

CHUBB®

Qover

 monese

Purchase Protection Group Policy Wording

This document contains the terms and conditions of the Purchase Protection Group Policy

Qover Qover S.A./N.V., a public limited liability company registered with Crossroads Bank for Enterprises (BCE/KBO) in Belgium with registration number 0650.939.878 and with registered address Rue du Commerce 31, 1000 Brussels. Qover is a Belgian untied insurance agent registered with the Financial Services and Markets Authority of Belgium under the code 0650.939.878. Qover's UK branch is registered in England & Wales and with UK Establishment address: 8 Northumberland Ave - London WC2N 5BY. Authorised and regulated by the Financial Conduct Authority. Details about our authorisation can be found on the Financial Conduct Authority website (FRN 988985).

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662. CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. 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 website (FS Register number 820988).

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Contact Information

If you need details in Large Print, Braille, or Audio please call us on 0345 841 0056 for details.

If you have a hearing or speech impairment and would like to speak to us and have a textphone available, you can do so by using the Action on Hearing Loss Next Generation Text service. This is available 24 hours a day, seven days a week and allows customers to contact us via a Text Relay Operator who will relay instructions and other requests verbally to us. To use the Next Generation Text service, You must have access to a textphone or a smartphone with a compatible operating system, tablet, laptop or PC with an internet connection. To use the Next Generation Text service, just dial 18001 and then our number – once the call is connected, a Text Relay Operator will join the call to relay the message. Our responses will then appear as text on Your textphone, smartphone, tablet, laptop or PC. For the Next Generation Text service, please call 18001 0345 841 0056.

Calls may be recorded for training and quality purposes.

Customer Services (managed by the Administrator Qover)

Phone [+44 \(0\)800 088 57 86](tel:+44(0)8000885786)

Email contact@qover.com

Claims (managed by the Administrator Qover)

Phone +44 (0)800 088 57 86

App Go to your dashboard on the Monese app and fill in the claim form

Website monese.qover.com

Complaints

If you have a complaint about a claim or provision of this insurance contact Qover (the **Administrator**):

Phone +44 (0)800 088 57 86

Email mediation@qover.com

If you have a complaint about **Our** service please contact **Us**;

Phone +44 (0) 800 519 8026

Email customerrelations@chubb.com

Website www.chubb.com/uk

Insurer

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Insurance Agreement

Thank you for choosing this Policy which is underwritten by Chubb European Group SE.

The Policy pays benefits, in accordance with this Policy wording, in the event that **You** suffer a financial loss following an item being stolen, damaged (not lost) which has been purchased and paid in full or by instalment for using **Your Account** with the **Group Policyholder** (as specified in the **Group Policy Schedule**).

The **Group Policyholder** and **We** agree that the **Group Policyholder** will pay the premium as agreed. The **Group Policy Schedule** and this Policy constitute the full terms and conditions of the insurance with **Us**. The **Group Policyholder** acknowledges that **We** have offered this Policy and calculated the premium using the information which **We** have asked for and the **Group Policyholder** has provided, and that any change to the responses provided by the **Group Policyholder** may result in a change in the terms and conditions of the Policy and/or a change in the premium.

The **Group Policyholder** should check over the Policy wording and **Group Policy Schedule** carefully to ensure they are correct and meet the **Group Policyholder's** requirements, and notify **Us** immediately, if anything is incorrect, as this could affect Policy cover in the event of a **Claim**. The **Group Policyholder** should keep these documents in a safe place and should make them available to the **Insured Persons**, telling them where the documents can be viewed. The **Group Policyholder** must tell **Us** if either their insurance needs or any of the information they have given **Us** changes. A change in circumstances may affect Policy cover, even if the **Group Policyholder** does not think a change is significant, and **We** may need to change this Policy. **We** will update the Policy and issue a new **Group Policy Schedule** each time a change is agreed.

Important Notes

Providing Information to You

At the beginning of each **Period of Insurance**, the **Group Policyholder** must provide a copy of the Insurance Product Information Document (IPID) to **You**, and must also make the Policy wording and **Group Policy Schedule** available too, stating where the documents can be viewed.

Eligibility

To be covered under this Policy, **You** must:

- be legally permitted to work in the **United Kingdom**; and
- hold a valid **Account** with the **Group Policyholder** at the time of purchase.

You will also be eligible for cover if **You** upgrade from another Monese account to either the "Classic" or the "Premium" paid account within 24 hours of the item being purchased, provided that at the time of upgrade **You** are not aware of any damage to or theft of the item purchased.

Policy Definitions

Certain words in this Policy have a specific meaning. They have this specific meaning wherever they appear in this Policy and are shown by using bold text and capital letters. All Policy definitions are applicable to this Policy as a whole, and are detailed on pages 11 and 12 this Policy.



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Making a Claim

Telling Us about Your Claim

If anything happens that may result in a **Claim** under this Policy, **You** must tell **Us** within 30 days of the incident, or as soon as reasonably possible after that. If **You** cannot do this, a personal representative can do this for **You**.

You should notify any **Claim** to the **Administrator** using these contact details:

Qover SA (the **Administrator**):

Rue du Commerce, 31
1000 Brussels
Belgium

Phone +44 (0)800 088 57 86

App Go to your dashboard on the Monese app and fill in the claim form

Or Website monese.qover.com

If **You** delay notifying a **Claim** and the delay prejudices **Us** in investigating or assessing **Your Claim**, this may impact the **Claim** being paid at all, or the amount of the **Claim** that is paid.

Information We may need about Your Claim

You or the **Group Policyholder** will at their own expense provide **Us** with such certificates, information and evidence as **We** may require in the form prescribed by **Us**, in order to action a relevant **Claim**. **We** will need to be sent the following documents, which **We** ask for. **We** will not pay for these.

- Proof that **You** purchased the item on **Your Account**;
- Receipt for the original purchase from the retailer;
- Report from the police in the event of **Theft**;

We may also ask for damaged items to be sent to **Us** and if so, **We** will reimburse **You** for the shipping costs to send the item to **Us**.

Claims Conditions

- **You** shall take all reasonable steps to avoid any **Theft** of or damage to an **Eligible Item**.
- **We** will only pay amounts under this Policy if they are not specifically covered elsewhere by other insurance. **You** must inform **Us** of other relevant insurance policies and assist **Us** in seeking reimbursement where appropriate.

Fraudulent Claims

We will not pay dishonest **Claims**. If **You** make a dishonest **Claim**, **We** may cancel **Your** cover.

Paying Claims

If **You** have a **Claim**, **We** will deal with it based on the cover details stated in **Group Policy Schedule** which is in force at the time of the incident.

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All benefit payments on valid **Claims** will be paid in **GBP** and will be paid into **Your Account**.

For all benefits **We** will pay the **Benefit Amount** or the assessed percentage to **You** and **Your** receipt will be a full discharge of all liability by **Us** in respect of the **Claim** for such **Benefit Amount** or the assessed percentage.

The Cover

The type of cover and **Benefit Amount** is stated in the **Group Policy Schedule**, which is held by the **Group Policyholder**, and the Insurance Product Information Document (IPID), which is held by **You**. The cover applies during the **Effective Time** stated in the **Group Policy Schedule**.

Section 1 – Purchase Protection

This benefit applies to **Eligible Items** purchased or delivered (if the latter is after the date of purchase) in full or by instalment on the **Account** for personal use that are brand new, have had no previous owner and were not purchased privately. **Eligible Items** purchased worldwide are covered.

If the **Eligible Item** is purchased in the **United Kingdom** or **Europe**, it must meet any CE safety and environmental certification requirements that would apply, to be covered by this Policy.

If an item **You** buy is stolen or damaged accidentally within the **Maximum Days from Purchase**, **You** will be paid the costs of repair or replacement of an item up to a maximum of the **Purchase Price** or the **Benefit Amount** stated in the **Group Policy Schedule** whichever is the lower. Watches and Jewellery will be only covered up to 50% of the **Purchase Price** or the **Benefit Amount**, whichever is the lower.

If you hold a Premium **Account** a deduction of 5% for depreciation per month will be made following a 90 day period from the date of purchase (or of delivery if this is after the date of purchase). The **Purchase Price** will be the cost of a pair or set of items if they are used together and cannot be replaced individually.

The most **We** will pay for any one incident and in any 12-month period are stated in the **Group Policy Schedule**.

The 12-month period starts when **You** first subscribe to an **Account** or the insurance **Start Date** which ever occurs last.

For any mobile phone devices, **You** are only covered for one **Claim** per **Account** during a 12-month period beginning on the date of **Your** previous notification of **Your** mobile phone **Claim**.

General Exclusions

These General Exclusions apply to all sections of this Policy.

We will not be liable for payment of any benefit for Purchase Protection claim or expense due to:

- Eligible Items with a Purchase Price of less than GBP 100.
- **We** will not pay any **Claims** which would result in **Us** being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America. **You** should contact **Our** Customer Services Team on 0345 841 0056 for clarification of Policy cover for travel to countries which may be subject to United Nations resolutions or trade or economic sanctions or other laws of the

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European Union, United Kingdom, or United States of America. Applicable to US Persons only : Policy cover for a journey involving travel to/from/through Cuba will only be effective if the US Person's travel has been authorised by a general or specific licence from OFAC (US Treasury's Office of Foreign Asset Control). For any **Claim** from a US Person relating to Cuba travel, **We** will require verification from the US Person of such OFAC licence to be submitted with the **Claim**. US Persons will be deemed to include any individual wherever located who is a citizen or ordinarily resident in the United States (including Green Card Holders) as well as any corporation, partnership, association, or other organisation, wherever organised or doing business, that is owned or controlled by such persons;

- **We** will not be liable to make any payment under this Policy where **You** do not meet the General Eligibility Criteria detailed on page 4 of this Policy;
- **Your** illegal acts.
- Normal wear and tear;
- Damage caused intentionally by **You**;
- Damage to items caused by product defects;
- **Theft** of or damage to items where **You** have failed to take sufficient care of them or **Eligible Items** stolen when you have left them unsecured outside Your reach;
- **Theft** not reported to the police within 48 hours of discovery or as soon as reasonably possible and without a written report being obtained;
- Confiscation or destruction of purchases by any government, customs or public authority;
- **Theft** or damage to: precious stones, rare and precious coins or stamps; one of a kind items including art work and furs; cash or its equivalents (including travellers cheques); stocks, bonds, coupons, securities of all species and equivalent papers; tickets; services; books; animals and plants; consumable and perishable goods; food and beverages; healthcare items; vehicles and their parts; land and buildings; items permanently affixed to home, office or vehicles; digital data to view or download online (including files, music, films, photos, software); goods purchased to be sold onwards or used for professional purposes; weapons, illegal drugs, counterfeit goods and other goods subject to customs confiscation; purchases on peer-to-peer sites unless from a commercial seller;
- Cosmetic damage or any damage that does not affect the functionality of a device.

When Cover Starts and Ends

Your cover begin on the **Start Date** or the date **You** are included in this insurance through the **Insurance Arrangement** with the **Group Policyholder**, if after the **Start Date**.

Cover will continue for as long as **You** meet the Eligibility criteria stated on page 4 and whilst the Policy remains in force.

Your insurance cover will cease at midnight on the day that one of the following events occur:

- **You** no longer meet the description of **Insured Persons** contained in the **Group Policy Schedule**; or
- **You** choose to opt-out of cover under this Policy; or
- **We** terminate this Policy following the agreed notice period; or
- this Policy expires

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whichever happens first.

Group Policy Conditions

Assignment

Subject to the Policy Condition headed 'Paying Claims', the benefits under this Policy may not be assigned or transferred by **You** or the **Group Policyholder** unless agreed by **Us** in writing.

Bank Charges

We will not be liable for any charges applied by the receiving bank for any transactions made in relation to a **Claim**.

Cancellation

The **Group Policyholder** may not cancel this Policy at any time.

If for any reason, **You** do not wish to continue with the cover under this Policy, **You** should contact the **Group Policyholder**.

We may cancel:

- a) this Policy by giving 90 days written notice to the **Group Policyholder**. In the event of cancellation by **Us**, the **Group Policyholder** must notify **You** of such cancellation.
- b) **Your** cover, if **You** have knowingly provided incomplete, false or misleading information that **We** have asked for during the policy application process, at any time during the **Period of Insurance**, or in respect of a **Claim**. If this happens, **We** will give **You** 30 days written notice, via the **Group Policyholder** and, in such event, the premium for the period up to the date when the cancellation takes effect will be calculated and **We** will promptly return any unearned portion of the premium paid to the **Group Policyholder**.

Changing Cover

The **Group Policyholder** may, during the **Period of Insurance**, add or delete **Insured Persons** from the Policy through **Declarations**. The **Group Policyholder** may not make any other changes to this Policy except where specifically agreed in writing by **Us**.

We reserve the right to make changes, add to the Policy terms and/or to change the total amount payable for this insurance for legal, regulatory or taxation reasons. If this happens, **We** will write to the **Group Policyholder** with details of the changes at least 30 days before **We** make them. It is the **Group Policyholder's** responsibility to inform **You** of such changes. Any changes **We** make will be the same for all **Insured Persons** under the Policy. **We** will not make changes that only apply to a particular **Insured Person**, other than as stated in part b) of Cancellation above.

Choice of Law

This Policy, and any non-contractual obligation arising out of or in connection with it, will be governed by and construed in accordance with the laws of England and Wales and the English Courts alone will have jurisdiction in any dispute. All communication in connection with this Policy will be in English.

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Compliance with Policy Requirements

The **Group Policyholder** (and where relevant the **Group Policyholder's** representatives) and **You**, will comply with all applicable terms and conditions specified in this Policy. If they or **You** do not comply, **We** reserve the right not to pay a **Claim**.

Contracts (Rights of Third Parties) Act

The Contracts (Rights of Third Parties) Act 1999, or any amendment to it will not apply to this Policy. Only **We** and the **Group Policyholder** can enforce the terms of this Policy. No other party may benefit from this contract as of right. This Policy may be varied or cancelled without the consent of any third party.

Misrepresentation and Non-Disclosure

The **Group Policyholder** and, where applicable, **You** must ensure that all of the information provided to **Us** in the Application Form, on the **Declaration**, by correspondence, over the telephone, on claim forms and in other documents is true, complete and accurate. Please note that providing incomplete, false or misleading information could affect the validity of **Your** cover and may mean that all or part of a **Claim** may not be paid. The **Group Policyholder** acknowledges that **We** have offered the Policy and calculated the premium using the information which **We** have asked for and the **Group Policyholder** has provided, and that any change to the responses provided may result in a change in the terms and conditions of the Policy and/or a change in the premium.

Interest

No sum payable by **Us** under this Policy will carry interest unless payment has been unreasonably delayed by **Us** following receipt of all the required certificates, information and evidence necessary to support the **Claim**. Where interest becomes payable by **Us**, it will be calculated only from the date of final receipt of such certificates, information or evidence.

Other Taxes and Costs

We are required to notify **You** and the **Group Policyholder** that other taxes or costs may exist which are not imposed or charged by **Us**.

Complaints Procedures

We are committed to providing a high quality service and want to maintain this at all times.

If **You** or the **Group Policyholder** have a complaint about claims or the provision of this insurance please contact:

Qover
Rue du Commerce, 31

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1000 Brussels
Belgium

Phone +44 (0)800 088 57 86

Email contact@qover.com

If **You** or the **Group Policyholder** are not happy with **Our** service, please contact **Us**, quoting the Policy details, so that **We** can deal with the complaint as soon as possible. **Our** contact details are:

The Customer Relations Manager,
Chubb
Sentinel Building,
103 Waterloo Street,
Glasgow,
G2 7BW

Phone ++44 (0) 800 519 8026

Email customerrelations@chubb.com

If **Your** complaint is about the sale of **Your** Monese **Account** then please contact Monese – see Monese App for details or email complaints@monese.com

You may be able to 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 six months of **Our** final response.

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

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

Phone +44 (0) 800 023 4 567 (Monday to Friday – 8am to 8pm, Saturday – 9am to 1pm) Calls are free from a UK landline or mobile.

Phone +44 (0) 300 123 9 123 Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs.

Email complaint.info@financial-ombudsman.co.uk

Website www.financial-ombudsman.org.uk

Following this complaints procedure does not affect **Your** statutory rights relating to this Policy. For more information about statutory rights, **You** should contact Citizens Advice.

Policy Definitions

Certain words in this Policy have a specific meaning. They have this specific meaning wherever they appear in this Policy and are shown by using bold text and capital letters. Plural forms of the defined words have the same meanings as the singular form. The following definitions apply to this Policy as a whole.

ACCOUNT

Your Classic or Premium Account with the **Group Policyholder**.

ADMINISTRATOR

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BENEFIT AMOUNT

The maximum amount **We** will pay based on the level of cover stated in the **Group Policy Schedule**

CLAIM

A single or series of incidents due to one cause insured by this Policy.

DECLARATIONS

The information supplied to **Us** by the **Group Policyholder** confirming **Your** up to date details and the premium due to **Us**.

EFFECTIVE TIME

When and where the insurance provided by this Policy applies as specified in the **Group Policy Schedule**.

ELIGIBLE ITEM

An item purchased by **You** during the **Period of Insurance** that meets all of the following criteria:

- Paid in full or by instalment from the covered **Account**; and
- Solely for personal use, not used for business purpose; and
- Brand new, has had no previous owner and was not purchased from a private individual; and
- For items purchased in the UK and **Europe** has any required CE safety and environmental certification; and
- Is not specified in the exclusions.

EUROPE

Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden

EXCESS

The first amount of any **Claim** which each **Insured Person** must pay.

GBP/£

United Kingdom pounds sterling

GROUP POLICY SCHEDULE

The document issued to the **Group Policyholder** by **Us**, detailing **Your** cover and other important information.

GROUP POLICYHOLDER

The person, firm, company or organisation named in the **Group Policy Schedule**

INSURANCE ARRANGEMENT

The process by which an **Insured Person** has been added to this insurance operated by the **Group Policyholder**.

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INSURED PERSON

Any category of persons shown in the **Group Policy Schedule** and who is also specified in the **Declarations** as appropriate.

MAXIMUM DAYS FROM PURCHASE

The period between and inclusive of the dates shown From: and To: in the **Group Policy Schedule** commencing at 00.01 hours on the earliest date shown and expiring at 24.00 hours on the latest date shown. Both dates and times refer to local standard time at the address of the **Group Policyholder** as shown in the **Group Policy Schedule**.

PERIOD OF INSURANCE

The period between and inclusive of the dates shown From: and To: in the **Group Policy Schedule** commencing at 00.01 hours on the earliest date shown and expiring at 24.00 hours on the latest date shown. Both dates and times refer to local standard time at the address of the **Group Policyholder** as shown in the **Group Policy Schedule**.

PURCHASE PRICE

The price originally paid which can be found on **Your** receipt for the original purchase and which takes into account all applicable taxes and any discount, voucher, balances, etc and excluding delivery costs.

START DATE

The date specified in the **Group Policy Schedule** showing when the insurance will start.

THEFT

The permanent loss of the item after having been stolen by a third party.

UNITED KINGDOM

England, Scotland, Wales and Northern Ireland (excluding Channel Islands and the Isle of Man).

WAR

Armed conflict between nations, invasion, act of foreign enemy, civil war, or taking power by organised military force.

WE, OUR, US

Chubb European Group SE.

YOU, YOUR

The **Insured Person**.

Our Regulators

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Financial Services Compensation Scheme

In the unlikely event of **Us** being unable to meet our liabilities, **Insured Persons** who are located in the UK (or who have risks located in these jurisdictions) may be entitled to compensation under the Financial Services Compensation Scheme.

Further information can be obtained from the Chubb European Group SE or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL 17 IDY

Phone 0800 678 1100 or 020 7741 4100

On-Line Form <https://claims.fscs.org.uk/>

Website www.fscs.org.uk

Data Protection

The Personal Information You provide

We use personal information which **You** or the **Group Policyholder** supplies to **Us** or, where applicable, the **Administrator**, in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as **Your** name, address, and policy number, but may also include more detailed information about **You** (for example, your age, health, details of assets, claims history) where this is relevant to the risk **We** are insuring, services **We** are providing or to a claim the **Group Policyholder** or **You** are reporting.

We are part of a global group, and **Your** personal information may be shared with its group companies in other countries as required to provide coverage under this policy or to store **Your** information. **We** also use a number of trusted service providers, who will also have access to **Your** personal information subject to **Our** instructions and control.

You have a number of rights in relation to **Your** personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use personal information. For more information, **We** strongly recommend the **Group Policyholder** and **You** read its user-friendly Master Privacy Policy, available here: <https://www.chubb.com/uk-en/footer/privacy-policy.htm>. The **Group Policyholder** and **You** can ask us for a paper copy of the Privacy Policy at any time, by contacting Us at <mailto:dataprotectionoffice.europe@chubb.com>.

Monese Data Protection

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Monese Limited and Monese Finance Ltd respects your privacy and is committed to protecting your personal data. Our privacy notice explains what personal data we collect, what we do with it, who we share it with, how long we keep it for and what legal rights you have and can be accessed here: <https://monese.com/gb/en/privacy>



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Contact Us

Chubb

UK Business address:
100 Leadenhall Street
EC3A 3BP
London

Phone +44 20 7173 7000

Website www.chubb.com/uk

About Chubb

Chubb is the world's largest publicly traded P&C insurance company and a leading commercial lines insurer in the U.S. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, direct-to-consumer platform partnerships, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

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