

Things you need to know about your group policy

We want to ensure you have enough information from us about your insurance policy. So, these are the documents we provide which contain information we want you to be aware of:-

- Policy Terms and Conditions the group policy insurance contract
 with detailed explanations of what
 is and is not covered. A copy is
 available upon request from your
 group policyholder.
- Insurance Product Information Document a summary of the policy highlighting the main benefits and limitations of the policy.
- **This document** providing other key information.

Does this policy meet your demands and needs?

Chubb has not been involved in assessing your demands and needs - please contact your group policyholder who arranged your inclusion in the policy.

Has Chubb provided any advice/recommendations to you?

Chubb has not been involved in the sale of this group policy to you - please contact your group policyholder who arranged your inclusion in the group policy.

What is the Insurance Product Information Document?

This new document is a concise and easy to read summary of your insurance policy - it is in the same format as other similar documents you will receive about insurance products from other providers, so it will make your comparison easier. Do note that it is a summary only, and you should refer to the policy schedule and policy

document for full details of cover, exclusions, limitations, conditions and any excesses or other charges that might apply.

We encourage you to take the time to read the policy terms and conditions and policy schedule alongside the Insurance Product Information Document.

Complaints

If you have a complaint about your inclusion in the group policy or its administration, please contact your group policyholder.

If you have a complaint about the insurance product, please contact us at:-

The Customer Service Manager Chubb European Group SE PO Box 682 Winchester SO23 5AG

- T +44 800 519 8026
- F +44 1293 597376
- E customerrelations@chubb.com Office Hours - Monday to Friday 9.00am - 5.00pm

If your complaint relates to a claim under the policy, please contact us at:-

The Claims Manager Chubb European Group SE PO Box 682 Winchester SO23 5AG

- T +44 345 841 0059
- F +44 1293 597323
- E uk.claims@chubb.com
- W www.chubbclaims.co.uk

You can approach the Financial Ombudsman Service for assistance if there is dissatisfaction with our final response or after eight weeks from making the complaint if not resolved satisfactorily. Any approach to the Financial Ombudsman Service must be made within 6 months of our final response.

Contact details are given below. A leaflet explaining the procedure is available on request.

Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR

- T 0800 023 4567 (calls are free from a UK landline or mobile)
 +44 (0) 300 123 9123 (calls charged at the same rate as 01 or 02 numbers on a mobile phone)
- E complaint.info@financialombudsman.org.uk
- W www.financial-ombudsman.org.uk

Policy documentation

We are developing ways to make our customers' lives easier and, in today's world of smartphones and other digital technologies, we will try to provide information to you about your policy in a way that enables you to access it whenever and wherever you need it.

For some products we offer, this includes providing your policy information by email if you would prefer it that way. This enables you to have your policy information on the move and to be stored by you electronically, but also available to you to print at your leisure, although we would ask that you always consider any environmental impacts.

You are always entitled to ask us for paper copies, and for some products we can only offer you paper copies.

Chubb. Insured.[™]

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662. UK business address: 100 Leadenhall Street, London EC3A 3BP. Supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at https://register.fca.org.uk/. Chubb European Group SE is a subsidiary of a US parent and Chubb Limited (a NYSE listed company) and part of the Chubb Group of companies. Consequently Chubb European Group SE is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities, and from insuring certain types of activities in or connected with certain countries and territories such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea.