

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: Just Eat Group Personal Accident Insurance Policy**Policy Number: UKBOPD39383**

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 Group Policyholder).

What is this type of insurance?

This is a group personal accident insurance policy with Just Eat as the Group Policyholder. It provides cover in the event of death or serious injury following an accident and a range of other covers including dental injuries, and hospital stay as a result of 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 permanently disabled; or
- ✓ suffer damage to teeth; or
- ✓ need to stay in hospital; or
- ✓ are temporarily unable to work as a result of an accident.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule.

- ✓ **Section 1. Serious Injury** – A. Accidental death - £50,000 / B. Permanent Total Disablement - £50,000 / *Permanent Partial Disablement – up to £30,000
- ✓ **Section 2. Disfigurement & Scarring of the Face** - £825 up to £2,500
- ✓ **Section 3. Dental Injury** treatment - up to £2,500
- ✓ **Section 4. Hospital Stay** following Accident - £100 per night (max. £1,000)
- ✓ **Section 5. Travel & Parking Expenses** following Hospital Stay - up to £25 per day (max. £500)
- ✓ **Section 6. Temporary Disablement** – Temporary Total Disablement £200 per week (max. 75% of weekly wage) for up to 8 weeks
- ✓ **Section 7. Home & Car Modification** following Permanent Total or Permanent Partial Disablement – up to £10,000

* Permanent Partial disablement benefit limits vary depending on nature of the permanent injury.

**What is not insured?**

- ✗ Injuries from participation in Air sports or 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
- ✗ Waiting period –
 - first 14 days under Section 6 Temporary Total Disablement
- ✗ 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, any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! Section 3 Dental Injury - An excess of up to £15 applies to emergency dental injury call-outs/treatments
- ! Full-time members of the armed forces are not eligible for cover under this policy.



Where am I covered?

✓ Whilst on a delivery run (meaning a period, or periods of time for which you have elected to be available to perform services on the Just Eat platform and Just Eat has allocated that availability to You), and checked in to the Group Policyholder's smartphone technology application, on behalf of the Group Policyholder or other users of the Group Policyholder's smartphone technology application, anywhere in the United Kingdom.



What are my obligations?

At the start of your policy

All insured persons must have completed the onboarding process and entered into a service agreement with the Group Policyholder, or must comply with the terms and conditions of the service agreement if engaged as a substitute, when they join the policy, and be 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, 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:
 - 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 premium for this policy is paid by the Group Policyholder.



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 in the group policy schedule; 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 the Group Policyholder.