

Business Class[®]
injury & travel insurance

Summary of cover

CHUBB[®]

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Chubb has prepared this Summary of Cover, which contains some key information about the Business Class Injury and Travel Policy.

This document does not contain the full terms and conditions of the policy. Only the cover and benefits as shown in the Schedule of Benefits of your Policy Schedule shall apply.

This policy is a complex commercial insurance contract, and you should refer to the Policy Wording, Policy Schedule, Schedule of Benefits and endorsements for a full description of the terms and conditions of the policy, the cover and benefits selected and any applicable endorsements that alter the cover. Conditions and exclusions may apply and in the event of a claim each will be assessed on its own merits. If you need more information, please contact your insurance broker.

Who is the Insurer?

The Business Class Injury and Travel Policy is underwritten by Chubb European Group SE (part of the Chubb Group of Companies), and is governed by the Laws of England and Wales.

Who is insured under the policy?

Cover is provided to the commercial business (Policyholder) for the benefit of its Directors and/or Employees of the Policyholder.

Where cover is provided for Business Travel, the policy further extends to include holiday cover for Directors of the Policyholder.

What cover does the policy provide?

The policy provides group Personal Accident benefits for Insured Persons, group Business Travel cover. Benefit limits (where not specified in this Summary of Cover) are set out in the Schedule of Benefits agreed with your Insurance broker and the Insurer.

What are the main benefits under the policy?

The policy provides the benefits set out in the following table. Maximum Sums Insured are tailored to the Policyholder's specific requirements, are available as fixed amounts or salary related and will be set out in the Quote Schedule or Insuring Agreement, Specifications and Endorsements.

All benefits stated below are dependent on the event occurring within the operative time of the policy including the selected territorial scope and are subject to any maximum overall limits that apply. The table provides a high level summary of the benefits. You should read the policy wording for full details of benefits payable.

Benefits	Sums Insured
Personal Accident benefits if an insured person sustains bodily injury:	
Death	
Permanent Total Disablement	
Permanent Disabling Injuries	
Total Loss of or Loss of Use of the Reproductive Organs	
Temporary Total Disablement	
Temporary Partial Disablement	
Catastrophic Fatal Accident Benefit	
Chauffer or Taxi Benefit	
Child/Children Benefit	
Cosmetic Surgery	
Dependant Adult Benefit	
Estate Administration	
Funeral Expenses	
Hemiplegia, Paraplegia, Quadriplegia and Triplegia	
Home Adaptation/Relocation	
Home Help and Childcare	
Independent Financial Advice	
Injury Medical Expenses	
Post Traumatic Stress Disorder - Terrorism	
Personnel Replacement	
Prosthesis	
Psychological Counselling	
Quality of Life Improvement Advice	
Rehabilitation Case Management & Treatment	
Retraining and Retraining for a Partner	
Coma within Country of Domicile	
Dental Expenses	
Ergonomics Expenses	
Fractures	
Full Thickness Burns	
Hospital Confinement within Country of Domicile	
Hospital Transfer	
Hospital Visiting	
Lifesaver	
Loss or Damage to Personal Belongings	
Partner or Child Paraplegia, Quadriplegia, Hemiplegia, Triplegia	
Permanent Disfigurement or Scarring of the Face	
Recruitment Expenses following suicide	
Return Home	
Trauma Counselling	
Workplace Assault Medical Expenses	
Corporate Reputation	
Additional Covers	
Cover for Partners and Children of Directors and Employees	
Guests, Visitors, Work Experience Placement	

For actual sum insured limits, please refer to the Quote Schedule or Insuring Agreement, Specifications and Endorsements agreed between you/your broker and Chubb

Benefits	Sums Insured	
Business Travel while travelling on an insured journey:		
Medical		
Medical Expenses outside Country of Domicile		
Childcare expenses as a result of Hospitalisation or Death		
Coma outside of Country of Domicile		
Emergency Dental Expenses in Country of Domicile		
Hospital Confinement outside of Country of Domicile		
Hotel Confinement outside Country of Domicile		
Supplementary Travel, Childcare and Accommodation Expenses		
Repatriation Expenses		
On-going treatment as an in-patient following repatriation		
Search and Rescue Expenses		
Repatriation of Mortal Remains		
Petcare as a result of hospitalisation		
Business Equipment & Personal Belongings		
Business Equipment		
Personal Belongings		
Personal Belongings Delay		
Loss or Delay of Home or Car Keys		
Repatriation of Personal Belongings and Business Equipment		
Money		
Cash, postal orders, travellers cheques and tickets		
Rental Vehicle excess	For actual sum insured limits and any Excess which may apply, please refer to the Quote Schedule or Insuring Agreement, Specifications and Endorsements agreed between you/your broker and Chubb	
Financial Card and Cheque misuse		
Travel Documents		
Identity Theft Expenses		
Express Kidnapping		
Disruption		
Cancellation		
Alteration of Itinerary or Curtailment		
Rearrangement		
Replacement		
Petcare following a delay of more than 24 hours		
Travel Delay		
Seat Bumping		
Natural Hazard		
Detention		
Quarantine		

Benefits	Sums Insured
Business Travel while travelling on an insured journey:	
Serious Disruption is applicable upon notification of an emergency to Business Class Assistance for:	
Political Intervention	
Natural Disaster	
Hijack	
Kidnap	
Life Threatening Situation	
Evacuation, Alteration of Itinerary or Curtailment	
Rearrangement	For actual sum insured limits and any Excess which may apply, please refer to the Quote Schedule or Insuring Agreement, Specifications and Endorsements agreed between you/your broker and Chubb
Replacement	
Business Disruption following Hijack or Kidnap	
Security Specialist Costs	
Personal Liability	
Legal Expenses	
Additional Covers	
Directors' holiday travel	
Cover for Partners and Children of Directors and Employees	
Guests, relatives, Business associates, Work Experience Placement	
Assistance	
24 hour Service	
Medical Staff	
Communication	
Repatriation	
Travel Arrangements	
Search and Rescue	
On-going Medical Treatment	
Paying medical bills	

What are the main exclusions relating to Personal Accident and Business Travel?

This policy is a complex commercial insurance contract and only the principal exclusions and limitations are included in this summary of cover. Please read the Policy Wording carefully and ask your insurance broker for any clarification you may need as specific exclusions or conditions may apply depending on the circumstances of your claim.

Personal Accident Main Exclusions and Limitations	Page
This policy does not cover:	
• War, whether declared or not, in the Insured Person's Country of Domicile	25
• The Insured Person engaging in aviation as a pilot or crew member of an aircraft or other aerial device	25
• The Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for active service	25
Business Travel Main Exclusions and Limitations	Page
This policy does not cover:	
• Any Journey taken against the advice of a Qualified Medical Practitioner, where the purpose of the Journey is to receive medical treatment or advice or where the purpose of the Journey is directly or indirectly related to a medical condition or situation known to exist by the Insured Person	29
• Any expenses which are recovered from any national insurance programme in connection with any claim	29
• Any Personal Belongings valued at more than GBP2,000 unless the Policyholder bears the first 25% of any amount in excess of GBP2,000. Personal Belongings valued at more than GBP500 must be supported by proof of purchase/ownership	30
• Loss or damage to Personal Belongings or Business Equipment due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration	30
• Any loss of cash in excess of GBP2,000 unless the Policyholder bears the first 25% of any amount in excess of GBP2,000	32
• Loss or theft of a financial card, passport, driving licence or other travel document(s) not reported to the police and/or appropriate authorities within 48 hours of discovery of the loss or theft	32
• Loss, theft or damage to travel documents more than 120 hours prior to departure of the Journey	32
• Loss as a result of Express Kidnapping not reported to the police authorities within 48 hours of the Insured Person's release	32
• Expenses incurred as a result of the use by an Insured Person of non-prescribed drugs which cannot be legally obtained from a pharmacy	34
• Any Disruption expenses incurred as the result of the default or financial failure of any transport or accommodation provider, of any agent acting for them or of any agent acting for the Policyholder	34
• Any Disruption expenses incurred as a result of disinclination of an Insured Person to travel	34
• Any claim where an Insured Person has permanently resided or stayed for more than 180 consecutive days outside of their Country of Domicile	37
• Liability in respect of bodily injury to any person who is under a contract of service or apprenticeship with the Policyholder when such injury arises out of and in the course of their employment by the Policyholder	38
• The Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for active service	29, 30, 32, 35, 38, 41
• Expenses incurred as a result of suicide, attempted suicide or self-inflicted injury, other than for the Repatriation of Mortal Remains	29, 35, 38, 41
• Any holiday trip exceeding 15 days' duration taken by a person aged 75 or over	41
• Any holiday trip exceeding 60 days' duration taken by Partners & Children of a Director, travelling without the Director	41
Significant or unusual exclusions and limitations	Page
• There are certain territories or countries that are the subject of United Nations resolutions or trade and economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. Chubb cannot make any payment that would infringe these laws or sanctions. It is very important that you discuss this with your insurance broker if you believe this may affect your ability to claim under this policy	11

Who are benefits under this policy payable to?

Benefits are payable to the Policyholder. Benefits may be paid to the Insured Person if agreed between the Insurer and the Policyholder but the Insured Person shall not have any direct rights or obligations under the policy.

What are my obligations?

The Policyholder and/or Insured Persons have the following obligations under the insurance:

At the start of the contract

Cover shall be void if the Policyholder knowingly conceals or misrepresents any material fact or circumstance concerning this Policy or in the case of any fraud or false swearing by the Policyholder regarding any matter relating to this Policy or in the event of a claim.

During the term of the contract

The Policyholder shall advise the Insurer as soon as reasonably practicable in writing of any alteration which materially affects the risk insured, for example, acquiring or creating a subsidiary company and/or where there is an increase of more than 20% in the underwriting information as a result of change to whichever elements has formed the basis of the Premium calculation: total salaries, insured persons or travel patterns or a change in business description.

The Policyholder shall give written notice within a reasonable time of any alteration in the Policyholder's Business.

The Policyholder shall take all reasonable steps to avoid or minimise any loss or damage and to recover any property which has been lost or stolen.

In the event of a claim

You should notify us as soon as practicable. In order to report a claim, please contact our dedicated Claims team at:

Postal Address:

Chubb (Claims Dept)

Sentinel Building, 103 Waterloo St, Glasgow, G2 7BW

T +44(0) 345 841 0059

F +44 (0) 141 285 2901

E uk.claims@chubb.com

W www.chubbclaims.co.uk

Duration of the policy

Unless otherwise stated the duration of the policy is 12 months. The policy start and end dates will be shown in your quote schedule.

Means of payment of premiums and duration of payments

Details of premiums payable and duration of payments are shown in your quote schedule.

Other services provided by the policy

This policy provides access to a number of additional services via Business Class Assistance. Examples include:

- Counselling
- Legal Advice
- Medical Advice
- Travel Advice
- Security Reports
- Emergency Evacuation
- Emergency Cash advance
- Online pre-travel risk training
- Travel Smart mobile app
- Travel Smart dashboard for HR and risk managers.

Cancellation

The Policyholder may cancel this policy by giving 30 days written notice to the Insurer at their registered address in the United Kingdom. In such event, provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this policy, the Premium for the period up to the date of cancellation will be calculated and the Insurer shall promptly return any unearned portion of the Premium paid.

The Insurer may cancel:

- a. this policy by giving 45 days written notice to the Policyholder at their last known address and in such event the Premium for the period up to the date when the cancellation takes effect shall be calculated and the Insurer shall promptly return any unearned portion of the Premium paid; and
- b. any cover provided by this policy for War by sending 7 days written notice to the Policyholder at their last known address.

How to make a complaint

Complaints about the sale of the policy should be made the insurance broker who sold the policy.

In respect of claims and customer service, Chubb aims to provide a first class service. If you are unhappy with the service Chubb has provided and you wish to make a complaint, please contact us at:

Chubb Customer Relations Department
Sentinel Building
103 Waterloo St
Glasgow
G2 7BW
T 0800 519 8026
F +44 (0)1293 597376
E customerrelations@chubb.com
W www.chubb.com/uk

If you are located in the United Kingdom and you are dissatisfied with the final response to your complaint the Financial Ombudsman Service may be approached for assistance in certain circumstances. A leaflet explaining their procedure is available on request. The Financial Ombudsman Service's contact details are:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange
Square London
E14 9SR
T 0800 023 4567
E complaint.info@financial-ombudsman.org.uk
W www.financial-ombudsman.org.uk

If you are located outside of the United Kingdom, but within a member country of the European Union, in case of disagreement with the Insurers on the performance of this Policy, you may refer the matter to the Mediator of Insurance Companies at the following address:

La Médiation de l'Assurance
TSA 50110
75441 Paris Cedex 09, France

www.mediation-assurance.org

This complaint procedure does not affect your rights to take legal proceedings.

Our Regulators

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>.

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Key changes to previous Chubb policy wordings

Below are documents summarising key changes to previous Chubb policy wordings. These documents are for information purposes only and do not form part of the insurance contract.

PDF1 UK Business Class Bespoke BCUK1218-Marsh Commercial	PDF2 UK Business Class Bespoke BCUK1022-Marsh Commercial
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About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners,

automobile and specialty personal insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.

Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

Contact Us

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www.chubb.com/uk

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CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. 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 website (FS Register number 820988).