

We want to ensure you have enough information from us to decide on your insurance policy purchase. So, these are the documents we provide to you which contain information we want you to be aware of:-

- Policy Terms and Conditions - your insurance contract with detailed explanations of what is and is not covered.
- Policy Schedule - showing your details and the main benefits and sums insureds of the cover level you have chosen.
- Insurance Product Information Document - a summary of the policy highlighting the main benefits and limitations of the policy.
- This document - providing other key information.

## About the Insurer

We are Chubb European Group SE (CEG) which is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Our Registered office is:

La Tour Carpe Diem, 31 Place des Corolles Esplanade Nord, 92400 Courbevoie France

If you need to get in touch with us about your Chubb insurance, the contact details are set out in your policy document and will vary depending on the Chubb product you have purchased. However, if you do not have the policy document to hand, you can contact us at the following address and we will ensure we route your question/query to the right person/department:

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

## Does this policy meet your demands and needs ?

Off-site Activities Travel & Personal Injury Insurance meets the demands and needs of customers who wish to ensure that travel insurance cover exists for their school trips.

We have identified your insurance demands and needs based on the questions we asked and the answers you gave relating to the insurance product and cover options selected.

## Has Chubb provided any advice/ recommendations to you ?

We have not provided you with a personal recommendation as to whether the policy is suitable for your specific circumstances, and it is your responsibility to make sure that the policy is right for you, and the premiums are affordable and within your budget. You should periodically check that the cover is still appropriate to your demands and needs.

## 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.

## How are Chubb and/or its agents or administrators paid in relation to the sale of your policy ?

Chubb has made this policy sale to you from its website. Chubb pays its employees by salaries and performance bonuses from within your insurance premium paid to us. Bonuses are based on volumes of policy sales and the financial performance of business.

## Complaints

If you have a complaint about the insurance product, or a 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.<sup>SM</sup>