

# Covid-19 Hospitalisation Insurance

## Insurance Product Information Document

CHUBB®

**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 French Prudential Supervision and Resolution Authority 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: Covid-19 Hospitalisation Insurance - Group 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 policy schedule and policy wording.

## What is this type of insurance?

This is an insurance policy covering Directors and Employees of the Policyholder (Employer). It provides cover in the event of an Insured Person requiring hospitalisation due to contracting Covid-19 and includes benefits for hospital admission, recovery and for Employer disruption costs. Employees are defined as any person(s) under a contract of service with the Employer.



### What is insured?

The primary value of the cover is providing financial benefits in the event that the Insured Person is admitted to hospital due to contracting Covid-19 as diagnosed by a qualified medical practitioner.

This policy pays benefits in accordance with the policy wording, in the event that the Insured Person:

- ✓ requires hospitalisation for at least 48 hours as a result of Covid-19; and/or
- ✓ is admitted to the intensive care unit of the hospital.

The benefit amounts are listed below, with full details contained in the policy schedule and policy wording.

#### ✓ Covid-19 Hospitalisation Insurance

1. **Hospitalisation Cash Benefit** - £750 if the Insured Person is admitted to hospital for at least 48 hours.
2. **Recovery Benefit** – (a) an additional £750 benefit once the Insured Person is discharged from hospital, or (b) £2,500 if the Insured Person was also admitted to the intensive care unit of the hospital prior to discharge.
3. **Employer Disruption Benefit** – Up to £2,000 per Insured Person payable to the Employer for reimbursement of necessary and appropriate expenses incurred by the Employer in response to a Covid-19 event including but not limited to localised deep-cleaning or disinfecting, replacement of office equipment, or delivery of necessary work equipment to an Employee's home.



### What is not insured?

- ✗ any cover within the first 14 days (the 'waiting period'). The waiting period applies at the start of the policy and applies to each new joiner (employee/director) that is to be covered thereafter. The waiting period will not apply upon renewal of the policy, other than for new joiners.
- ✗ claims which would result in us being in breach of trade or economic sanctions or laws or regulations of the European Union, the member states of the European Union, United Kingdom or United States of America.
- ✗ in the event of the death of the insured person there will be no payment for Recovery Benefit.



### Are there any restrictions on cover?

- ! The maximum benefit payable to an Insured Person during any one period of insurance is £6,500.
- ! The Recovery Benefit is only payable if hospital admission has been for 48 hours or longer and after the Insured Person has been discharged.
- ! The maximum benefit payable during any period of insurance for Employer Disruption Benefit shall be £6,000.
- ! An overall policy limit applies for all claims during the Period of Insurance. Some claims may not be payable if the overall limit of the group policy is exceeded. Information about overall policy limits are available from the Employer (Policyholder).



## Where am I covered?

- ✓ 24 hours a day, worldwide.



## What are my obligations?

### If anything happens that may result in a claim:

- You must notify us as soon as reasonably possible after discharge from hospital:
  - Web: [www.chubbclaims.co.uk](http://www.chubbclaims.co.uk)
  - Email us at [uk.claims@chubb.com](mailto:uk.claims@chubb.com)
  - Call +44 (0) 345 841 0059

### Information Chubb may need about Your claim

- You must supply, at your own expense, any certificates, information and evidence Chubb reasonably require including medical certificates and other documents which we ask for. We will not pay for these.



## When and how do I pay?

The annual premium for this policy is paid for by the Policyholder. There is no premium payable by Insured Persons.



## When does the cover start and end?

### Cover starts:

- on the commencement date shown in the Policy Schedule.

### Cover ends;

- if the Insured Person ceases to be employed by the Policyholder; or
  - on the expiry date shown in the Policy Schedule; or
  - if Chubb terminate all cover due to War following a 7-day notice period; or
  - if Chubb terminate all Covid-19 Hospitalisation Insurance Policies following a 30-day notice period;
- whichever occurs first.



## How do I cancel the contract?

The cover is provided to you free of charge by the Policyholder. Only the Policyholder has rights to cancel the insurance contract.

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