

Business Class® injury & travel insurance

Summary of cover

CHUBB®

WILLIS
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Chubb Business Class® injury & travel insurance

Summary of Cover for Policy Form BCUKWILL0222

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 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. 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.

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 following tables. 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 overleaf 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 from Usual Occupation or Any Occupation	
Permanent Disabling Injuries	
Temporary Total Disablement	
Temporary Partial Disablement	
Bereavement Counselling	
Catastrophic Fatal Accident Benefit	
Chauffeur or Taxi Benefit	
Child/Children Benefit	
Childcare Expenses	
Cosmetic Surgery	
Dental Expenses	
Dependant Adult Benefit	
Estate Administration	
Full Thickness Burns	
Funeral Expenses	
Hemiplegia, Paraplegia, Quadriplegia and Triplegia	
Home Adaptation/Relocation	
Home Help	
Independent Financial Advice	
Injury Medical Expenses	
Loss of or Damage to Personal Belongings	
Lifesaver	
Physiotherapy	
Post Traumatic Stress Disorder - Terrorism or Natural Catastrophe	
Prostheses	
Psychological Counselling	
Quality of Life Improvement Advice	
Recruitment Expenses	
Rehabilitation Case Management & Treatment	
Retraining and Retraining for a Partner	
Simultaneous Death Benefit	
Temporary Recruitment Expenses	
Total Blindness	
Training for a Replacement Director or Employee	
Travel for Out-Patient Treatment Expenses	
Coma	
Fractures	
Hospital Confinement	
Hospital Transfer	
Hospital Visiting	
Optical Expenses	
Permanent Disfigurement or scarring of the face	
Repatriation of household items	
Return Home or Hospital Transfer	
Translation Services	
Trauma Counselling	
Workplace Assault Medical Expenses	
Corporate Reputation	up to £50,000
Additional Covers	
Cover for Partners and Children of Directors and Employees	
Domestic Staff of Directors	
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	
Hospital Confinement	
Supplementary Travel and Accommodation Expenses	
Repatriation Expenses	
On-going treatment as an in-patient following repatriation	
Dental Expenses	
Search & Rescue Expenses	
Petcare	
Foreign Coma	
Funeral Expenses	
Repatriation of Mortal Remains	
Translation Services	
Business Equipment & Personal Belongings	
Business Equipment	
Personal Belongings	
Personal Belongings Delay	
Loss or Delay of Keys	
Money	
Cash, postal orders, travellers cheques and tickets	
Rental Vehicle excess	
Financial Card misuse	
Travel Documents	
Express Kidnapping	
Disruption	
Cancellation	
Alteration of Itinerary or Curtailment	
Petcare	
Rearrangement	
Replacement	
Seat Bumping	
Travel Delay	
Fumigation	
Quarantine	
Serious Disruption is applicable upon notification of an emergency to Business Class Assistance for:	
Political Intervention	
Natural Disaster	
Hijack	
Kidnap	
Life Threatening Situation	
Personal Liability	
Legal Expenses	
Legal Detention	
Additional Covers	
Directors' holiday travel	
Cover for Partners and Children of Directors and Employees	
Domestic Staff	
Work Experience Placement	

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

Benefits	Sums Insured
Crisis Management during the effective time or while travelling on a Journey:	
Crisis Consultant Costs	up to GBP100,000

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	27
• The Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury	27
• The Insured Person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft	27
• 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	27
• War, whether declared or not, in the Insured Person's Country of Domicile	27

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	31
• Any item of Business Equipment or Personal Belongings valued at more than GBP3,500 unless the Policyholder bears the first 25% of any amount in excess of GBP3,500	32
• Any loss of cash in excess of GBP 3,500 unless the Policyholder bears the first 25% of any amount in excess of GBP3,500	33
• 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	33
• 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	33
• 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	35
• Any Disruption expenses incurred as a result of disinclination of an Insured Person to travel	35
• Any Kidnap where; prior to commencement of the Journey warnings were issued by Business Class Assistance or the Government in the Insured Persons Country of Domicile; or after commencement of the Journey Business Class Assistance or the Government in the Insured Persons Country of Domicile has issued warnings to leave or evacuate and had been ignored	38
• Any claim for Serious Disruption where an Insured Person has permanently resided or stayed for more than 365 consecutive days outside of their Country of Domicile	38
• 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	38

Crisis Management Main Exclusions and Limitations	Page
This policy does not cover:	
• Fraudulent or unlawful act committed by any of the Policyholder's senior executives	47
• Any event not reported with the time periods	47

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

At the start of the contract

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

During the term of the contract

The Insured 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 total salaries, insured persons or travel patterns or a change in business description.

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)
PO Box 682
Winchester
SO23 5AG
T +44(0) 345 841 0059
F +44 (0) 141 285 2901
E uk.claims@chubb.com

Duration of the policy

Unless otherwise stated the duration of the policy is 12 months.

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 notifying the Insurer at their registered address in the United Kingdom of the date on which the cancellation is to take effect. In such event, 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, less any claims paid and outstanding.

The Insurer may cancel:

- a. this Policy by giving 90 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
PO Box 683
Winchester
SO23 5AH
T +44 (0)800 519 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 Insurer on the performance of this Policy you may, before any judicial proceedings, 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.

CEG's UK branch is registered in England & Wales. Registered address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website (FS Register number 820988).

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Key changes to previous Chubb policy wordings

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



BCUKWILL0620

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

Chubb European Group SE
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