

We want to ensure you have enough information from us to decide on your insurance policy purchase. So, these are the documents we provide to you which contain information we want you to be aware of:-

- Policy Terms and Conditions - your insurance contract with detailed explanations of what is and is not covered.
- Policy Schedule - showing your details and the main benefits and sums insureds of the cover level you have chosen.
- Insurance Product Information Document - a summary of the policy highlighting the main benefits and limitations of the policy.
- This document - providing other key information.

About the Insurer

We are Chubb European Group Limited ("Chubb"), a UK authorised and regulated general insurer. Our registered office is:

100 Leadenhall Street
London
EC3A 3BP
United Kingdom

If you need to get in touch with us about your Chubb insurance, the contact details are set out in your policy document and will vary depending on the Chubb product you have purchased. However, if you do not have the policy document to hand, you can contact us at the following address and we will ensure we route your question/query to the right person/department:

Chubb Customer Service Department
200 Broomielaw
Glasgow
G1 4RU

T 0345 045 0132
E cust.servuk@chubb.com

Does this policy meet your demands and needs?

Chubb has not been involved in assessing your demands and needs - please contact Gibbs Denley who arranged your policy.

Has Chubb provided any advice/recommendations to you ?

Chubb has not been involved in the sale of this policy to you - please contact Gibbs Denley who arranged your policy.

What is the Insurance Product Information Document?

This new document is a concise and easy to read summary about your insurance policy - it is in the same format as other similar documents you will receive about other insurance products from other providers, so it will make your comparison easier. Do note that it is a summary only, and you should refer to the policy schedule and policy document for full details of cover, exclusions, limitations, conditions and any excesses or other charges that might apply.

We would encourage you to take the time to read the policy terms and conditions and policy schedule alongside the Insurance Product Information Document.

Complaints

If you have a complaint about the sale of your policy or its administration, please contact Gibbs Denley at:-

The Group Compliance Manager
Gibbs Denley Insurance Services Ltd
Lakeside 300
Old Chapel Way
Broadland Business Park
Norwich
Norfolk
NR7 0WG

T +44 (0)1223 792552 (from 9am - 5pm
UK time, Monday to Friday)
E info@course-u-can.com

If you have a complaint about the insurance product, please contact us at:-

The Customer Service Manager
Chubb European Group Limited
The Customer Relations Department
Chubb European Group Ltd
PO Box 682
Winchester
SO23 5AG

T +44 (0) 141 285 2999 (from 9am - 5pm
UK time, Monday to Friday)
E customerrelations@chubb.com

If your complaint relates to a claim under the policy, please contact us at:-

The Customer Relations Department
Chubb European Group Ltd
PO Box 682
Winchester
SO23 5AG

T +44 (0) 141 285 2999 (from 9am - 5pm
UK time, Monday to Friday)
E customerrelations@chubb.com

Financial Ombudsman Service

You can approach the Financial Ombudsman Service for assistance if there is dissatisfaction with our final response or after eight weeks from making the complaint if not resolved satisfactorily. Any approach to the Financial Ombudsman Service must be made within 6 months of our final response.

Contact details are given below. A leaflet explaining the procedure is available on request.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

T 0800 023 4567 (calls are free from a UK
landline or mobile)
+44 (0) 300 123 9123 (calls charged at the
same rate as 01 or 02 numbers on a
mobile phone)
E complaint.info@financial-ombudsman.org.uk
W www.financial-ombudsman.org.uk

European Online Dispute Resolution Platform

If you arranged the policy with us online or through other electronic means, and have been unable to contact us either directly or through the Financial Ombudsman Service, you may wish to register your complaint through the European Online Dispute Resolution platform at <http://ec.europa.eu/consumers/odr/>. Your complaint will then be re-directed to the Financial Ombudsman Service and to us to resolve. There may be a short delay before we receive it.

Policy documentation

We are developing ways to make our customer's lives easier, and in today's world of smartphones and other digital technologies, we will try to provide information to you about your policy in a way that enables you to access it whenever and wherever you need it.

For some products we offer, this includes providing your policy information by email if you would prefer it that way, enabling you to have your policy information on the move, to be stored by you electronically, but also available to you to print at your leisure, although we would ask that you always consider any environmental impacts.

You are always entitled to ask us for paper copies, and for some products we can only offer you paper copies.