

Insurance Product Information Document


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


- ✓ need to stay in hospital

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 – £300 per consecutive overnight stay – Maximum £3,000
- ✓ **Section 2. Hospital Stay\*** (in the intensive care unit) – If you are admitted to a hospital Intensive Care Unit for at least 48 hours – £3,000

\* 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.

 **What is not insured?**

- ✗ Hospitalisation 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.



## Where am I covered?

- ✓ 24 hours a day worldwide.



## What are my obligations?

### On the date you purchase the 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](http://www.chubbclaims.co.uk)
  - o Call +44 (0) 345 841 0059
  - o Email us at [uk.claims@chubb.com](mailto: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.