

## Insurance Product Information Document

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**Product:** Endsleigh Personal Accident Insurance Plan for Students (Elite Cover) Group Policy

**Group Policyholder:** Bournemouth University Policy No. UKBOPC45858/055

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

- ✓ **Section 1 Personal Injury Insurance**
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- ✓ **Section 2. Supplementary Travel and Accommodation**
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- ✓ **Section 3. Course Deferral Expenses** – up to £3,000
- ✓ **Section 4. Coma\*** - £140 per week for up to 52 weeks
- ✓ **Section 5. Broken Bones** – up to £500 per broken bone, up to
- ✓ **Section 6. Primary Dislocation** - £250
- ✓ **Section 7. Knee Ligament Injury** – up to £200
- ✓ **Section 8. Physiotherapy following Broken Bones or**
- ✓ **Section 9. Medical Certificate Expenses** – up to £40
- ✓ **Section 10. Non-Refundable Sports Fees** – up to £150
- ✓ **Section 11. Optical Expenses** – up to £150



### What is not insured?

- ✗ Illness or disease not directly resulting from injury
- ✗ Repetitive Stress (Strain) Injury or Syndrome or any
- ✗ Pre-existing medical conditions which existed before
- ✗ Suicide, deliberate self-harm or misuse of drugs or
- ✗ Injuries as a result of: air travel as a pilot or crew
- ✗ The first 7 days (waiting period) under Temporary Total
- ✗ Members of full time armed forces are excluded.
- ✗ 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
- ✗ Permanent Total Disablement, if insured person is
- ✗ Any claims which would result in breaches of UN



### 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:-
  - o 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
  - o 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 Endsleigh Insurance Services Ltd. as soon as practicable and as follows:
  - o Write to Endsleigh Insurance Services Ltd, Shurdington Road, Cheltenham GL51 4UE
  - o Call +44 (0) 333 234 1388
- Or you can contact Chubb direct as follows:
  - o Call 0345 841 0058 (Within UK only); International: +44 (0)141 285 2999
  - o Email us at [uk.claims@chubb.com](mailto: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:
  - o When you are no longer eligible for cover as an insured person; or
  - o if you decide to opt out of the cover; or
  - o at the end of the period of insurance in which you reach age 70 years; or
  - o when you die; or
  - o if Chubb and/or the Group Policyholder serve notice to end cover under the group insurance policywhichever happens first; or
  - o 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.