

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 Policy

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual and contractual information about this product is provided in the certificate of insurance and policy terms and conditions.

What is this type of insurance?

Chubb Travel insurance provides cover for emergency medical expenses, cancellation costs, personal property/money losses, and a range of other covers all whilst travelling outside of the UK on holiday or business.



What is insured?

The primary value of the cover is for medical emergencies when abroad 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 due to unforeseen serious health conditions affecting you or persons travelling with you; or

- ✓ suffer illness or injury whilst abroad; or
- ✓ are delayed en route; or
- ✓ suffer loss or damage whilst abroad

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the table of benefits. Certain benefits apply to Trips Abroad only and are indicated with a #.

- ✓ Cancellation – the total cost of your flight plus up to £500 for other unused travel costs (including if you or someone you are travelling with contract COVID-19 or are asked to self-isolate on orders of a treating doctor)
- ✓ Medical Expenses#: Up to £2,500,000 (emergency dental up to £200, burial/transportation up to £5,000), including for COVID-19 as long as you are not travelling to areas the FCDO have advised not to travel.
- ✓ Hospital Benefit: - £10 per 24 hrs up to £500
- ✓ Travel Delay: £60 per 12 hrs, up to £240
- ✓ Travel Abandonment# and Curtailment - up to £500 if travelling to a European destination**
- ✓ Missed Departure# - up to £200
- ✓ Personal Effects & Baggage* - loss, damage or theft up to £1,500 overall (total for all valuables £250/other individual items £250)
- ✓ Delayed Baggage – £150 after 12 hours
- ✓ Loss of Passport# – up to £250
- ✓ Personal Money – up to £500 (Cash limit - up to £250)
- ✓ Personal Accident –£10,000
- ✓ Personal Liability - up to £2,000,000
- ✓ Overseas Legal Expenses - up to £25,000

** Benefit level increases to up to £1,000 if travelling outside Europe (excluding Cuba) destination



What is not insured?

- ✗ Pre-existing medical conditions that were diagnosed, treated or required hospital inpatient or outpatient treatment in the last five years
- ✗ Leisure activities and sports not listed in the policy document
- ✗ Trips involving manual work of any kind
- ✗ Trips where the main reason for travel is winter sports or cruises
- ✗ Travel to Cuba and/or in the UK
- ✗ Cancellation: deciding not to travel, not having an up-to-date passport or redundancy
- ✗ Personal property or valuables left unattended
- ✗ Loss, damage or theft of Business equipment
- ✗ 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 a tour operator, travel agent or other operator
- ✗ Claims arising from illegal acts
- ✗ Excessive/Misuse of alcohol or drugs
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.
- ✗ Flight cancelled by airline are not covered
- ✗ Expenses you incurred because of any country's government travel restrictions or regulations
- ✗ Travel restrictions made by a travel or accommodation provider
- ✗ The FCDO advising against all travel or all but essential travel



Are there any restrictions on cover?

- ! An excess of £50 applies per person per benefit claimed for benefits marked with an * (cancellation excess is 10% of claim, subject to minimum of £50)
- ! 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



Where am I covered?

- ✓ Europe/Worldwide (except Cuba) depending on where you have told us you are travelling to when you buy this Policy. Area of travel coverage is shown on your certificate of insurance.



What are my obligations?

- **At the start of your policy** - All persons to be insured must be permanently resident in the UK and under the age of 65 years at date of purchase of this policy.
- **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
- 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) 161 333 7780
 - All other claims – call +44 (0) 161 333 6160 or email us at Travelinsurance.en@crawford.com



When and how do I pay?

- Premiums are payable in full at the time of buying this insurance via the available payment methods presented.



When does the cover start and end?

When Cover will Start

- Cancellation cover starts on the date you book your trip, or the effective date shown on your certificate of insurance if this is later
- Cover for all other benefits commences when you begin your trip shown as the start date on your certificate of insurance

When Cover Will End

- For Round Trip Insurance, cover continues until you return to the country of origin at the end of your trip or the cover end date shown on your certificate of insurance whichever occurs first
- For One Way Trip Insurance, cover ends 24 hours after you leave your home to begin your Trip.

Your actual policy cover start and end dates are confirmed in your certificate of insurance.



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 you may cancel, but we will not refund you any premium. To cancel, contact us by the methods below:

- **Email:** travel.en@chubb.com
- **Phone:** +44 (0) 161 333 6160

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