GROUP PERSONAL ACCIDENT INSURANCE

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: Howden Personal Accident Insurance Plan for Students (Elite Cover) Group Policy

Group Policyholder: University of Stirling Students' Union **Policy number:** UKBOPC45858/052

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 group policy schedule and group policy wording (copies of which are available from the Group Policyholder).

What is this type of insurance?

This is a group personal accident insurance policy. It provides cover in the event of accidental death or serious injury and a range of other covers including dental injuries, broken bones, physiotherapy and hospital stay, all following an accident whilst participating in or attending any activity recognised by and under the auspices of the Group Policyholder.

What is insured?

The primary value of the cover is providing financial benefits following death or permanent injury resulting from an accident when undertaking an activity covered by this policy, with a range of secondary covers included.

This policy pays benefits in accordance with the policy wording, in the event that you:-

- ✓ die or are permanently disabled; or
- ✓ suffer damage to teeth or broken bones or knee ligaments; or
- ✓ need to stay in hospital or have physiotherapy; or
- ✓ are temporarily unable to work or attend lessons / lectures; or
- ✓ incur costs in deferring your academic course,

as a result of an accident.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule.

- ✓ **Section 1 Personal Injury Insurance**
  1. Accidental Death - £30,000
  2. Permanent Total Disablement - £100,000 /Total Organic Paralysis - £100,000 / Total Loss of Intellectual Capacity - £100,000 / Loss of Sight in one or both Eyes – £100,000 / Loss of one or more Limb(s) - £100,000 / Permanent Partial Disability (benefit limits vary depending on nature of the permanent injury) – up to £37,500
  3. Temporary Total Disablement*-£85 per week for up to 52 weeks
  4. Loss of Earnings* - £85 per week max. 26 weeks
  5. Hospital Confinement - £40 per day for up to 120 days
  6. Additional Travel Expenses – up to £500
  7. Dental Expenses – up to £3,000
- ✓ **Section 2. Supplementary Travel and Accommodation Expenses** (following hospital in-patient treatment) – £50 up to £1,000 (benefit limits vary depending on the nature of expenses incurred)
- ✓ **Section 3. Course Deferment Expenses** – up to £3,000
- ✓ **Section 4. Coma*** - £350 per week for up to 52 weeks
- ✓ **Section 5. Broken Bones** –up to £500 per broken bone, up to £1,000 per claim overall
- ✓ **Section 6. Primary Dislocation** - £350
- ✓ **Section 7. Knee Ligament Injury** – up to £350
- ✓ **Section 8. Recovery Therapy following Broken Bones or Dislocation or Knee Ligament Injury**– up £40 per session (maximum 10 sessions)
- ✓ **Section 9. Medical Certificate Expenses** – up to £50
- ✓ **Section 10. Non-Refundable Sports Fees** – up to £200
- ✓ **Section 11. Optical Expenses** – up to £150
- ✓ **Section 12. Concussion** - £250 or £5,000, depending on severity of the concussion

What is not insured?

- ✗ Illness or disease not directly resulting from injury
- ✗ Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause. Post-Traumatic Stress Disorder or any psychological or psychiatric condition
- ✗ Pre-existing medical conditions which existed before you were covered under this policy
- ✗ Suicide, deliberate self- harm or misuse of drugs or alcohol
- ✗ Injuries as a result of: air travel as a pilot or crew member of an aircraft or helicopter; canoeing, sailing or boating over 4½ miles from the coastline; underwater diving; or activities in the pursuit of danger e.g. bungee jumping
- ✗ The first 7 days (waiting period) under Temporary Total Disablement and Loss of Earning Benefits. The first 14 days (waiting period) under the Coma Benefit
- ✗ Members of full time armed forces are excluded. Reserve armed forces are not covered whilst called up on active service
- ✗ The first £25 of any claim for damage to teeth
- ✗ Fractures to bones of the fingers or toes
- ✗ Dislocations of the hip/shoulder/kneecap if that joint has been dislocated previously or caused by a bone disease
- ✗ Permanent Total Disablement, if insured person is retired and receiving a pension
- ✗ 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?

! We will not pay the first £25 of any claim for Additional Travel Expenses unless the claim exceeds £25 when we will pay it in full.

✓ **Telephone Helpline available** – for counselling, legal, tax, medical and bereavement advice. Call 0800 519 9969

* Waiting periods apply – See "What is not insured" section

Where am I covered?

✓ Worldwide, whilst participating in or attending activities recognised by and under the auspices of the Group Policyholder, including travelling to and from the activity, excluding repatriation.

What are my obligations?

At the start of your policy

- To be covered by this policy you must be:-
  - A full-time or part-time student or other person affiliated to the Group Policyholder whose inclusion in the cover has been agreed by them; and
  - Under age 70 years on the date the policy starts.

During the period of insurance

- You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury
- After an injury, you should obtain and follow the advice of a Doctor.

In the event of a claim

- Claims under section 2 must be notified to Chubb Assistance on 020 7173 7798 before any arrangements are made
- You must notify The Education Team at Howden UK Brokers Limited as soon as practicable and as follows:
  - Write to Howden UK Brokers Limited, Quadrangle, Imperial Gardens, Cheltenham GL50 1PZ
  - Call +44 (0) 333 234 1388
- Or you can contact Chubb direct as follows:
  - Call 0345 841 0058 (Within UK only); International: +44 (0)141 285 2999
  - Email us at uk.claims@chubb.com
- You must agree to a medical examination if we ask for it. We will pay for it.

When and how do I pay?

The annual premium is paid to Chubb by the Group Policyholder on your behalf.

When does the cover start and end?

- Cover commences on the date shown in the group policy schedule or the date that you are accepted for cover, if this is later.
- Cover ceases during the period of insurance:
  - When you are no longer eligible for cover as an insured person; or
  - if you decide to opt out of the cover; or
  - at the end of the period of insurance in which you reach age 70 years; or
  - when you die; or
  - if Chubb and/or the Group Policyholder 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 participation in the cover at any time by contacting the Group Policyholder at the address shown in the group policy schedule.