



# ANNUAL TRAVEL SUMMARY OF COVER

Masterpiece®

INITIAL

## MASTERPIECE 24-HOUR TRAVEL HELPLINE

Calling from inside the UK: **0800 018 0678**  
Calling from outside the UK: **+44 20 7031 3905**

The *Masterpiece* Helpline provides access to pre-travel advice and emergency medical assistance.

When calling please try to have the following information to hand:

- The precise location and telephone number that you are calling from
- The name of any attending doctor
- Your *Masterpiece* INITIAL policy number

## EXTRACTS FROM THE MASTERPIECE INITIAL POLICY

**Annual Travel Cover only applies to Your Policy if shown in Your Policy Schedule. This part of Your Policy provides insurance against losses relating to Personal accident, Overseas Medical Expenses and Emergency Repatriation Expenses, Delayed Personal Property and Cancellation and Curtailment expenses on a Journey to anywhere in the world unless stated otherwise in Your Policy or an exclusion applies.**

## POLICY DEFINITIONS

### *Policy Definitions*

In this Policy, We use words in their plain English meaning. Words with special meanings are defined here or in the cover part of the Policy where they are used or have a separate meaning. Throughout the Policy, defined terms will be capitalised when used

**Deductible** means that amount We will subtract from any covered loss We pay.

**Family Member** means any Member of Your household residing with You, including employees.

**Policy** means Your entire Chubb *Masterpiece* INITIAL Policy booklet, including the Policy Schedule, Amendment to Cover Notice, Endorsements, and any mortgagee's Policy Schedule.

**Policy Period** means the period of cover shown in Your most recent Policy Schedule.

**Policy Schedule** means the most recent Policy Schedule We issued to You.

**We, Our and Us** means Chubb Insurance Company of Europe SE or any other member insurer of the Chubb Group of Insurance Companies.

**You and Your** means the person named in the Policy Schedule and a spouse or partner who permanently resides with that person.

## MAKING A CLAIM

### *Making an Annual Travel claim*

Annual Travel Cover only applies to Your Policy if shown in Your Policy Schedule.

Through Our selected specialist partners You have access to a 24 hour Helpline. If You need pre-travel advice or a medical emergency occurs during an overseas Journey and You need special support, assistance, or advice, please contact the 24 hour Helpline where highly experienced co-ordinators will manage Your call. Please ensure that You have details of Your Policy and any other relevant information to hand.

#### **24 hour international medical emergency service:**

Calling from inside the UK: **0800 018 0678**  
Calling from outside the UK: **+44 20 7031 3905**

#### **Send Your Annual Travel claim to the Travel Claims Department:**

*Masterpiece* INITIAL Travel Claims, Chubb Insurance Company of Europe SE, One America Square, 17 Crosswall, London, EC3N 2AD, United Kingdom.

## Receiving Your claim payment

You may elect to receive Your claim payment via electronic fund transfer rather than by cheque. This means Your claim payment will be sent directly from Our bank account to Your bank account. When discussing Your claim with Your broker or Us, please provide Your bank name, bank account number and sort code details for payment.

## Registered office

Chubb Insurance Company of Europe SE,  
One America Square, 17 Crosswall, London, EC3N 2AD, United Kingdom.  
Tel: +44 (0)20 7956 5000.

A European company incorporated in England and Wales registered under company number SE13.  
Chubb Insurance Company of Europe SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and listed on the Financial Services Register under registration number 481725.

## ANNUAL TRAVEL COVER

### Definitions

The following words used in this cover part have the special meaning defined here. Throughout this cover part of the Policy, defined terms will be capitalised when used.

**Bodily Injury** means injury which is caused solely by Accidental means and which solely and independently of any other cause results directly in the Accidental death, Loss of Limb(s), Loss of Eye(s), Total Loss of Hearing, Total Loss of Speech or Permanent Total Disablement of You or a Family Member within 24 months from the date of the Accident. Bodily Injury does not include post traumatic stress disorder.

**Accident** means a sudden unforeseen and fortuitous identifiable event and the word Accidental shall be construed accordingly.

**Loss of Limb(s)** means:

- in the case of a lower limb, permanent physical severance at or above the ankle or permanent total loss of use of an entire leg or foot; and
- in the case of an upper limb, permanent physical severance at or above the wrist or permanent total loss of use of an entire arm or hand.

**Loss of Eye(s)** means total, permanent and irrecoverable loss of sight in one or both eyes.

**Total Loss of Hearing** means total, permanent and irrecoverable loss of hearing in both ears.

**Total Loss of Speech** means total, permanent and irrecoverable loss of speech.

**Permanent Total Disablement** means that during the 24 months immediately following Your or a Family Member's Accident You or a Family Member are totally unable to work in any occupation for which You are suited by experience, education or training and at the end of that time there is no prospect of improvement.

**Journey** means a trip outside the United Kingdom of up to 90 consecutive days which commences during the Policy Period. It also means a trip wholly within the United Kingdom if it includes a pre-booked flight or a minimum of two nights away from Your or a Family Member's normal place of Residence in paid accommodation. Cover commences from departure of Your or a Family Member's normal place of Residence in the United Kingdom until arrival back at Your or a Family Member's normal place of Residence in the United Kingdom.

**Business Colleague** means any person who works at Your or a Family Member's place of business and who if both You or a Family Member and that person were both away from work at the same time would prevent the business from running effectively.

**Close Relative** means You or a Family Member's spouse, Partner, legal guardian, father, mother, child, sibling, aunt, uncle, niece, nephew, grandparent or grandchild.

**Delayed Personal Property** means Personal Property which is temporarily lost during a Journey and is outside Your or a Family Member's control for at least 12 hours.

**Emergency Repatriation Expenses** means the additional costs necessarily incurred by Chubb Assistance in repatriating You or a Family Member to the most suitable Hospital or to Your or a Family Member's Residence in the United Kingdom.

**Hospital** means any establishment which is registered or licensed as a medical or surgical hospital in the country in which it is located and where You or a Family Member is under the constant supervision of a Qualified Medical Practitioner.

**In-Patient** means You or a Family Member who has gone through the full admission procedure and for whom a clinical case record has been opened and whose admission to a Hospital is necessary for the medical care and treatment of an illness or Bodily Injury and not merely for any form of nursing convalescence rehabilitation rest or extended care.

**Kidnap** means the wrongful abduction and holding under duress, or by fraudulent means, of You or a Family Member by any person(s) or group making a ransom demand or series of ransom demands for the release of You or a Family Member.

**Overseas Medical Expenses** means reasonable costs necessarily incurred outside the United Kingdom for Hospital, surgical or other diagnostic or remedial treatment given or prescribed by a Qualified Medical Practitioner.

**Partner** means civil partner, co-habiting partner or any other person recognised as the lawful partner of You or a Family Member under common law.

**Personal Property** means personal goods belonging to You or a Family Member which are taken on a Journey.

**Qualified Medical Practitioner** shall mean a doctor or specialist who is registered or licensed to practice medicine or dentistry under the laws of the country in which they practice and who is not You or a Family Member or a Close Relative.

**Residence** shall mean the place where You or a Family Member permanently resides.

**United Kingdom** shall mean England, Scotland, Wales and Northern Ireland excluding the Isle of Man and the Channel Islands. For the purposes of this Policy the United Kingdom shall be regarded as a single country. For policyholders resident in the Isle of Man or Channel Islands, the term United Kingdom shall be deleted and replaced by Isle of Man or Channel Islands (whichever is applicable) throughout the Annual Travel Cover section.

## Covers

### Personal accident

In the event You or a Family Member suffers Bodily Injury during a Journey which results in:

- Accidental death;
- Loss of Limb(s);
- Loss of Eye(s);
- Total Loss of Hearing;
- Total Loss of Speech; or
- Permanent Total Disablement,

We will pay You or a Family Member or, in the event of Accidental death, the estate, £50,000.

### Overseas Medical Expenses and Emergency Repatriation Expenses

If You or a Family Member incurs Overseas Medical Expenses or Emergency Repatriation Expenses as a result of Bodily Injury, injury or illness during a Journey, We will indemnify You or a Family Member or Chubb Assistance, as appropriate, up to £10,000,000 per insured person. We do not cover any such expenses incurred after 12 months from the time of incurring the first expense.

A Deductible of £500 applies to each and every covered loss under the **Overseas Medical Expenses and Emergency Repatriation Expenses** coverage.

### Delayed Personal Property

In the event of Delayed Personal Property We will pay up to £1,000 in total for reasonable expenses incurred by You or a Family Member in purchasing essential replacement clothing or toiletry articles. Any such expense paid by Us will be deducted from the total amount paid under any Chubb Contents Cover should the Personal Property prove to be permanently lost.

### Cancellation and Curtailment expenses

We will indemnify You or a Family Member up to £5,000 each in respect of irrecoverable costs for Your or a Family Member's unused travel and accommodation expenses, paid or contracted to be paid, in the event the original planned Journey is cancelled or curtailed as a result of:

- You or a Family Member sustaining Bodily Injury, injury or illness;
- the death, injury or illness of Your, or a Family Member's Close Relative or Business Colleague;
- compulsory quarantine, jury service, subpoena, kidnapping or hijacking involving You or a Family Member or Your or a Family Member's Close Relative or Business Colleague;
- cancellation or curtailment of scheduled public transport services consequent upon strike, riot or civil commotion;
- Your or a Family Member's presence being required at Your normal place of residence in the United Kingdom following a covered loss under Your Chubb *Masterpiece* INITIAL home insurance Policy or any other Chubb home insurance Policy and Your or a Family Member's presence is necessary to protect Your normal place of residence in the United Kingdom from further loss or damage, or to assist with the settlement of the claim;
- Your normal place of residence in the United Kingdom or planned and pre-booked temporary accommodation outside the United Kingdom for Your or a Family Member's Journey being rendered uninhabitable due to fire, storm, flood, subsidence, or malicious damage;
- inability to travel for at least 12 hours as a result of:
  - cancellation of scheduled public transport services due to adverse weather conditions where no alternative is available;
  - industrial action;
  - mechanical breakdown of public transport;
  - grounding of an aircraft due to a mechanical or structural defect;
- the posting overseas or emergency and unavoidable requirements of duty of You or a Family Member in the armed forces, police, nursing or ambulance services;
- the redundancy of You or a Family Member, notified after the date this Policy is effected and qualifying for payment under the Redundancy Payments Act;
- the recommendation before or during a Journey of government officials of a country in which You or a Family Member is travelling or to which they have booked to travel that a particular group of individuals which include You or a Family Member should leave or not travel to that country or one of its regions for safety reasons;
- the issuance before a Journey of travel advice by the British Government through its Foreign and Commonwealth Office recommending against 'all' or 'all but essential' travel to a country or one of its regions in which You or a Family Member are travelling or has pre-booked to travel to; or
- the recommendation during a Journey by the British Government through its Foreign Commonwealth Office that You or a Family Member exit or consider exiting the country or one of its regions in which You or a Family Member is travelling due to their personal safety and security being at risk.

A Deductible of £500 applies to each and every covered loss under the Cancellation and Curtailment expenses coverage.

There is no Deductible for the following Covers unless stated otherwise.

#### **Coma benefit**

If You or a Family Member suffer Bodily Injury on a Journey which results in a continuous unconscious state, We agree to pay the unconscious person £140 for each full week of continuous unconsciousness, up to a maximum period of 104 weeks.

#### **Disappearance**

If You or a Family Member disappears and after a suitable period of time it is reasonable to believe that You or the Family Member have died as a result of Bodily Injury, We will pay the benefit available under the Personal accident cover, subject to a signed undertaking that if the belief is subsequently found to be incorrect the benefit will be refunded.

#### **Exposure**

Death or injury to You or a Family Member as a direct result of exposure to the elements shall be deemed to have been caused by Bodily Injury and the benefit under the Personal accident cover will be available for payment if the conditions of the cover are met.

#### **Kidnap**

If during the Policy Period You or a Family Member are the victim of a Kidnap on a Journey, this Policy will continue for such kidnapped person until such time as they have returned to their normal place of residence in the United Kingdom or until a period of 12 months from the date of the Kidnap has expired, whichever shall first occur.

We will pay You or a Family Member who has been kidnapped £500 for each complete 24 hour period that You or a Family Member is forcibly or illegally detained as the result of a Kidnap, up to a maximum period of 50 days.

#### **Hospitalisation expenses**

For each full week that You or a Family Member are admitted to a Hospital as an In-Patient as a result of Bodily Injury on a Journey, We will pay the hospitalised person £50 per day, up to a maximum of £500 each Policy Period.

#### **Continuation of medical expenses**

If You or a Family Member are repatriated under the Overseas Medical Expenses and Emergency Repatriation Expenses cover, We will pay the costs of Hospital In-Patient medical charges incurred by the hospitalised person within the two months immediately following the date of repatriation, up to a maximum of £1,000.

#### **Business expenses**

We will pay You or a Family Member up to £1,000 for the cost of travel and accommodation expenses for You or a Family Member or a Business Colleague to complete essential business commitments that were unfinished as a direct result of You or a Family Member sustaining Bodily Injury or illness during a Journey.

#### **Travel expenses**

If You or a Family Member suffers Bodily Injury or illness during a Journey, We will pay for the reasonable additional costs necessarily incurred for one or more of the following, up to a maximum of £25,000:

- travel and accommodation expenses of any relative or friend who on the advice of a Qualified Medical Practitioner is required to travel or to remain with You or a Family Member, up to a maximum of two persons;
- funeral expenses incurred in the burial of You or a Family Member outside the United Kingdom;
- costs incurred in transporting the body or ashes of You or a Family Member and such person's personal property back to the United Kingdom;
- additional travel and accommodation expenses incurred by You or a Family Member in returning to the United Kingdom to attend the funeral of a Close Relative in the United Kingdom.

We do not cover such expenses incurred after 12 months from the time of incurring the first expense.

A Deductible of £500 applies to each and every covered loss under the Travel expenses coverage.

#### **Passport indemnity**

If Your or a Family Member's passport is lost, stolen or destroyed during a Journey, We will indemnify You or a Family Member for additional travel and accommodation expenses necessarily incurred in obtaining a replacement passport, visa or its temporary replacement, up to a maximum of £1,000.

#### **Travel delay**

If You or a Family Member is late arriving at Your intended destination due directly to the cancellation or delay of a pre-booked scheduled flight as a result of strike, breakdown or weather conditions, We will pay the delayed person the following amounts:

- more than 4 hours delay, £50;
- between 12 & 24 hours delay, £100; or
- in excess of 24 hours delay, £200.

#### **Missed departure**

We will indemnify You or a Family Member up to £1,000 each for reasonable travel and accommodation expenses if You or a Family Member are unable to reach the original departure point on the outward or return part of a Journey as a result of the failure of public transport services or the breakdown of a vehicle in which You or a Family Member were travelling, provided that:

- You or a Family Member will have allowed adequate Journey time for arrival at the departure point at or before the recommended time;
- You or a Family Member will have obtained from an appropriate authority confirmation of the reason and duration of the delay; and
- in the event of vehicle breakdown, the vehicle was properly serviced and maintained before the breakdown.

#### **Disaster expenses**

We will indemnify You or a Family Member up to £1,000 each for reasonable, irrecoverable travel and accommodation expenses if You or a Family Member are required to:

- transfer to alternative accommodation in order to continue a Journey outside the United Kingdom; or
- return to the United Kingdom if a Journey cannot be continued,

in the event Your or a Family Member's planned and pre-booked accommodation outside the United Kingdom has become uninhabitable due to fire, lightning, explosion, earthquake, storm, tempest, hurricane or flood, which has been confirmed in writing by the local or national emergency services. This cover will not be payable in addition to Cancellation and Curtailment expenses.

## Winter sports

The Covers Ski hire, Ski pack, Piste closure and Avalanche closure apply to a Journey which involves skiing or snowboarding:

### Ski hire

We will indemnify You or a Family Member up to £1,000 for the necessary hire of skis or a snowboard following:

- loss or breakage of skis or a snowboard owned by You or a Family Member during transit on a Journey; or
- the misdirection during transit on a Journey of the skis or snowboard owned by You or a Family Member resulting in being deprived of their use for a minimum of six hours.

### Ski pack

We will indemnify You or a Family Member up to £1,000 for the proportionate value of any ski pass, hire or tuition fee necessarily unused due to:

- Accident or illness of You or a Family Member; or
- loss or theft of a ski pass.

### Piste closure

We will indemnify You or a Family Member up to £1,000 in the event of a lack of snow or excessive snowfall during the official ski season at the holiday resort where You or a Family Member are staying, and no alternative being available, and it is not possible to ski for a period in excess of 12 hours.

### Avalanche closure

We will indemnify You or a Family Member up to £1,000 for additional travel and accommodation expenses as a direct result of avalanche in Your ski resort during the official ski season.

This benefit will not be payable in addition to Cancellation and Curtailment expenses.

## Exclusions

In addition to the Policy Exclusions (see full Policy Booklet), the following Exclusions apply to this cover part of Your Policy.

- 1 We do not cover any expenses arising from illness incurred if You or a Family Member:
  - are travelling against the advice of a Qualified Medical Practitioner;
  - are travelling for the purpose of obtaining medical treatment;
  - are travelling where a terminal prognosis has been given;
  - incur costs for a condition that was awaiting diagnosis before the trip commenced, or for costs incurred for conditions existing before the trip commenced that required Hospital or Specialist treatment. **Treatment** means the administration or application of remedies to a patient for an illness or disease; or medicinal or surgical management.
- 2 We do not cover Bodily Injury or any other loss or damage as a result of any of the following activities:
  - scuba diving to depths of more than 30 metres;
  - hang-gliding or para-gliding;
  - parachuting;
  - parascending other than over water;
  - mountaineering or rock climbing normally requiring the use of guides or ropes;
  - pot-holing;
  - racing of any kind other than on foot or swimming;
  - bungee jumping; or
  - microlighting.
- 3 We do not cover Bodily Injury or any other loss or damage to You or a Family Member while engaged in flying or other aerial activity, except as a passenger.
- 4 We do not cover Bodily Injury to You or a Family Member as a result of participating in any sport as a professional.
- 5 We do not cover Bodily Injury to You or a Family Member as a result of engaging in active service in any of the Armed Forces of any nation.
- 6 We do not cover dental or optical expenses unless incurred as the result of an emergency during a Journey.
- 7 We do not cover loss for Delayed Personal Property due to confiscation by customs or any other authority.
- 8 No cover is provided under this policy and no benefits shall be payable in respect of an Insured Journey in, to or from Iran.
- 9 We do not cover Bodily Injury or illness to You or a Family Member resulting from committing suicide, attempting to commit suicide or intentionally inflicting self harm.
- 10 We do not cover any Overseas Medical Expenses incurred for treatment that continued for a period of more than one month from the date the expense was first incurred which was not notified to and pre-approved by Chubb Assistance.
- 11 We do not cover any Emergency Repatriation Expenses incurred without the prior approval of Chubb Assistance.
- 12 We do not cover any Overseas Medical Expenses provided after Chubb Assistance, based on the advice of a Qualified Medical Practitioner, has recommended the repatriation of You or a Family Member to the United Kingdom.
- 13 We do not cover Cancellation and Curtailment expenses where the conditions or circumstances leading to cancellation or curtailment of a Journey were in existence or reasonably foreseeable prior to the booking or commencement of the Journey.
- 14 Cover for You or a Family Member will cease on the expiry date of Your Policy following such person's 75th birthday or any earlier cancellation of the cover.
- 15 We do not cover Bodily Injury, illness or any other loss or damage resulting from You or a Family Member being under the influence of drugs, except for drugs prescribed by a Qualified Medical Practitioner.
- 16 We do not cover any Bodily Injury or illness resulting from a person entering any country or region that the British Government through its Foreign and Commonwealth Office has prior to a person entering the country or region recommended against 'all' or 'all but essential' travel in, to or through.
- 17 If a person remains in a country or region the British Government through its Foreign and Commonwealth Office has recommended against 'all' or 'all but essential' travel in, to or through more than 48 hours after the recommendation has been given, we do not cover any Bodily Injury or illness resulting from a person continuing to remain in that country or region.

All other terms and conditions of the Policy remain unchanged.

## Conditions

In addition to the Policy Conditions (see full Policy Booklet), the following Conditions apply to this cover part of Your Policy.

- 1 Where an insured person is under 16 years of age at the time of Accidental death the sum insured shown in the Personal accident cover for Accidental death shall not exceed £7,500.
- 2 This insurance is excess of any other insurance.
- 3 You or a Family Member must inform Chubb Assistance as soon as reasonably possible of any situation that may give rise to You or a Family Member requiring In-Patient treatment.
- 4 In the event of any circumstance, which could give rise to a claim, You or a Family Member must:
  - give notice to Us by the most expeditious means;
  - confirm the facts in writing as soon as possible, with as much information as is available to You or a Family Member;
  - provide Us or Our appointed representatives in a timely manner all information reasonably required, including all documentation and records necessary to establish and assess Your loss;
  - prove the loss to Our reasonable satisfaction;
  - immediately forward to Us or Our representatives any letter, writ or other document received in connection with any claim made under this Policy; and
  - assist Us and concur with all reasonable arrangements for medical and other advisers to examine You or a Family Member with respect to the claim.

We reserve the right to:

- take such steps as deemed necessary to prevent, mitigate or minimise a loss;
- pursue all rights or remedies available to You or a Family Member against anyone responsible for the loss, whether or not a covered loss has been paid; and
- require independent medical examinations of You or a Family Member involved in a loss.

Please also refer to the **Policy Conditions and Policy Exclusions (see full Policy Booklet) parts of Your Policy.**



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This information is descriptive only. The precise cover provided is subject to the terms and conditions of the policy as issued.  
For promotional purposes, 'Chubb' means member insurers of the Chubb Group of Insurance Companies.  
For the purposes of training and monitoring our service, some telephone calls may be recorded.

**CHUBB INSURANCE COMPANY OF EUROPE SE**, a European company incorporated in England and Wales and registered under Company Number SE13.

**CHUBB MANAGING AGENT LTD**, a company incorporated in England and Wales and registered under Company Number 7116876.

**Registered Offices:** One America Square, 17 Crosswall, London EC3N 2AD, England.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.