

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. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

Product: Chubb Travel Insurance

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 policy terms and conditions.

What is this type of insurance?

This is a holiday travel insurance policy. It provides cover for emergency medical expenses whilst on holiday outside the UK, holiday cancellation costs, personal property/money losses, and a range of other covers all whilst on holiday.



What is insured?

The primary value of the cover is for medical emergencies when overseas and cancellation, with a range of secondary covers included too.

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

- ✓ need to cancel your trip before it begins; or
- ✓ suffer illness or injury; or
- ✓ are delayed en route; or
- ✓ suffer loss or damage

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy wording. This policy does cover some specific scenarios relating to Coronavirus (Covid-19), Such as medical and repatriation expenses where trip is extended due to needing to quarantine past return departure date. Please refer to section A and B of the policy document.

- ✓ A. Cancellation & Curtailment - up to £3,000 Including where you cannot depart UK due to contracting a communicable disease or where asked to quarantine)
- ✓ B. Medical Expenses - up to £10,000,000 (emergency dental up to £250, burial/transport up to £5,000)
- ✓ C. Hospital Benefit: - £20 per 24 hrs up to £500
- ✓ D. Personal Property - loss, damage or theft up to £2,000 overall (total for all valuables £300/other individual items £300)
- ✓ E. Personal Accident – up to £25,000
- ✓ F. Travel Delay: £20 for first 12 hours, then £20 for each subsequent 12 hours up to £250
- ✓ G. Travel Abandonment - up to £3,000
- ✓ H. Missed Departure - up to £500
- ✓ I. Unusable Accommodation - Natural Catastrophe - Up to £500
- ✓ J. Accommodation withdrawal of service - up to £500
- ✓ K. Personal Liability- up to £2,000,000

Optional additional covers: Winter Sports, Cruise trips, Business Travel, Excess Waiver. Car Hire Excess Waiver Limits for optional additional covers vary by cover selected.



What is not insured?

- ✗ pre-existing medical conditions
- ✗ Trips in the UK if you have a Single Trip policy. If you have an Annual Multi Trip policy, trips in the UK not including 2 nights' accommodation booked before trip
- ✗ Business travel (unless added as option cover), leisure activities not listed in the policy document
- ✗ Cancellation: deciding not to travel, not having an up to date passport, redundancy
- ✗ Valuables left unattended
- ✗ Travel to areas the UK Government has advised against; travelling for medical treatment or if a traveller has a terminal prognosis
- ✗ Air travel unless as a fare paying passenger, financial failure of tour operator, travel agent or other operator
- ✗ Excessive alcohol or drug abuse
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA
- ✗ Expenses incurred as a result of any restrictions or law being introduced by a government, governmental body, or travel provider due to an actual or suspected communicable disease (including Covid-19) including, without limitation, the closure of borders or airspace, lockdowns and other restrictions on the movement of people that impact your journey
- ✗ Any expenses (including non-cash equivalent such as vouchers) which are recoverable from anywhere else including the tour operator, travel provider, airline, hotel or other service provider, or a compensation scheme
- ✗ The Foreign, Commonwealth and development office (FCDO) advising against all travel or all but essential travel because of a communicable disease (including Covid-19)
- ✗ Any actual or suspected Communicable Disease which results in restrictions impacting Your Trip being introduced or made by any travel or accommodation provider or any government or governmental body. This Policy Exclusion does not apply to Claims for Medical Expenses and Repatriation Expenses.
- ✗ Any expenses which are recoverable (whether successful or not) by an Insured Person from: any tour operator, travel provider, airline, hotel or other service provider under the terms of any contract or any relevant law or regulation; or any compensation scheme.



Are there any restrictions on cover?

- ! Maximum of 90 days cover in the period of insurance for Annual Multi Trip policies
- ! Maximum duration of any one trip 31 days
- ! A £50 excess applies PER PERSON PER SECTION
- ! Some Sections apply only for trips abroad
- ! Winter sports extension limited to 21 days total in the period of insurance
- ! Children must travel with an adult
- ! Missed Departure is only covered for public transport not arriving on schedule, or your car/taxi suffering a breakdown or accident
- ! Travel Delay, Travel Abandonment and Missed Departure benefits only apply to scheduled outbound international departures; internal flights in the UK are not included



Where am I covered?

Europe or Worldwide including USA, Canada and the Caribbean (excluding Cuba) or Worldwide excluding USA, Canada, the Caribbean and Cuba, depending on the option you chose when buying this policy. The area of travel is shown in your policy quote/schedule.



What are my obligations?

- You must be a permanent resident of the UK to buy this policy.
- You must be under age 69 at date of purchase of this policy (if purchasing an Annual Multi Trip policy).
- If anyone covered has a change in health before booking or starting your journey, you must tell us on 0800 519 9921 (from 9am to 5pm UK time, Monday to Friday) as it may affect your cover.
- 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.
- You must take reasonable care to protect against loss, damage, accident, injury or illness
- You must notify us as soon as reasonably possible in the event of a claim under this policy. Our contact details can be found in your policy terms and conditions document



When and how do I pay?

Premiums are payable in full at the time of buying the insurance. Payment can be made by debit or credit card.



When does the cover start and end?

Single Trip policies – Cancellation cover starts from the date you book your trip (which must be on or after the policy start date) and ends when you begin your trip. Cover for all other benefits starts when you begin your trip and ends when you return home.

Annual Multi-Trip – Policy starts on the date selected by you and cover runs for 12 months from the start date. Cancellation cover starts from the date you book each trip, and ends when you begin your trip, and cover for all other benefits start when you begin each trip and ends when you return home after each trip. If your trip dates go beyond the policy's end date, you will need to buy a new policy for the remaining period of your trip.

Actual policy cover start and end dates are confirmed in your quote/policy schedule.



How do I cancel the contract?

14 day cancellation

You may cancel your policy at any time. If you cancel within **14 days** of receiving your policy documentation we will refund premiums paid provided you have not already travelled and no claims have been reported or paid. After 14 days we reserve the right to charge a premium proportionate for the time cover has been in force. To cancel, contact us by the methods below:

Post: The Customer Service Manager, Chubb European Group SE, Chubb Travel Insurance Team PO BOX 1086, Belfast BT1 9ES, **Email:** chubb.traveluk@chubb.com, **Phone:** 0207 173 7904 (from 9am to 5pm UK time, Monday to Friday)