

Insurance Product Information Document

Company (Insurer): Chubb European Group SE registered in England and Wales number 1112892 with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 202803.

Product: Joint Aikikai Council Group Personal Accident Insurance Policy

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 document, which is available from the Joint Aikikai Council (the Group Policyholder).

What is this type of insurance?

This is a group personal accident insurance policy. It provides cover in the event of death or serious injury following an accident whilst undertaking Joint Aikikai Council activities.

What is insured?

The primary value of the cover is providing financial benefits following death or permanent injuries resulting from an accident.

The policy covers all members. 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 – Adult £30,000 / Junior £2,000

B. Permanent Total Disablement - £50,000

C. Permanent Partial Disablement* – up to £50,000

D. Quadriplegia - £50,000

E. Paraplegia - £50,000

F. Hemiplegia - £50,000

✓ Section 2 Accident Medical Expenses to cover reasonable expenses incurred for medical, surgical or remedial treatment following an accident resulting in a valid claim under Section 1 Serious Injury – up to 25% of claim amount (max. £7,500)

*Permanent Disability benefit limits vary depending on nature of the permanent injury including loss of limb(s), loss of sight / hearing / speech / fingers / toes / smell / taste.

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
- ✗** 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?

- 2 Any disability or condition that existed before an accident will be taken into account and may reduce the benefit amount payable
- 2 Full-time members of the armed forces are not eligible for cover under this policy.



Where am I covered?

- ✓ Whilst Participating in the Martial Arts of Aikido including recognised Training / Practice and official Social Events at JAC and non-JAC member organisations world-wide. Whilst administering the sport of Aikido in respect of JAC and affiliated Associations/ Clubs, and when requested, non-JAC member organisation seminars as guest instructors world-wide.



What are my obligations?

At the start of your policy

- When this policy is taken out all persons to be insured must be –
- permanently resident in the United Kingdom; and
- under age 75 years on the date the policy starts.

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:
 - Post: Chubb Claims Department, PO Box 682, Winchester SO23 5AG
 - Phone: 0345 841 0059 (UK only) +44 (0)141 285 2999 (international)
 - Email us at uk.claims@chubb.com
 - Web: www.chubbclaims.co.uk
- You must agree to a medical examination if we ask for it. We will pay for it.



When and how do I pay?

The Joint Aikikai Council Personal Accident Insurance cover is provided to members as part of a package of membership benefits. The Council pay premiums to Chubb for the insurance cover.



When does the cover start and end?

Cover commences when you become a member of the Joint Aikikai Council

- Cover ceases during the period of insurance:
 - If your membership with the Joint Aikikai Council ends; or
 - at the end of the period of insurance in which you reach age 75 years
 - if you decide to opt out of the cover; or
 - when you die; or
 - if Chubb serve notice to end cover under the group insurance policywhichever happens first; or
 - at the end of the period of insurance shown in the group policy schedule.



How do I cancel the contract?

The cover is provided to you by the Joint Aikikai Council, but you may cancel your cover under the policy at any time by contacting the Council.