



GROUP PERSONAL ACCIDENT POLICY



PEOPLESURE – Claims Procedure



ARRANGED BY



UNDERWRITTEN BY



It is a condition precedent to the liability of the Company under this Policy that in the event of any circumstance which could give rise to a claim the Insured shall

a) i) **give notice to the Company as soon as reasonably possible by writing to the following address**

Chubb Insurance Company of Europe SE
106 Fenchurch Street
London
EC3M 5NB

or by contacting Chubb as below

Telephone: +44 (0)20 7956 5000
Facsimile: +44 (0)20 7956 5922
Email: cahukclaims@chubb.com

ii) make no admission of liability without the prior written consent of the Company;

iii) provide the Company or their appointed representatives with

- a) all necessary assistance in a timely manner;
- b) all information reasonably required;
- c) all documentation and records necessary to establish and assess indemnity hereunder;
- d) copies or extracts as may be reasonably required;

iv) prove the loss to the reasonable satisfaction of the Company;

v) forward immediately to the Company or their representatives any letter writ or other document received in connection with any claim made under this Policy;

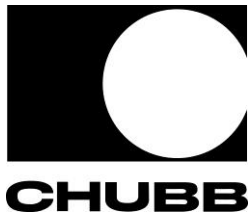
vi) assist and concur with all reasonable arrangements for medical and other advisers of the Company to examine any Insured Person in respect of which a claim has arisen;

b) as often as may be reasonably required provide a statutory declaration sworn before a solicitor justice of the peace or notary public named by the Company on all matters connected with a claim at such reasonable time and place as may be designated by the Company.

No act of the Company or their representatives in connection with any investigation hereunder shall be deemed a waiver of any defence which the Company might otherwise have. All acts shall be deemed to have been made without prejudice to the Company's liability.

The Company reserves the right to

- a) take such steps as they deem necessary to prevent mitigate or minimise a loss;
- b) take over and conduct the defence or settlement of claims made against the Insured or an Insured Person that are covered by this Policy;
- c) pursue all rights or remedies available to the Insured whether or not payment has been made hereunder;
- d) require independent medical examination of any Insured Person who gives rise to a claim hereunder.



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