

## Insurance Product Information Document

**Company (Insurer):** Chubb European Group Plc registered in England and Wales number 1112892 with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 202803.

### Product: Nottingham Trent University Flexible Benefits Annual Holiday Travel Insurance Policy

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 confirmation of cover document, 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, 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 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

You have the option to buy cover for family members. The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule.

- ✓ **1. Cancellation & Curtailment\*** - up to £5,000 (Catastrophe up to £1,000)
- ✓ **2. Travel Delay** - £40 for first 12 hours, then £20 for each 12 hours after up to £400 (travel abandonment\* - up to £5,000)
- ✓ **3. Missed Departure\*** - up to £1,000
- ✓ **4. Personal Accident** - up to £50,000
- ✓ **5. Medical Expenses\*** - up to £10,000,000 (emergency dental £350 - burial/transport up to £10,000)
- ✓ **6. Overseas Hospital Benefit** - £30 per 24 hours up to £1,500
- ✓ **7. Personal Property\*** - loss, damage or theft up to £2,000 overall (total for all valuables £400/golf clubs & accessories £300/single item limit £300)
- ✓ **8. Loss of Money\*** - up to £1,000 (£500 limit for cash, £50 for under 16s)
- ✓ **9. Loss of Passport** - up to £250
- ✓ **10. Hijack** - £50 for each full 24 hours you are held hostage up to £500
- ✓ **11. Personal Liability** - up to £2,000,000
- ✓ **12. Overseas Legal Expenses** - up to £50,000
- ✓ **13. Winter Sports** - equipment hire up to £500/unused ski pass up to £450/lack of snow up to £400/delay due to avalanche £500.

Section 13 is only covered if shown as 'operative' in the policy schedule.



### What is not insured?

- ✗ Travelling against the advice of a doctor, or for the purpose of obtaining medical treatment, or where a terminal prognosis has been given
- ✗ Misuse of alcohol, solvents or drugs
- ✗ Trips in the UK unless including at least 2 nights' accommodation booked before the trip
- ✗ Any trip that is not a holiday
- ✗ Air sports, competitive winter sports, hazardous activities listed in the policy wording (pages 22-23)
- ✗ Cancellation due to deciding not to travel, change of financial circumstances or redundancy
- ✗ Personal property and Valuables left unattended
- ✗ Travel to areas the UK Government has advised against
- ✗ Air travel unless as a fare paying passenger, financial failure of tour operator, travel agent or other operator
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.



### Are there any restrictions on cover?

- ! Maximum of 45 days duration per trip and a total of 90 days travel in total per year during the period of insurance (reduced to 21 days for winter sports trips)
- ! An excess of £50 applies per person in some sections (noted in 'What is Insured' with a \* symbol)
- ! 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
- ! There is no cover under Sections 2.Travel Delay, 3. Missed Departure, 5. Medical Expenses and 12.Overseas Legal Expenses for trips in the UK.



## Where am I covered?

- ✓ Europe/Worldwide depending on the cover you choose when you buy this Policy. Area of travel coverage is shown on your policy schedule.



## What are my obligations?

### At the start of your policy

All adults to be insured must be permanently resident in the UK when this policy is taken out and under age 70 years on date the policy starts. Children, if covered, must be under age 18 years or 23 years if they are still in full-time education.

### 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)20 7173 7798
- All other claims – call +44 (0) 345 841 0059 or email us at [uk.claims@chubb.com](mailto:uk.claims@chubb.com)



## When and how do I pay?

The annual premium is deducted from your salary in 12 monthly instalments and then paid to Chubb by your employer.



## When does the cover start and end?

- Cancellation cover starts on the commencement date of the policy period of insurance shown in the group policy schedule or the date you book your trip during the period of insurance, if later, and ends when you begin your trip
- Cover for all other benefits starts when you begin your trip and ends when you return home during the period of insurance.
- All cover under this policy ceases during the period of insurance:
  - if you leave your employment; or
  - when you die; or
  - if Chubb and/or your employer serve notice to end cover under the group insurance policy whichever happens first; or
- At the end of the period of insurance shown in the group policy schedule.



## How do I cancel the contract?

You may cancel your cover at any time by contacting your employer. We will not refund any premium and, if you cancel during the period of insurance, you may have to pay the balance of premium due up to renewal.