

Insurance Product Information Document

Company (Insurer): Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

Product: Standard Personal Accident Insurance Policy (British Aikido Board)

Policy Number: UKBOPD28902

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 British Aikido Board).

What is this type of insurance?

This is a personal accident group insurance policy with British Aikido Board as the group policyholder. It provides cover in the event of accidental death or serious injury following an accident, and a range of other covers including recovery and hospital stays following an 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 are temporarily or permanently disabled; as a result of an accident whilst participating the Martial Art of Aikido, including Training/Practice organised by the Insured, Competitions and Official Social Events.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule. Cover can be provided for any member of the Group Policyholder up to age 75 years.

- ✓ **Section 1. Serious Injury** –
 - A. Accidental death - £50,000 (£10,000 for Juniors)/ B. Permanent Total Disablement - £50,000 / C. Permanent Partial Disablement up to - £50,000
- ✓ Section 2. Disfigurement & Scarring from Burns – Not insured
- ✓ Section 3. Dental Injury treatment – Not insured
- ✓ Section 4. Broken Bones (certain injuries only) – Not insured
- ✓ Section 5. Dislocation of hip, shoulder or kneecap – Not insured
- ✓ Section 6. Physiotherapy – Not insured
- ✓ **Section 7. In-patient Hospital Stay** - £50 per night for up to 40 nights
- ✓ **Section 8. Recovery** - up to £40 per day, up to 90 days
- ✓ Section 9. Coma – Not insured
- ✓ Section 10. Rehabilitation & Retraining - Not insured
- ✓ Section 11. Urgent Expenses following death – Not insured
- ✓ Section 12. Temporary Disablement – Not insured
- ✓ **Section 13. Accident Medical Expenses**
 - Serious Injury – Up to 25% of any claim amount under section 1 (max £20,000 overall)

Extensions

- ✓ **Home Modification Benefit** – up to £5,000
- ✓ **Loss of Enjoyment of Life Benefit** – up to £5,000



What is not insured?

- ✗ Injuries from participation in Air sports
- ✗ Injuries as a result of Air travel, other than as a fare paying passenger
- ✗ Suicide or deliberate self-harm
- ✗ Injuries as a result of illness or disease
- ✗ 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



Are there any restrictions on cover?

- ! There is no cover provided under Sections 2, 3, 4, 5, 6, 9, 10, 11 and 12 of this policy, marked as 'Not Insured'
- ! Benefits only apply if injury occurs whilst you are whilst participating the Martial Art of Aikido, including Training/Practice organised by the Insured, Competitions and Official Social Events
- ! Full-time members of the armed forces are not eligible for cover under this policy



Where am I covered?

- ✓ Whilst participating the Martial Art of Aikido, including Training/Practice organised by the Insured, Competitions and Official Social Events



What are my obligations?

At the start of your policy

- All persons to be insured must be permanently resident in the UK when this policy is taken out 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 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, and as follows:
 - Call +44 (0) 345 841 0059
 - Email us at uk.claims@chubb.com
- You must agree to a medical examination if we ask for it. We will pay for this.



When and how do I pay?

The annual premium is paid to Chubb by the group policyholder.



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 in which you reach age 85 years
 - At the end of the month that you are no longer eligible for cover as an insured person (as per eligibility terms agreed with the group policyholder for this cover); or
 - if you leave the group policyholder; or
 - if you decide to opt out of the cover; or
 - when you die; or
 - if Chubb and/or the group policyholder serve notice to end cover under the group insurance policy whichever happens first; or
 - at the end of the period of insurance shown in the group policy schedule.



How do I cancel the contract?

You may cancel your cover at any time by contacting the group policyholder.