

Chubb Business Class® injury & travel insurance

Summary of cover

Chubb has prepared this Summary of Cover, which contains some key information about the Chubb 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 Chubb 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 Ireland.

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. Cover can be extended to include Contractors working on behalf of the Policyholder.

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

What cover does the policy provide?

The policy provides group personal accident benefits for Insured Persons and group business travel insurance. 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 table below. 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	For actual sum insured limits, please refer to the Quote Schedule or Insuring Agreement, Specifications and Endorsements agreed between you/your broker and Chubb
Permanent Total Disablement	
Permanent Disabling Injuries	
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	
Prosthesis	
Quality of Life Improvement Advice	
Rehabilitation Case Management & Treatment	
Retraining and Retraining for a Partner	
Coma	
Full Thickness Burns	
Hospital Confinement	
Hospital Transfer	
Hospital Visiting	
Lifesaver	
Loss or Damage to Personal Belongings from Assault	
Permanent Disfigurement or Scarring of the Face	
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	

Benefits	Sums Insured
Business Travel while travelling on an insured journey:	
Medical	
Medical Expenses	
Hospital Confinement	
Supplementary Travel, Childcare and Accommodation Expenses	
Repatriation Expenses	
On-going treatment as an in-patient following repatriation	
Search & Rescue Expenses	
Repatriation of Mortal Remains	
Business Equipment & Personal Belongings	
Business Equipment	
Personal Belongings	
Personal Belongings Delay	
Loss or Delay of Home or Car Keys	
Money	
Cash, postal orders, travellers cheques and tickets	
Rental Vehicle excess	
Financial Card misuse	
Travel Documents	
Disruption	
Cancellation	
Alteration of Itinerary or Curtailment	
Rearrangement	
Replacement	
Travel Delay	
Personal Liability	
Legal Expenses	
Political and Natural Disaster	
Hijack	
Kidnap, Ransom and Extortion	
Personal Security Specialist Expenses	
Additional Covers	
Directors' holiday travel	
Cover for Partners and Children of Directors and Employees	
Domestic staff accompanying a Director &/or their Partner and Children	

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

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:	
• Sickness or disease which is not itself the direct result of Bodily Injury	23
• Existing degenerative conditions or disabilities at the time of injury may reduce the level of benefits payable	21
• Repetitive stress (strain) injury or syndrome or any condition which develops over time	23
• Any psychological or psychiatric condition, other than Post Traumatic Stress Disorder	23
• The Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury.	23
• The Insured Person engaging in aviation as a pilot or crew member of an aircraft or aerial device.	23
• The Insured Person being a full time member of any nation or international authority or a member of any reserve forces called out for active service.	23
• War, whether declared or not, in the Insured Person's Country of Domicile	23
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	25
• Journeys of more than 30 calendar days' duration taken by a person aged 75 or over, unless the Journey has been declared to and accepted by the Insurer	25
• Expenses incurred as a result of the use by an Insured Person of non-prescribed drugs which cannot be legally obtained from a pharmacy	25
• Expenses incurred as a result of suicide, attempted suicide or self-inflicted injury, other than for the Repatriation of Mortal Remains	25
• Any Medical & other expenses incurred 90 calendar days after the time of the incurring of the first expense for the treatment of psychiatric or mental disorders	25
• Any item of Personal Belongings valued at more than EUR3,000 unless the Policyholder bears the first 25% of any amount in excess of EUR3,000. Personal Belongings valued at more than EUR750 must be supported by proof of purchase/ownership	26
• Any loss of cash in excess of EUR3,000 unless the Policyholder bears the first 25% of any amount in excess of EUR3,000	27
• Loss or damage to a Rental Vehicle caused deliberately by the Insured Person or arising out of failure to maintain the Rental Vehicle according to manufacturer's service schedule, wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage	27
• Any Rental Vehicle Excess incurred where the Insured Person was on a Journey exceeding 30 calendar days' duration	27
• 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	27
• 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	29
• Any Disruption expenses incurred as a result of disinclination of an Insured Person to travel	29
• Any Kidnap which occurs in Afghanistan, Algeria, Chad, Iraq, Mali, Mauritania, Mexico, Nigeria, North Sudan, Pakistan, Somalia, Syria, Venezuela or Yemen	31
• Any claim where an Insured Person has permanently resided or stayed for more than 180 consecutive days outside of their Country of Domicile	31
• Any holiday trip in excess of 60 days duration	35
• Any holiday trip in excess of 15 days' duration by a person aged over 75	35
• Any holiday trip in excess of 15 days duration taken by a Partner of Child of a Director, and accompanying Domestic Staff, travelling without the Director	35
• Any loss as a result of 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, 27, 29, 32, 35
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 10% 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 European Group SE

Claims Department

5 George's Dock

IFSC

Dublin 1

T +353 (0) 1 440 1700

E irlclaims@chubb.com

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
- Online visa certs
- Online claims.

Cancellation

The Policyholder may cancel this policy by giving 30 days written notice to the Insurer at their registered address in Ireland. 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, subject to a minimum retention by the Insurer of EUR150.

The Insurer may cancel:

- a. this policy by giving thirty 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 seven 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:

Accident & Health Manager
Chubb European Group SE 5
George's Dock
IFSC
Dublin 1
DOI X8N7
T +353 (0) 1 440 1700

If you are dissatisfied with the final response to your complaint the Financial Services and Pensions Ombudsman (the FSPO) may be approached for assistance in certain circumstances. The FSPO's contact details are:

Postal Address
Lincoln House
Lincoln Place
Dublin 2
DO2 VH29
T +353 (0) 1 567 7000
E info@fspoi.ie
W www.fspoi.ie

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

Our regulators

Chubb European Group SE trading as Chubb, Chubb Bermuda International and Combined Insurance, is authorised by the Autorité de contrôle prudentiel et de résolution (ACPR) in France and is regulated by the Central Bank of Ireland for conduct of business rules. Registered in Ireland No. 904967 at 5 George's Dock, Dublin 1. Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662.

