

Insurance Product Information Document

Company (Insurer): Chubb European Group SE registered in England and Wales number 1112892 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 under reference number 202803.

Product: Active Cover Personal Accident Insurance Policy (Gold)

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 policy schedule and policy wording. Online you can find the documents at <https://activecover.co.uk/benefits/>

What is this type of insurance?

This is a personal accident insurance policy. It provides cover in the event of death or serious injury as a result of an accident sustained during participation in a covered sport (see pages 18 and 19 of the policy document for details of applicable sports), as well as providing partial reimbursement for costs you incur on specialist scans, consultations, treatment and rehabilitation / recovery as a result of sports accidents.



What is insured?

This policy pays benefits in accordance with the policy wording, in the event that you:-

- ✓ incur costs for diagnosis (including scans) and treatment (including surgery) of your injury; or
 - ✓ need to stay in hospital or recover at home; or
 - ✓ require rehabilitation support; or
 - ✓ suffer damage to teeth; or
 - ✓ die or suffer permanent disability
- as the result of an accident while participating in sports covered by this policy.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule.

- ✓ **1. Serious Injury** – A. Accidental Death - £50,000 / B. Permanent Total Disablement - £50,000 / C. Permanent Partial Disablement* - up to £50,000 / D. Quadriplegia - £50,000 / E. Paraplegia - £50,000 / F. Hemiplegia - £50,000 / G. Child Care up to £2,000
*Permanent Partial Disablement benefit limits vary depending on nature of the permanent injury.
- ✓ **2. Emergency Support costs** – A. Intensive Care Family Support £200 per night (max 5 nights) / B. Sports Injury Cash £200 / C. Dental Emergency up to £200 / D. Hospital Cash £100 per night (max. £15,000) / E. Club Subscription Fees up to £200 per month (max. £1,200) / F. Extra Travel Expenses up to £50 per day (max. £500)
- ✓ **3. Diagnosis Costs** – A. Specialist Consultations up to £300 / B. MRI, PET, CT & MRI Scans up to £400 / C. X-Rays up to £200 / D. Blood Tests up to £200 / E. Optical Consultations up to £200 / F. Cardiovascular Tests up to £300
- ✓ **4. Treatment Costs** – A. Surgery Costs up to £3,000 / B. Dental Treatment up to £500 / C. Scarring & Disfigurement up to £2,000 / D. Psychologists Fees up to £100 per session (max. 5 sessions) / E. Rehabilitation Aids up to £250
- ✓ **5. Rehabilitation** - A. Physiotherapy up to £750 / B. Osteopathy up to £750 / C. Chiropractor up to £750 / D. Acupuncture up to £750 / E. Pilates or Massage up to £750 / F. Personal Training up to £750



What is not insured?

- ✗ Injuries arising from participation in any sports not included in the list of covered Sports (pages 18 and 19 of the policy wording)
- ✗ Participation in sport as a professional or against medical advice
- ✗ Injuries and on-going medical conditions which existed in the 24 months prior to the date of the accident giving rise to a claim
- ✗ Injuries from participation in Air sports or as a result of air travel, other than as a fare paying passenger
- ✗ Driving or riding in motorsport activities, motorised two-wheeled vehicles and in any event driving motorised vehicles
- ✗ Suicide or deliberate self-harm
- ✗ Illness or disease not as a direct result of injury
- ✗ Injuries whilst on active service as a member of the armed forces or reserve forces
- ✗ Repetitive stress (strain) injury or syndrome or any gradually operating cause. Post-traumatic stress disorder or any psychological or psychiatric condition (except Section 4. Psychologists Fees)
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.



Are there any restrictions on cover?

- ! You will need to pay diagnosis, treatment and rehabilitation costs and then claim them back from us under section 2 (except E & F), section 3, section 4 (except A & C) and section 5
- ! Benefit payments under section 3, section 4 (except C) and section 5 are limited to 75% of the costs you pay, up to the maximum amount stated
- ! The number of claims we will cover under section 2 (B, C & D), section 3, section 4 (D & E) and section 5 is limited to 2 in any one period of insurance
- ! The number of claims we will cover under section 2(E) and section 4(A) is limited to 1 in any period of insurance
- ! Payments under Section 1 B & C may be reduced on a proportionate basis, if the disability you are claiming for after a sporting accident shows evidence of a partial disability or a contributory worsening condition, existing before the accident.



Where am I covered?

- ✓ Worldwide whilst participating in or training for any formal or informal sports competitions, tournaments, games or matches.



What are my obligations?

At the start of your policy

You must be permanently resident in the UK and 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 of any costs incurred that we reasonably require including medical certificates and other documents, following injury
- You must wear appropriate clothing and you must use health and safety equipment, as required by the Governing Body of each particular sport.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - o Post: Chubb Claims Department, PO Box 682, Winchester SO23 5AG
 - o Phone: +44 (0) 345 841 0059
 - o Email us at uk.claims@chubb.com
- You must agree to a medical examination if we ask for it. We will pay for it
- We will require copies of incidence reports or written confirmation of the accident from the venue manager or an official, or from a treating doctor, that the accident occurred whilst participating in a covered sport.



When and how do I pay?

The annual premium (including administration fee) is payable at the time of buying the insurance either as one amount by credit or debit card or in 12 monthly instalments by direct debit.



When does the cover start and end?

- This policy is a 12 month policy. Your policy start and end dates are shown on your policy schedule.



How do I cancel the contract?

You may cancel your policy at any time.

If you cancel within **14 days** of receiving your policy documentation we will refund premiums paid provided you have not made a claim under this policy.

After 14 days we will cancel the policy from the date of your instruction or any later date you give us, but we will not refund any premium.

To cancel, contact Active Cover Customer Services by the methods below:

Phone: 0333 400 0759

Email: enquiries@activecover.loricainsurance.com