

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 and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website (FS Register number 820988).

Product: The Best Connection Group Limited Personal Accident Insurance Policy

Policy Number: UKBOPC56438

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 Best Connection Group Limited).

What is this type of insurance?

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

What is insured?

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

- ✓ die or are permanently disabled; or
- ✓ are temporarily unable to work as a result of an accident.

This policy pays benefits following an accident (not sickness or disease), in accordance with the policy wording as shown for each section below:

- ✓ **Section 1**
 - A. Accidental Death - £125,000
 - B. Permanent Total Disablement - £125,000
 - C. Permanent Partial Disablement – up to £125,000 (benefit amounts depend on the type and severity of the permanent injury)
- ✓ **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.
- Section 3.** Urgent expenses following death, including funeral expenses – up to £10,000
- ✓ **Section 4.** Temporary Total Disablement - Following an accident, if you are totally unable to work (after a 14-day waiting period), the policy provides you with up to 75% of your normal weekly wage (maximum of £300 per week), for up to 52 weeks
- ✓ **Section 5.** Accident Medical Expenses for:
 - a) Serious Injury – Up to 25% of the amount successfully claimed under section 1 (max. £20,000 overall)
 - b) Temporary Total Disablement - up to 30% of the amount successfully claimed under section 4 (max. £20,000 overall).



What is not insured?

- ✗ Sickness or Illness or any injuries resulting from either
- ✗ Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause. Post-Traumatic Stress Disorder or any psychological or psychiatric condition
- ✗ Waiting period –
 - first 14 days under Section 4 Temporary Total Disablement
- ✗ Suicide or deliberate self-harm
- ✗ Injuries whilst on active service as a member of any reserve armed forces
- ✗ Injuries from participation in Air sports or as a result of Air travel, other than as a fare paying passenger
- ✗ 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 you had before an accident may reduce the benefit amount payable
- ! Section 4 benefits are payable for a maximum of 52 weeks and subject to a waiting period of 14 days
- ! Payments under Section 4 will end if a permanent disability is confirmed and benefits are payable under Section 1
- ! Only one claim will be paid under Section 4 Temporary Total Disablement at any one time



Where am I covered?

- ✓ Whilst you are working on behalf of The Best Connection Group Limited, including travelling between your work and your usual place of residence anywhere in the United Kingdom.



What are my obligations?

At the start of your policy

All insured persons must be permanently resident in the UK when this policy is taken out and under the maximum age limits stated in the group policy schedule.

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,
- 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:
 - o Web: www.chubbclaims.co.uk
 - o Email us at uk.claims@chubb.com
 - o Call +44 (0) 345 841 0059
- You must agree to a medical examination if we ask for it. We will pay for it.



When and how do I pay?

The hourly premium you agree with The Best Connection Group Limited will be deducted by them from your weekly or monthly pay. The Best Connection Group Limited will then pay the total premiums they collect to Chubb each month. The Best Connection Group Limited will provide you with detail of the premiums they deduct on your behalf.



When does the cover start and end?

Cover commences on the start date shown in the group policy schedule or the date the Group Policyholder confirms your cover, if this is later

- **An insured person's cover ceases:**
 - o when they no longer meet the description of an insured person (see group policy schedule) or are no longer eligible for cover (as per eligibility terms agreed with the Group Policyholder for this cover); or
 - o at the end of the period of insurance in which they reach the maximum age limit stated(75); or
 - o on the date they notify that they want to opt-out of the cover; or
 - o when they 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.



How do I cancel the contract?

You may cancel your cover at any time by contacting your local branch of The Best Connection Group Limited by post, telephone, email or text.

If you are uncertain of your branch details, contact The Best Connection Group Limited head office using the methods below:-

Email: info@thebestconnection.co.uk

Phone: +44 (0)121 504 3010

Post: Unit 1 Topaz Business Park, Topaz Way, Birmingham Road, Bromsgrove, Worcs. B61 0GD