

Insurance Product Information Document

Company (Insurer): Chubb European Group SE (UK Branch) is governed under 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. Authorised and supervised by the Autorité de Contrôle Prudentiel et de Résolution and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

Product: The Guild of Construction Workers Limited Personal Accident Insurance Policy

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 Guild of Construction Workers Limited.

What is this type of insurance?

This is a personal accident group insurance policy with The Guild of Construction Workers Limited as the Group Policyholder. It provides cover in the event of death or serious injury following an accident at work (excluding commuting to and from your usual place of residence) and a range of other covers including rehabilitation costs, physiotherapy and hospital stay following a work related accident.

What is insured?

The primary value of the cover is providing financial benefits following death or permanent injuries resulting from an accident, with a range of secondary covers included too.

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

- ✓ die or suffer a permanent disability; or
- ✓ need to stay in hospital or have physiotherapy treatment; or
- ✓ require rehabilitation support; or
- ✓ are temporarily unable to work as the result of an accident

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

- ✓ **Section 1. – Serious Injury**
 - A. Accidental Death - £30,000
 - B. Permanent Total Disablement - £30,000
 - C. Permanent Partial Disablement
 - i. Loss of Sight in Both Eyes or Loss of one or more Limbs - £30,000
 - ii. Loss of Sight in one Eye - £30,000
 - iii. Permanent Loss of Speech or Hearing in both Ears - £30,000
 - iv. Permanent Loss of Hearing in one Ear - £7,500
- ✓ **Section 2. - Rehabilitation and Retraining benefit** Up to £10,000 to cover reasonable costs incurred to provide support and counselling services throughout your recovery and advice on returning to work or retraining, all following certain life changing injuries
- ✓ **Section 3. – Temporary Disablement** Temporary Total Disablement - 75% of your normal weekly wage (up to maximum £300 per week) *
- ✓ **Section 4. - Accident Medical Expenses** Serious Injury – Up to 25% of a claim amount under section 1 Temporary Total Disablement - Up to 30% of a claim amount under section 3
- ✓ **Section 5. – Funeral Expenses** Up to £10,000 following a valid claim under Section 1. A.
- ✓ **Section 6. - Physiotherapy** following Temporary Disablement – 75% of the cost of each session (maximum payment of £50 per session)
- ✓ **Section 7. - Hospital Stay** - £150 for up to 72 hours stay / £350 for a stay of 72 hours or more (maximum payment £350)
- ✓ **Automatic Additional Benefit – Home / Car Modification** – Up to £10,000

What is not insured?

- ✗ Injuries from participation in Air sports or as a result of air travel, other than as a fare paying passenger
- ✗ Suicide or deliberate self-harm
- ✗ Illness or disease not directly resulting from injury
- ✗ Injuries whilst on active service as a member of any reserve armed forces
- ✗ Repetitive stress (strain) injury or syndrome or any gradually operating cause. Post-traumatic stress disorder or any psychological or psychiatric condition
- ✗ 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?

- ! Under Section 1 B & C, any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! The benefit in Section 3 (noted in 'What is Insured' with a * symbol) is payable for a maximum of 52 weeks and subject to a waiting period of 35 days
- ! Payments under Section 3 Temporary Total Disablement will end if a permanent disability is confirmed and benefits are payable under Section 1
- ! Under Sections 4 and 5 we will only pay for expenses incurred in the UK
- ! Under Section 6 Physiotherapy, the maximum amount payable for any one claim is £300
- ! Full-time members of the armed forces are not eligible for cover under this policy.



Where am I covered?

- ✓ Whilst you are working on behalf of the Group Policyholder, but not whilst commuting to and from your usual place of residence.



What are my obligations?

At the start of your policy

You must be permanently resident in the UK and under age 75 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.

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.



When and how do I pay?

The Guild of Construction Workers Limited Personal Accident Insurance cover is provided to members as part of a package of membership benefits. The Guild pays premiums to Chubb for the personal accident insurance cover.



When does the cover start and end?

- ⌋ Cover commences on the date shown in the group policy schedule or the date that your request for cover is accepted, if this is later.
- ⌋ Cover ceases:
 - o at the end of the month that you are no longer eligible for cover as an insured person; or
 - o at the end of the period of insurance in which you reach age 75 years; or
 - o on the date you notify that you want to opt-out of the cover; or
 - o when you die; or
 - o if Chubb and/or the Group Policyholder serve notice to end cover under the group insurance policy whichever happens first; or
 - o at the end of the period of insurance shown in the group policy schedule provided to the Group Policyholder.



How do I cancel the contract?

You may cancel your cover at any time by contacting the Group Policyholder by the following methods:–

- o Post: The Guild, Fifth Floor, 79 College Road, Harrow, HA1 1BD
- o Phone: +44 (0)20 8181 9100