

## Insurance Product Information Document

### Company (Insurer): Chubb European Group SE Ireland branch.

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### Product: Student Personal Course Cancellation Insurance

This document is only intended to provide a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual & contractual information about this product is provided in the Policy Schedule and Policy Terms & Conditions.

#### What is this type of insurance?

This is a Course Cancellation policy designed for students attending an academic course in Ireland. It provides cover for course fees paid in the event a student cannot continue studying due to an accident, illness a family bereavement or serious injury or sudden illness of an immediate family member.



#### What is insured?

The primary value of the cover is full time educational Fees and Accident & Injury

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

- ✓ Suffer illness or injury
- ✓ Fatal Accident.
- ✓ Bodily Injury

The main policy sections and benefit levels are listed below, with full details contained in the policy wording.

#### ✓ SECTION A: Full Time Educational Fees up to €10,000

If the Insured Person or Immediate Family member becomes ill or suffers Bodily Injury or Complications of Pregnancy during the Period of Insurance in

Full Time Education which results in their:

- a) Death; or
- b) Inability to complete the academic course

Chubb will indemnify the Insured up to the amount shown in the policy schedule in respect of unused Full Time Education fees which the Insured has paid or is contracted to pay and which cannot be recovered from any other source. The amount paid will be calculated on a pro-rata basis for the number of days between the date the Insured becomes unable to complete their academic course and their original planned Full Time Education end date.

#### ✓ SECTION B – Injury up to €10,000

If an Accident occurs during the Period of Insurance and Effective Time that causes Bodily Injury to an Insured Person which results in:

1. Death – €10,000
2. Loss of two or more Limbs – up to €10,000
3. Loss of Sight in Both Eyes – up to €10,000
4. Loss of one Limb – up to €5,000
5. Loss of Sight in one Eye – up to €5,000

#### ✓ Section C: Personal liability Up to €5,000,000

If the Insured Person becomes legally liable to pay damages in respect of:

1. Accidental bodily injury (which shall include death, illness and disease) to any person; and or



#### What is not insured?

- ✗ Any medical condition or injury that conflicts with any statements of the “Pre-requirements for cover to apply” found on page 6 of the policy document.
- ✗ Any expenses incurred where the Insured Person enrolls on an academic course against the advice of a Qualified Medical practitioner.
- ✗ More than a rateable proportion of any expenses which are also recoverable from any other insurance policy which is applicable to the Policyholder or Insured Person;
- ✗ Any expenses incurred as the result of the default or financial failure of any transport, accommodation provider, college, university or language school or any agent acting for them or of any agent acting for the Policyholder or Insured Person.
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.
- ✗ Driving/Riding on a motor cycle over 50cc.
- ✗ Liability in respect of bodily injury loss or damage caused directly or indirectly in connection with the ownership, possession or use of mechanically propelled vehicles, aircraft, hovercraft, watercraft and firearms.
- ✗ Any claims for injury, loss or expense as a result of:
  - participating in winter sports, aerial sports or hazardous activities;
  - misuse of alcohol, solvents or drugs;
  - self-injury or suicide;
  - post-traumatic stress disorder or related syndromes; any psychological or psychiatric condition;
  - air travel unless as a fare paying passenger, financial failure of tour operator, travel agent or other operator;
  - illegal acts;
  - manual work;
  - scuba diving;
  - war.



#### Are there any restrictions on cover?

- ! Any costs or charges paid or discharged by the use of promotional vouchers or awards of any description.

2. Accidental loss of or damage to material property occurring during and arising out of the Journey, We will indemnify the Insured Person for all such damages payable in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause up to the Limit of Liability for this Section shown in the Schedule.

There are Specific Exclusions and Specific Conditions of this Section, please refer to pages 15 -20 of the policy document.

- ! Any expenses incurred as a result of disinclination of an Insured Person to travel or, if on a Journey, disinclination to continue
- ! Any expenses incurred as result of adverse changes in the Policyholder's or an Insured Person's financial circumstances
- ! Any pre-paid college, university or language school Full Time Education fee which the Policyholder is not contracted to reimburse to the Insured Person.



### Where am I covered?

- ✓ Ireland



### What are my obligations?

#### At the start of your policy, you must:

- be studying at a College or University or studying a language course at a recognised educational establishment body in Ireland.

#### During the period of insurance

- You must continue to study at a College or University or recognised educational establishment body.
- 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

The Insured Person shall as soon as possible after the occurrence of any Accidental Bodily Injury:

- a) obtain and follow the advice of a Qualified Medical Practitioner;
- b) co-operate with and follow the advice of an independent rehabilitation case manager where appointed by Chubb.



### When and how do I pay?

Premiums are payable in full at the time of buying the insurance directly to your insurance broker.



### When does the cover start and end?

- Cover starts and ends on the dates shown on the policy schedule.
- Cover can start up to a maximum of 7 days prior to the commencement of your course.
- Cover will end if you return to your home country during the period of insurance.



### How do I cancel the contract?

You have the right to cancel your policy at any time. Cancellation rights start from the date you purchase the policy or you receive the full terms and conditions of the policy, whichever is later.

- **14 Day Cooling Off Period:** If you cancel within 14 days of purchasing cover or receiving your policy documentation, provided you have not commenced a trip and/or not made a claim, your policy will not have provided any cover and a refund of premiums will be paid.

- **Outside 14 days cancellation:** If cancelled after the 14 days cooling off period, we reserve the right to charge a premium proportionate for the time cover has been in force.

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