

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 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).

Product: #CoviSure 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 policy schedule and policy terms and conditions (e.g. regarding data protection).

What is this type of insurance?

This is a Covid-19 sickness insurance policy. It provides cover in the event of your hospitalisation, your quarantine or your inability to work due to Covid-19 where a positive PCR (Polymerase Chain Reaction) test result has been received.



What is insured?

The primary value of the cover is providing financial benefits following infection with Covid-19 that results in your hospitalisation, your quarantine or your inability to work. This policy pays benefits in accordance with the policy wording, in the event that you:-

- ✓ need to stay in hospital: or
- ✓ are not able to work

as a result of your infection with Covid-19.

The main sections of the policy and benefit levels are listed below.

- ✓ **Section 1. Hospital Stay*** – If you are admitted to hospital for at least 48 hours – £500
- ✓ **Section 2. Hospital Stay*** (in the intensive care unit) – If you are admitted to a hospital Intensive Care Unit for at least 48 hours – £500
- ✓ **Section 3. Temporary Total Disablement** or Quarantine** – If you are not able to work in your usual occupation due to Temporary Total Disablement or if you are under quarantine following a positive Covid-19 PCR test– £15 a day (max. £210). A waiting period applies.

* If you are admitted to hospital for at least 48 hours and also admitted to the intensive care unit for at least 48 hours then we will pay the benefit under Section 1 and Section 2.

** If you are hospitalised, in addition to benefits under section 1 (and potentially section 2), you can also claim benefits under section 3 (subject to the initial waiting period), as you would be unable to work whilst in hospital.



What is not insured?

- ✗ Hospitalisation, Temporary Total Disablement or Quarantine that is not directly as a result of your infection with Covid-19
- ✗ 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?

- ! There is a 1 week waiting period before cover commences which means that cover does not start until 7 days after you buy the policy.
- ! A 3 day waiting period applies at point of claim, which means that you must have had a positive Covid-19 PCR test and be unable to work for at least 3 days before any claim will be paid. Any benefit payable thereafter will be backdated to the date the positive Covid-19 test was administered.



Where am I covered?

- ✓ 24 hours a day worldwide.



What are my obligations?

At the start of your policy

The insured person must

- be permanently resident in the UK when this policy is taken out;
- be aged between 18 and 65 years;

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 infection with Covid-19

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - o Web: www.chubbclaims.co.uk
 - o Call +44 (0) 345 841 0059
 - o Email us at uk.claims@chubb.com



When and how do I pay?

You pay for your 3 month policy in full on or before the start date



When does the cover start and end?

Cover commences and finishes on the dates shown in your policy schedule. Cover under the policy begins 1 week after purchase and the policy then provides cover for 3 months.



How do I cancel the contract?

You may cancel your cover within the first 14 days of receiving your policy documentation by contacting your Broker Indeez, at <https://indeez.eu/covisure-support/> and your premiums will be refunded, providing you have not made a claim.

If you cancel the policy after the initial 14 day period, no premium will be refunded.