

# Group Injury Insurance

## Insurance Product Information Document

CHUBB®

### Company (Insurer): Chubb European Group SE Ireland branch.

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Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France.

### Product: Arachas Pupil Cover Personal Accident Scheme – 24 Hour Cover

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions.

## What is this type of insurance?

This is a Group Injury Insurance Policy designed to meet the needs of individual members of a specified Group. It provides cover in the event of death or serious injury following an accident. Cover is applicable 24 hours per day Worldwide.



### What is insured?

The primary value of the cover is providing financial benefits following an accident in the event that you:

- ✓ die or are permanently disabled; or
- ✓ are injured as a result of an accident and incur medical expenses.

The main covers are listed below. The benefits are available as fixed amounts and will be tailored to the Group's requirements. Full details of benefits and sub-sections are contained in the policy schedule.

- ✓ Accidental Death - Payable in the event of death as a result of an accident: €10,000.
- ✓ Permanent total loss of sight in one eye or loss of use of one limb - €50,000.
- ✓ Permanent total loss of sight in both eyes or loss of use of both limbs - €100,000.
- ✓ Permanent total disability - €200,000.
- ✓ Loss of hearing in one ear - €40,000.
- ✓ Loss of hearing in both ears - €100,000.
- ✓ Loss of speech - €40,000.
- ✓ Dental expenses not recoverable from any other source up to €50,000.
- ✓ Accident Medical Expenses - Medical surgical or optical expenses not recoverable from any other source up to a maximum of €50,000.
- ✓ Hospital Confinement (Accidents Only) - €20 per day.
- ✓ Damage to School Uniform following Accidental Bodily Injury up to €100.



### What is not insured?

- ✗ Suicide or deliberate self-harm.
- ✗ Injuries as a result of illness or disease.
- ✗ The Insured Person suffering from sickness or disease not directly resulting from Bodily Injury.
- ✗ Any degenerating process, condition or disability.
- ✗ Post-traumatic stress disorder or related syndromes or any psychological or psychiatric condition.
- ✗ Repetitive stress (strain) injury or syndrome or any gradually operating cause.
- ✗ Dislocations of the hip/shoulder/kneecap if that joint has been dislocated previously.
- ✗ Any claims for injury as a result of engaging in aerial pursuits other than as a fare paying passenger.
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.
- ✗ Any claims arising out of any loss or expenses incurred in or with respect to Cuba.
- ✗ Declared or undeclared war or any act thereof.
- ✗ Any claims in excess of the maximum limit per insured person as shown in your policy schedule.



### Are there any restrictions on cover?

- ! Only the sections of cover that are shown in the policy schedule as 'insured' apply to this policy.
- ! The maximum benefit for Dental Injury or Accident Medical Expenses not recoverable from any other source is €5,000 if the bodily injury is incurred whilst playing or training for any recognised sports club or sports association. This limit applies separately to each section of cover.
- ! If an Insured Person incurs Accidental Medical Expenses, the Insured Person must follow the claims procedures specified by his or her Private Medical Insurance provider if applicable.
- ! We will not pay for total or partial loss of any tooth, deciduous (milk) teeth, dental implant, crown, veneer, denture or bridge caused within the mouth by wear and tear.



## Where am I covered?

- ✓ Worldwide including USA, Canada and the Caribbean but excluding Cuba.



## What are my obligations?

### At the start of your policy

- You should review the benefits and conditions outlined in your policy document to ensure that they meet your requirements.
- All persons to be insured must be permanently resident in the Republic of Ireland when this policy is taken out.
- You must be a member of or belong to the insured group, for example by virtue of attendance, association, occupation or activity.

### 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

- You must notify us as soon as practicable in the event of a claim, by completing an online submission or contacting the Chubb Claims Service Team by phone or e-mail:
  - Submit a claim online at [www.chubbclaims.ie](http://www.chubbclaims.ie);
  - Call us on: (01) 440 1700;
  - email us at [IRLclaims@chubb.com](mailto:IRLclaims@chubb.com).



## When and how do I pay?

Premiums will be paid annually directly to your insurance broker.



## When does the cover start and end?

- Cover commences on the date shown in your confirmation of cover document. Cover ceases at the end of the period of insurance shown in your group policy schedule. Cover ceases during the period of insurance in the event of any of the following occurrences:
  - if you are no longer a member of the insured group; or
  - if you decide to opt out of the cover; or
  - when you die; or
  - if Chubb and/or the Policyholder serve notice to end cover under the group insurance policy.



## How do I cancel the contract?

### Cancellation rights within 14 days

You have the right to cancel your policy at any time within 14 days and receive a full refund, providing no claims have been made. Cancellation rights start from the date you purchase the policy or you receive the full terms and conditions of the policy, whichever is later.

### Cancellation rights after 14 days

You may cancel your cover at any time by contacting your insurance broker. In the event you choose to cancel your cover before the expiry of the current period of insurance of the Group policy, Chubb reserves the right to charge for the balance of premium due up to the end of that period of insurance.