



**This is a Policy Summary and does not contain all the terms and conditions of Your Travel Insurance Policy, which can be found in the Policy Wording. Please take time to make sure You understand the cover it provides. You should review Your policy cover periodically to ensure it continues to meet Your needs.**

## Your Policy

Your Chubb Travel Insurance Policy is designed to pay benefits, in accordance with the Policy Wording, in the event that You need to cancel Your Trip before it begins, or if You suffer illness or injury during Your Trip, are delayed en-route, or suffer loss or damage to your Personal Property or Money whilst on a Trip.

Cover provided under this Policy is underwritten by Chubb European Group Ltd, 100 Leadenhall Street, London EC3A 3BP. Registered in England and Wales number 01112892.

Wherever the words 'Chubb', 'We', 'Us', or 'Our' are used in this Policy Summary, they shall mean Chubb European Group Limited.

### Persons Covered

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All Persons Insured under this policy must be:

1. permanently resident in the United Kingdom and be in the United Kingdom at the time of purchasing this Policy; and
2. 64 years of age or under at the time of purchasing this Policy.

### Trips Covered

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The Plan Type You have chosen, Round Trip or One Way Trip, is shown on the Certificate of Insurance.

1. Round Trip  
A Trip Abroad during the Period of Insurance that takes place entirely within the Area of Travel stated in the Certificate of Insurance.
2. One way Trip  
A Trip Abroad during the Period of Insurance that takes place entirely within the Area of Travel stated in the Certificate of Insurance, but has no scheduled return date.

### When You Are Covered

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1. Cancellation cover under Section 1 begins when a Trip is booked, or from the commencement date and time stated in the Certificate of Insurance, whichever is later. It ends when You set off to commence Your Trip.
2. Insurance cover under all other Sections operates for a Trip that takes place during the Period of Insurance and includes travel directly to and from Your departure point provided the return to your departure point is completed within 24 hours of return.

### When Cover Will End Automatically

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1. Round Trip  
All cover will end when The Period of Insurance ends.
2. One way Trip  
All cover will end 24 hours after You start Your Trip.

# Table of Benefits

Section	Benefit Amounts / Limit of Liability	Excess <sup>1</sup>
1. Cancellation	Flight Cost <sup>2</sup> plus up to £500 for unused travel costs	✓
2. Medical Expenses & Repatriation		
A.		
i. and ii. Medical Expenses & Emergency Repatriation Expenses	up to £2,000,000	✓
iii. Travel Expenses	£50 per day up to a Max of £500	✓
B. Accompanying Traveller Expenses	£50 per day up to a Max of £500	✓
C. Cremation Burial or Transportation Charges	up to £5,000	✓
D. Emergency Dental Treatment	up to £200	✓
3. Hospital Benefit	£10 for each full 24 hours up to a Max of £500	✗
4. Travel Delay/Abandonment		
A. Each complete 12 hour period	£60 up to a Max of £240	✗
B. Abandonment	up to £500	✓
5. Missed Departure	up to £200	✓
6. Curtailment	up to £500	✓
7. Personal Effects and Baggage		
A. Loss, damage or theft	up to £1,000	✓
Single item limit	£200	
Valuables in total	up to £200	
Sports equipment in total	up to £200	
B. Delayed Baggage	up to £150 after 12 hours delay	✗
8. Business Equipment	up to £1,000	
A. Loss, damage or theft	up to £1,000	
Single item limit	£200	
Valuables limit	up to £200	
B. Business equipment hire	£50 for each full 24 hours up to a Max of £250	
9. Loss of Passport / Driving Licence temporary replacement costs	up to £200	✗
10. Personal Money	up to £300	✓
11. Personal Accident	up to £10,000	✗
12. Personal Liability	up to £1,000,000	✓
13. Overseas Legal Expenses	up to £10,000	✗

<sup>1</sup> A £50 excess applies to each benefit section per person as highlighted in the table above.

However, under Section 1. Cancellation, the excess is 10% of the applicable claim amount, subject to a minimum of £50.<sup>2</sup>

Flight Cost means the total cost of your flight as shown on your flight booking confirmation.

The table above shows the maximum amounts that are covered under the Policy per Person Insured.

## Significant or Unusual Exclusions or Limitations

- The Excess, where applicable.
- Any Trip which involves manual work of any description. (See page 8 of the Policy Wording)
- Any Trip where Winter Sports is the main reason for Your Trip (See page 8 of the Policy Wording)
- Any Trip which involves you travelling on a Cruise. (See page 8 of the Policy Wording)
- Pre-existing medical conditions affecting You or any person upon whom Your Trip depends that were, diagnosed, treated or required hospital inpatient or outpatient treatment in the 5 year period before Your Trip was booked (or commencement of the Period of Insurance if later). (See page 13, 16 & 19 of the Policy Wording)
- Pre-existing medical conditions affecting You or any person upon whom Your Trip depends for which You or they are being prescribed regular medication by a Doctor at the date Your Trip was booked (or commencement of the Period of Insurance if later). (See page 13, 16 & 19 of the Policy Wording)
- Any heart-related condition or any type of cancer affecting You or any person upon whom Your Trip depends that was diagnosed at any time before Your Trip was booked (or commencement of the Period of Insurance if later). (See page 13, 16 & 19 of the Policy Wording).
- Loss or theft of Business Equipment, Personal Property and/or Valuables, Money or any passport or driving licence left Unattended (except as specifically provided for in the Policy). (See page 21, 22 & 23 of the Policy Wording)
- Any Claim Due To:
  - Not taking medication or treatment as prescribed or directed by a Doctor. (See page 27 of the Policy Wording)
  - Tropical disease where not vaccinated. (See page 27 of the Policy Wording)
  - Financial failure of a tour operator, travel agent, transport provider, accommodation provider, ticketing agent or excursion provider. (See page 28 of the Policy Wording)
- Excessive alcohol, alcohol abuse and/or dependency. (See page 28 of the Policy Wording)
- Illegal drugs and/or non-prescribed medication/legal highs. (See page 28 of the Policy Wording)
- Medical expenses incurred more than 52 weeks after the date of the accident or commencement of the illness. (See page 16 of the Policy Wording)
- Any Trip:
  - where any leisure activity or sport is the main reason for Your Trip. (See page 9 of the Policy Wording)
  - involving travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. (See page 8 of the Policy Wording)
- Taking part while on Your Trip in:
  - any leisure activities or sports not specifically covered by the Policy (See page 9 of the Policy Wording)
  - air travel unless travelling as a fare paying passenger on a licensed airline. (See page 27 of the Policy Wording)
- Children must travel with an adult named under Person(s) Insured on the Certificate of Insurance. (See page 8 of the Policy Wording)
- Cancellation as a result of redundancy if You are self-employed or a contract worker. (See page 14 of the Policy Document)
- Any claims which would result in Us being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America. (See page 27 of the Policy Wording)

## Right of Cancellation

### 14 day cancellation

If, for any reason, You are not satisfied with this Policy, You may, within 14 days of receiving Your Policy and Certificate of Insurance contact Us and We will cancel it. If this happens the Policy will have provided no cover and We will refund any premiums You have paid, providing You have not already travelled and no Claim(s) have been reported or paid.

After 14 days You may cancel Your policy, but we will not pay You a refund of any premium You have paid.

## How to Claim

### Injury or illness Abroad

If You are injured or become ill Abroad and need hospital in-patient treatment, specialist treatment, medical tests, scans or to be brought back to the United Kingdom; You must contact Chubb Assistance immediately on: +44 (0) 161 333 7780. If Chubb Assistance are not contacted, any expense incurred by You that would otherwise not have been incurred had Chubb Assistance been contacted will be deducted you're your Claim.

### All other Claims

You must notify Us immediately by telephone or email as soon as reasonably possible and within 30 days of becoming aware of anything likely to result in a Claim.

A personal representative can do this for You if You cannot.

Our contact details are:

Email: [travelinsurance@broadsfire.eu](mailto:travelinsurance@broadsfire.eu)  
Tel: +44 (0) 161 333 6160  
(from 8am to 3.30pm UK time,  
Monday to Friday)

## Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If You are not satisfied with this service, please contact Us, quoting Your Policy details, so We can deal with the complaint as soon as possible.

If You have a complaint about the sale of Your Policy, the Customer Service You have received or the way Your Claim has been handled please contact:

Email: [service@broadsfire.eu](mailto:service@broadsfire.eu)  
Tel: +44 (0) 161 333 6160  
(from 8am to 3.30pm UK time,  
Monday to Friday)

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 upon request.

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

Tel: +44 (0) 800 023 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)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following these complaints procedures does not reduce Your statutory rights relating to this Policy. For further information about Your statutory rights contact the Citizens Advice Bureau.

## European Online Dispute Resolution Platform

If You arranged Your Policy with Us online or through other electronic means, and have been unable to contact Us either directly or through the Financial Ombudsman Service, You may wish to register Your complaint through the European Online Dispute Resolution platform:

<http://ec.europa.eu/consumers/odr/>

Your complaint will then be re-directed to the Financial Ombudsman Service and to Us to resolve. There may be a short delay before We receive it.

## Financial Services Compensation Scheme

In the unlikely event that We are unable to meet Our liabilities, You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Its contact details are:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St. Botolph Street  
London  
EC3A 7QU

Phone: 0800 678 1100 or 020 7741 4100  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Contact Us

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ChubbEuropean Group Ltd.

The Chubb Building  
100 Leadenhall Street  
London  
EC3A 3BP  
[www.chubb.com/uk](http://www.chubb.com/uk)

## About Chubb

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Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

The insurance companies of Chubb serve multinational corporations, midsize and small businesses with property and casualty insurance and services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, home and car insurance and other specialty insurance coverage; companies and affinity groups providing or offering accident and health insurance programmes and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage. Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb's parent company is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

**Chubb. Insured.<sup>SM</sup>**

Chubb European Group Limited registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk/>