total Disablement - Scale 1 £25,000 / Scale 2 £50,000 / Scale 3 £75,000 / Scale 4 £100,000
Permanent Disabling Injuries (benefit limits vary depending on nature of the permanent injury) - Scale 1 up to £25,000 / Scale 2 up to £50,000 / Scale 3 up to £75,000 / Scale 4 up to £100,000
Hospital Confinement £50 per day (182 days max)
- ✓ **Section 7. Personal Liability** - up to £5,000,000
- ✓ **Section 8. Overseas Legal Expenses** - up to £50,000
- ✓ **Section 9. Dental Injury*** - up to £1,000

Sections 6 & 9 (marked *) can be extended to include 'On Site Activities' cover i.e. whilst on school premises or travelling between home and school. See 'Cover Selected' in the policy schedule for details and for confirmation of the Scale covered under Section 6.



What is not insured?

- ✗ Claims under any section arising from an actual or suspected communicable disease outbreak except sections 1A & E (Medical Expenses & Emergency Repatriation Expenses) provided not travelling in or to an area which the Foreign, Commonwealth & Development Office has advised against all travel or all but essential travel.
- ✗ Travelling to receive medical treatment, travelling against medical advice or if a traveller has a terminal prognosis
- ✗ Losses not reported to the appropriate authorities
- ✗ Flying as a pilot or crew member of a fixed wing or rotary propelled aircraft
- ✗ Cancellation due to deciding not to travel and/or changes in financial circumstances (other than redundancy)
- ✗ Property left unattended in a vehicle unless securely locked away out of sight
- ✗ Business or sports equipment (except skis under Winter Sports)
- ✗ Travelling to a country which is engaged in war, where the trip commences after the outbreak of war
- ✗ The financial failure of any transport or accommodation provider or their agents
- ✗ Expenses recoverable (whether successful or not) from a tour operator, travel or accommodation provider, or airline etc.
- ✗ Cancellation or curtailment expenses if Foreign, Commonwealth & Development Office (FCDO) advised against travel to your planned destination before you booked your trip
- ✗ Loss incurred as a result of regulations or order made by any Public Authority or Government
- ✗ 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?

- ! Under section 4 (Disruption) the maximum amount payable for any one School Journey is £100,000 which may reduce claims payable
- ! Section 8 provides cover for trips abroad only
- ! Under Section 1 the covers shown in 'What is insured' apply to trips abroad only. There are certain covers that apply in the UK (see policy wording for details)
- ! Accidental death benefit under Section 6. is fixed at £20,000 for insured persons under age 16 years
- ! Missed departure is only covered for public transport not arriving on schedule, or your car/taxi suffering a breakdown or accident
- ! Professional sportspersons and professional entertainers are not eligible for cover under this policy
- ! Under Section 6 any disability that existed before an accident will be taken into account and may reduce the benefit amount payable.



Where am I covered?

- ✓ 'Off Site' Activities - Worldwide whilst on organised school trips outside the school boundaries
- ✓ 'On Site' Activities – Whilst on the school premises and travelling to and from school.
- ✓ See the policy schedule for cover applying to your school and refer to 'Are there any restrictions on cover' for sections of cover that only apply abroad.

The Policy Schedule will state if the optional 'On Site' cover has been purchased.



What are my obligations?

At the start of your policy

At the start of the period of insurance all persons to be insured must be permanently resident in the United Kingdom and under age 75 years.

During the period of insurance

- You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a Doctor, police reports and other reports following loss or injury
- After an injury, you should obtain and follow the advice of a Doctor
- You must take reasonable care to protect against loss, damage, accident, injury or illness.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - Medical Expenses and/or repatriation claims – call Chubb Assistance on +44 (0)203 305 8243
 - All other claims –
 - Call: 0345 841 0059 (within UK only) International: +44 (0)141 285 2999; or
 - Email: claims@chubb.com
- You must agree to a medical examination if we ask for it. We will pay for it.



When and how do I pay?

The annual premium for this policy is paid by the Group Policyholder.



When does the cover start and end?

This is an annual group travel insurance and personal accident policy held by the Group Policyholder. The policy start date is shown in the Group Policy Schedule and runs for 12 months. Maximum age for cover is 75.

Travel Insurance ('off site' trips)

- Cancellation cover for each trip starts on the 'from' date for period of insurance or the date your trip is booked, whichever is later, and ends when you begin your trip. Cover for all other benefits starts when you begin your trip and ends when you return during the period of insurance

Optional 'on site' cover (Personal Injury and Dental Injury benefits)

- Cover is provided whilst travelling to and from school and whilst on school premises.

All cover under the policy ceases

- When you are no longer eligible for cover as an insured person; or
- If Chubb and/or the Group Policyholder serve notice to end cover under the group insurance policy whichever happens first; or
- At the end of the period of insurance shown in the policy schedule.



How do I cancel the contract?

The cover is provided to you by the Group Policyholder, but you may cancel your cover under the policy at any time by contacting the Group Policyholder.