



# Your Group Personal Accident Policy:

This short document provides you with a summary of Chubb's Group Personal Accident Policy. It is important you read this information so that you can feel confident about what the product offers you and your rights and obligations as a participant. Full details of the policy are available from the organiser C Walton.

## What cover do I get?

The policy provides Personal Accident:

- Whilst dancing or whilst at an event where a dancing display is taking place, whilst at practice or in transit to or from either location

## Significant Benefits

One Unit

1. Accidental Death – £6,000
2. **Loss of Limb(s)** and/or **Loss of Eyes** or one of both – £6,000
3. **Permanent Total Disablement** – £6,000
4. **Total Loss of Hearing** –
  - a) in both ears – £6,000
  - b) in one ear – £1,500
5. **Total Loss of Speech** – £6,000
6. **Temporary Total Disablement** – £60 per week after a 28 day Deferment Period, payable for 104 weeks
7. **Temporary Partial Disablement** – £24 per week after a 28 day eDeferment Period, payable for 104 weeks.
8. **Medical Expenses** up to £20,000.
- 9 **Emergency Dental Expenses** – up to £2,000

## Significant Exclusions

The following may invalidate your cover under the policy. Please see the policy document for full details:

- War within your country of residence or secondment
- Engaging in active service in any of the Armed Forces of any nation
- Reaching 80 years of age
- Flying an aeroplane
- Sickness, disease, naturally occurring condition, gradually operating cause or post traumatic stress
- Committing or attempting to commit suicide or intentionally inflicting self injury
- Own criminal act
- Participating in any sport as a professional where earnings exceed 50% of annual salary

### **How can I claim?**

In the event of any circumstances which could give rise to a claim, the Insured Person shall:

give notice to the Company as soon as reasonably possible by writing to the following address:

Chubb Insurance Company of Europe S.E., 106 Fenchurch Street, London, EC3M 5NB, or by contacting Chubb as below;

Telephone: +44 (0)20 7956 5000

Facsimile: +44 (0)20 7956 5922

Email: [cahukclaims@chubb.com](mailto:cahukclaims@chubb.com)

### **How do I make a complaint?**

If you are unhappy with Chubb's service or have cause for complaint, you should contact us using the following details and quoting you full policy details:

The Manager, Accident and Health Department, Chubb Insurance Company of Europe S.E., 106 Fenchurch Street, London EC3M 5NB

Telephone 0207 956 5000

If Chubb is unable to resolve the complaint to your satisfaction, you may be entitled to refer the matter to:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14

### **What if you are unable to meet my claim?**

Chubb is covered by the Financial Services Compensation Scheme. You may be entitled to compensation should Chubb be unable to meet its financial obligations. Their contact details are:

Financial Services Compensation Scheme, 7<sup>th</sup> Floor, Lloyds Chambers,

### **What law governs this policy?**

This Policy shall be governed by and interpreted in accordance with English law