

**OneCard**

# **Travel Accident Insurance & Assistance**

This leaflet clearly explains the details of the insurance policy. Please read it so that you know what is covered and keep it in a safe place.

 **Ulster Bank**

**Business Banking**

**Please note:**

1. Our **OneCard** programmes include Travel Accident Insurance from Chubb European Group SE.
2. You will not receive advice or recommendations from us in respect of any of the insurances detailed in this booklet. You will need to make your own choice on how to proceed.
3. You will not have to pay a fee for our services in respect of any of the insurances detailed in this booklet.
4. If you wish to register a complaint, please contact us:  
In writing: Ulster Bank Commercial Cards, PO Box 4015, Dublin 2.  
By phone: 1850 812 280\*.
5. If you are not satisfied after following our procedure you may wish to refer your complaint to the Financial Services Ombudsman Bureau, Lo Call: 1890 882 090 Tel: 01662 0899 Fax 01662 0890. E-mail enquiries should be sent to enquiries@financialombudsman.ie.

## Travel Accident Insurance

**Statement of Price**

Ulster Bank **OneCard** Travel Accident Insurance is provided with your **OneCard** at no extra cost.

**Pre-requirement for cover to apply**

The Employing Company must have its registered or business address in the Republic of Ireland at the commencement date and throughout the duration of the policy. The Insured Person must be resident in the Republic of Ireland at the commencement date and throughout the duration of the policy.

### Your Policy Summary

This policy summary does not contain the full terms and conditions of your Travel Accident Policy, which can be found in your Policy Document. Please take time to make sure you understand the cover it provides. Cover is Underwritten by Chubb European Group SE (Chubb)\*. This Travel Accident Policy is provided free of charge for you for business Journeys, and up to three business colleagues or business associates who are travelling with you, when the fares relating to the business Journey are charged in full to your Ulster Bank **OneCard** account, provided that the Employing Company did not opt-out of cover during the application process.

**Duration**

Cover remains in force as long as the Card account is maintained, you remain an employee of the Employing Company and Chubb remains the Insurer. As this insurance may continue for more than a year you should review it periodically to ensure that cover remains adequate.

**Cancellation**

If, for any reason, you wish to cancel your cover you may contact Chubb on 01 440 2781 (or 00 353 1440 2781 if dialling from abroad) and cover shall cease from the day Chubb receives such notice. If Chubb no longer wishes to offer this Policy and needs to cancel this Policy, Chubb will write to the Employing Company at the current address Chubb has giving 30 days notice.

## Significant Features and Benefits

See pages 8 to 10 of the policy wording for full details of cover Benefits for Bodily Injury as a result of an Accident while you are on a Journey

	<b>Basic Benefit</b>	<b>Enhanced Benefit*</b>
<b>Death</b>	€37,000	€150,000
<b>Loss of Limb</b>	€37,000	€150,000
<b>Loss of Sight</b>	€37,000	€150,000
<b>Permanent Total Disablement</b>	€37,000	€150,000

\* The Enhanced Benefit is payable if you are travelling on public transport or in a hired car at the time of the Accident.

## Significant Exclusions or Limitations

See General Exclusions on pages 10 to 11 of the Policy Wording Chubb will not be liable for:

- injury, loss or expense due to suicide, attempted suicide or self-inflicted injury or illegal act
- any pre-existing physical defect or infirmity which existed at or prior to the date of entry of an Insured Person into this insurance
- claims resulting from sickness or disease not as a result of Bodily Injury
- claims resulting from engaging in:
  - aerial pursuits or aviation as a pilot or crew member, aerial pursuits include micro-lighting, hang-gliding, para-gliding, parachuting, sky-diving and bungee-jumping but not parasailing
  - racing, motor rallies and competitions, professional sports, mountaineering or rock climbing requiring the use of ropes or guides or winter sports
- claims where the Insured Person is a full time member of the armed forces, national or international authority or a member of any Reserve Forces called out for Permanent Service
- claims resulting from war or any act of war whether declared or not
- This Policy does not cover claims which would result in Chubb being in breach of any resolutions or trade or economic sanctions or other laws.

## How to Claim

If a claim needs to be made Chubb's Claims Service Team needs to be notified within 60 days of the accident, or as soon as possible after that. Chubb will then ask for a claim form to be filled in to register the claim.

Chubb's contact details are:

Claims Department, Postal address: Chubb  
(Claims Dept.), PO Box 682, Winchester SO23 5AG  
Telephone: 01 440 2781 (or 00 353 1440 2781 if dialling  
from abroad)  
E-mail: uk.claims@chubb.com

## Complaints Procedures

In the event of a complaint relating to the sale of your policy please contact the following

- (a) Ulster Bank Commercial Cards  
PO Box 4015  
Dublin 2  
Telephone: 01 440 2781 (or 00 353 1440 2781 if dialling  
from abroad)

In the event you have a complaint in relation to how your claim was handled please contact the following:

- (b) The Customer Relations Department,  
Chubb  
PO Box 682,  
Winchester  
SO23 5AG  
Telephone: 01 440 2781 (or 00 353 1440 2781 if dialling from abroad)  
E-mail: [customerrelations@chubb.com](mailto:customerrelations@chubb.com)
- (c) The Employing Company or Insured Person has the right to refer their complaint to the Financial Services Ombudsman Bureau (FSOB) if they are dissatisfied with Chubb or Ulster Bank's final response.  
Their contact details are:  
Financial Services Ombudsman Bureau,  
3rd Floor,  
Lincoln House,  
Lincoln Place, Dublin 2  
Lo Call: 1890 882090  
Tel: 01 662 0899  
Fax: 01 662 0890  
E-mail: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)  
Website: [www.financialombudsman.ie](http://www.financialombudsman.ie)

The existence of these complaint procedures does not reduce an Employing Company or Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights the Insured or Insured Person should contact the Competition and Consumer Protection Commission.

# Travel Accident Insurance

## Your Policy

### Insurance Agreement

The **Insured Person** and Chubb\* agree that Chubb will, subject to the terms, Conditions, Provisions and Exclusions of this policy provide the Insurance in the manner and to the extent provided in this Policy. This Policy document contains the full terms and conditions of the policy, please check the document carefully to ensure that the cover provided meets your needs. If your needs change, or if any information you gave Ulster Bank changes, please contact Ulster Bank as the policy may need to be updated. The **Employing Company** acknowledges that Chubb has offered this policy and calculated the premium using the information which Chubb has asked for and the **Employing Company** has provided, and that any change to the responses provided by the **Employing Company** may result in a change in the terms and conditions of the policy.

\*Chubb European Group SE trading as Chubb, Chubb Bermuda International and Combined Insurance, is authorised by the Autorité de contrôle prudentiel et de résolution (ACPR) in France and is regulated by the Central Bank of Ireland for conduct of business rules.

Registered in Ireland No. 904967 at 5 George's Dock, Dublin 1. Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662.

### Eligibility

Provided that the **Employing Company** did not opt-out of cover during the application process the **Employing Company** must have its registered or business address in Ireland. All travellers must be **Permanently Resident** in Ireland. Cover does not apply to persons resident in other countries.

### Travel Accident Insurance

The cover provided by this Policy begins as soon as the **Employing Company's** application for the **Card Account** has been accepted by the **Card Issuer**. Cover continues automatically as long as:

- i. the **Employing Company** maintains the **Card account**;
- ii. the **Cardholder** remains an employee of the **Employing Company**; and
- iii. the insurance continues to be placed with Chubb.

As this insurance may continue for more than a year the **Cardholder** should review it periodically to ensure that cover remains adequate.

Dates refer to Local Standard Time at the address of the **Insured Person**.

Pre-requirement for cover to apply The **Employing Company** must have its registered or business address in the Republic of Ireland at the commencement date and throughout the duration of the policy. The **Insured Person** must be resident in the Republic of Ireland at the commencement date and throughout the duration of the policy.

## General Definitions

€ – shall mean euro

**Accident** – shall mean a sudden violent, external, unforeseen and identifiable event and the word **Accidental** shall be construed accordingly.

**Aerial Pursuits** – shall include but not be limited to micro-lighting, hang-gliding, para-gliding and parachuting, sky-diving and bungee-jumping, but shall not include parascending.

**Bodily Injury** – shall mean injury which is caused solely by **Accidental** means and which independently of illness or any other cause within twenty-four calendar months from the date of the **Accident** results directly in the **Insured Person's** death, **Loss of Limb, Loss of Sight** or **Permanent Total Disablement**.

**Card** – shall mean the **Card** produced and the account issued by the **Card Issuer** in connection with the Ulster Bank OneCard Account.

**Card Issuer** – shall mean Ulster Bank Ireland DAC.

**Cardholder** – shall mean an **Insured Person** being an employee of the **Employing Company** who has been provided with the **Card**.

**Claim** – shall mean a single loss or series of losses **Due To** one cause insured by this Policy.

**Due To** – shall mean directly or indirectly caused by, arising from or in connection with.

**Employing Company** – shall mean shall mean the corporate customer of the **Card Issuer** whose application for a **Card** has been accepted by the **Card Issuer** and whose employees are **Cardholders**.

**Insured Persons** – shall mean:

1. any **Cardholder**;
2. up to three business colleagues or business associates who are travelling with the **Cardholder**.

**Journey** – shall mean any trip undertaken by an **Insured Person**:

1. outside Ireland for which all travel costs have been charged to the **Card** of the **Insured Person** described;
2. within Ireland for which at least one night's accommodation has been booked in advance and charged to the **Card** of the **Insured Person** described in 1. of the Definition of **Insured Persons**. Cover will commence from the time of departure from home or place of business whichever is last until return thereto whichever is first, subject to a maximum duration of 90 consecutive days for any one trip.

**Licensed Public Transport** – shall mean an air, land or water vehicle operated under licence for the transportation of fare-paying passengers.

**Loss of Limb** – shall mean in respect of:

1. an arm physical severance or total loss of use at or above the wrist joint; and
2. a leg physical severance or total loss of use above the level of the ankle (talo tibial joint).

**Loss of Sight** – shall be deemed to have occurred:

1. in both eyes when the **Insured Person's** name has been added to the NCBI Register of Blind Persons on the authority of a qualified ophthalmic specialist;

2. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the **Insured Person** is only able to see at 3 feet that which they should normally be able to see at 60 feet) and Chubb is satisfied that the condition is permanent and without expectation of recovery.

**Permanent Total Disablement** – shall mean disablement which has lasted for at least twelve months and which in the opinion of Chubb is beyond hope of recovery and shall in all probability continue for the remainder of the **Insured Person's** life and will prevent the **Insured Person** from engaging in or giving attention to business profession or occupation for which they are fitted by way of training, education, or experience for the remainder of their life.

**Permanently Resident** – shall mean resident in the first instance for at least three months and thereafter for forty weeks each year.

**Public Transport** – shall mean whilst an **Insured Person** is mounting into, dismounting from or travelling in:

1. any **Licensed Public Transport**;
2. any car hired for a period not exceeding 30 days during the course of a **Journey** (including walking between different forms of transport where a connection is being made) all of the fare for which has been charged to the **Cardholder's Card**.

**Qualified Medical Practitioner** – shall mean a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice who is neither:

1. an **Insured Person**; or
2. a relative of an **Insured Person**;

unless approved by Chubb.

**War** – shall mean armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military, or usurped power.

**Winter Sports** – shall mean any winter pursuits or sports including, but not limited to, the following:

- skiing (including skiing outside the area of the normal compacted snow ski slope i.e. 'off-piste');
- tobogganing;
- snow boarding;
- ice skating (other than on an indoor rink);
- ski or ski bob racing;
- mono skiing;
- ski jumping;
- ski boarding;
- ice hockey; or
- the use of bobsleighs or skeletons.

## Section 1 – Personal Injury

If during a **Journey** and whilst this Policy is in force an **Accident** occurs and causes **Bodily Injury** to an **Insured Person** Chubb will pay up to:

- i. the Basic Benefit; or
- ii. If the **Accident** occurs whilst the **Insured Person** is using **Public Transport** – the Enhanced Benefit – shown in the Schedule of Benefits for:
  - **Death;**
  - **Loss of Limb;**
  - **Loss of Sight;**
  - **Permanent Total Disablement.**

The total Benefit Amount payable shall not exceed the maximum amount shown in the Schedule of Benefits for each **Insured Person** in respect of any one **Accident**. Any contributory degenerative condition or disability (as determined by a **Qualified Medical Practitioner**) in existence at the time of sustaining **Bodily Injury** will be taken into account by Chubb in assessing the level of benefit payable.

### Schedule of Benefits

	Basic Benefit	Enhanced Benefit
<b>Death</b>	€37,000	€150,000
<b>Loss of Limb</b>	€37,000	€150,000
<b>Loss of Sight</b>	€37,000	€150,000
<b>Permanent Total Disablement</b>	€37,000	€150,000

### Disappearance

If an **Insured Person** disappears and after a suitable period of time it is reasonable for the Police or registration authorities to believe that such **Insured Person** has died as a result of **Bodily Injury**, the death benefit shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong such death benefit shall be refunded to Chubb.

### Exposure

If an **Insured Person** suffers **Bodily Injury** as a result of unavoidable exposure to the elements Chubb will consider it as having been caused by an **Accident**.

## Section 2 – Chubb Assistance

The **Insured Person** will remain responsible for paying all fees and charges resulting from the provision by Chubb Assistance of any advice or assistance.

Chubb Assistance is operated from a single dedicated telephone helpline in the United Kingdom 01 440 2781 (or 00 353 1440 2781 if dialling from abroad), which is staffed by multi-lingual coordinators and is open 24 hours every day of the year. The services provided are as follows:

### Pre-Travel Advice

Chubb Assistance will advise the **Insured Person** over the telephone on the following issues prior to departure for a trip abroad:

- for visa and entry permits;
- or inoculations and vaccinations and advice on current World Health Organisation warnings;



- climate;
- local languages;
- time differences;
- main banking opening hours;
- motoring restrictions, regulations, Green Cards and other insurance issues.

Chubb Assistance will not provide for any costs or expenses of any kind.

### **Travel Assistance during a Journey**

**Loan of, and transfer to** the location of the **Insured Person** up to €250 in the event of theft or loss of money and/or credit cards.

**Message relay** – Chubb Assistance will transmit urgent messages to relatives or business associates if medical or travel problems disrupt the **Insured Person's** schedule.

**Drug replacement** – Chubb Assistance will assist in replacing lost drugs or other essential medication and lost or broken prescription spectacles or contact lenses, which are unobtainable overseas.

**Medical Advice** – over the telephone from the UK or help with locating local doctors, hospitals, clinics, and dentists when consultation or treatment is required.

**Tracing lost luggage** – If luggage is lost or misdirected in transit, and the Carrier has failed to resolve the problem, Chubb Assistance will help with tracing and re-delivering the luggage. The **Insured Person** will need to have the baggage tag number available.

**Replacement documents** – Chubb Assistance will help replace lost or stolen tickets and documents, including passports and refer the **Insured Person** to suitable travel offices.

**Lost credit cards** – If the **Insured Person's** credit or charge cards are lost or stolen whilst overseas Chubb Assistance will advise on how to cancel and obtain replacement cards.

**Homecall referral** – If the **Insured Person's** home suffers damage whilst the **Insured Person** is abroad, Chubb Assistance can arrange for an approved tradesman to effect repairs to the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, external locks, doors or windows or the fixed heating system. The **Insured Person** will be responsible for the payment of all charges associated with effecting the repair, including any call-out fee, and the **Insured Person** should make arrangements to pay the repairer at the time the work is carried out.

**Emergency translation facility** – If, because the local provider of an assistance service does not speak English, Chubb Assistance can arrange for a translation service.

**Legal advice** – If the **Insured Person** requires legal advice when abroad, Chubb Assistance can arrange referral to a local English-speaking Lawyer, Embassy or Consulate. Chubb Assistance can arrange payment of reasonable emergency legal expenses or bail against the **Insured Person's** guarantee of repayment.

**Prompt advice and service** – Chubb Assistance will make every effort to ensure advice or assistance is provided promptly and in good faith. Due to the operation of unforeseen local conditions which are beyond Chubb Assistance control, however, Chubb Assistance cannot accept liability for loss or damage of any kind which may arise or result from the use, or intended use, of the Travel Assistance Service.

## The Premium

Travel Accident Insurance is an integral part of the Ulster Bank **OneCard** programme. There is no separate charge for this insurance. It remains available while your Ulster Bank **OneCard** programme is open. Ulster Bank shall pay a premium of €0.60 plus Government Levy, per card, per year for cards issued in the Republic of Ireland. Chubb reserves the right to change the total payable if the rate of Government Levy changes.

## General Exclusions

The following General Exclusions are applicable to the Policy as a whole:

1. Chubb shall not be liable:
  - a) for sickness or disease not directly resulting from **Bodily Injury**;
  - b) for disabilities arising from:
    - i. repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause;
    - ii. post Traumatic Stress Disorder or any psychological or psychiatric condition.
2. Chubb shall not be liable for payment of any benefit for **Bodily Injury**, loss or expense due to:
  - a) any pre-existing physical defect or infirmity which existed at or prior to the date of entry of an **Insured Person** into this insurance;
  - b) intentional self-injury, suicide or any attempt thereof by an **Insured Person**, or from deliberate exposure to needless peril (except in an attempt to save human life), or being in a state of insanity, or an **Insured Person's** own criminal illegal act;
  - c) the **Insured Person** engaging in racing, motor rallies and competitions, professional sports, mountaineering or rock climbing requiring the use of ropes or guides or **Winter Sports**;
  - d) the **Insured Person** engaging in any form of **Aerial Pursuits** or aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft;
  - e) the **Insured Person** being a full time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for Permanent Service;
  - f) **War** or any act of **War**, whether declared or not.
3. Chubb will not pay any claims which would result in Chubb 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 Chubb's Customer Services Team on **01 440 2781** (or **00 353 1440 2781** if dialling from abroad) 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 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, Chubb will require verification from the US Person of such OFAC licence to be submitted with the claim. US Persons shall 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.

\* Chubb European Group SE is a subsidiary of a US parent and Chubb Limited (a NYSE listed company) and part of the Chubb Group of companies. Consequently Chubb European Group SE is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities and from insuring certain types of activities in or connected with certain countries and territories such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea

### General Conditions

General Conditions to which this Policy is subject.

1. **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 6 to 7 in this Policy document.
2. **CANCELLATION:**
  - a. The **Employing Company** may cancel this Policy at any time by contacting Chubb's Customer Services Team on 01 440 2781 (or 00 353 1440 2781 if dialling from abroad) and cover for all **Cardholders** shall cease from the day Chubb receives such notice. The **Employing Company** is responsible for informing all **Cardholders** of such cancellation.
  - b. If Chubb no longer wishes to offer this Policy and needs to cancel this Policy, Chubb will write to the **Employing Company** at the current address Chubb has. The policy could be cancelled if the **Employing Company** or **Cardholders** have knowingly provided incomplete, false or misleading information that Chubb have asked for during the policy application process, at any time whilst the policy is in force, or in respect of a claim. Chubb will then cancel the Policy 30 days after the date of Chubb's letter.
3. **INTEREST:** No sum payable under this Policy shall carry interest unless payment has been unreasonably delayed by Chubb following receipt of all the required certificates, information and evidence necessary to support the **Claim**. Where interest becomes payable by Chubb, it will be calculated only from the date of final receipt of such certificates, information or evidence.

4. **COMPLIANCE WITH POLICY REQUIREMENTS:** Where an **Insured Person** or their personal representatives do not comply with any obligation to act in a certain way specified in this Policy Chubb reserves the right not to pay a **Claim**.
5. **CHOICE OF LAW:** It is hereby agreed between Chubb and the **Insured Person** that this Policy shall be exclusively governed and construed in accordance with the Law of Republic of Ireland and the Irish Courts alone shall have exclusive jurisdiction in any dispute. All communications will be in English unless otherwise stated.
6. **MISREPRESENTATION AND NON-DISCLOSURE:** The **Employing Company**, and where applicable the **Cardholder**, must ensure that all of the information which they have provided to The **Card Issuer** or Chubb when applying for the **Card**, 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 this policy and may mean that all or part of a claim may not be paid.  
The **Employing Company** acknowledges that Chubb has offered the policy and calculated the premium using the information which Chubb has asked for and the **Employing Company** has provided, and that any change to the responses above may result in a change in the terms and conditions of the policy and/or a change in the premium.
7. **OTHER TAXES AND COSTS:** Chubb is required to notify the **Insured Person** that other taxes or costs may exist which are not imposed by Chubb.
8. **STAMP DUTY:** The appropriate stamp duty has been or will be paid to the Revenue Commissioners in accordance with the provisions of Section 125 of the Stamp Duties Consolidation Act 1999 or any future law, enactment or regulation.
9. **CONTRACTS (RIGHTS OF THIRD PARTIES) ACT:** The **Employing Company**, the **Insured Person** and Chubb agree that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. The **Employing Company**, the **Insured Person** and Chubb can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under Contracts (Right of Third parties) Act 1999.
10. **CHANGING COVER:** Chubb reserves the right to make changes, add to the Policy terms and/or change the total amount payable for this insurance for legal, regulatory or taxation reasons.
11. **ASSIGNMENT:** The benefits under this Policy may not be assigned by the **Insured Person**. Chubb shall not be bound to accept or be affected by any notice or any trust, charge, lien, purported assignment or other dealing with or relating to this Policy.

## Claim Provisions

1. On the happening of any occurrence likely to give rise to a **Claim** under this Policy notice shall be given to:  
Chubb (Claims Dept.) Postal Address: PO Box 682,  
Winchester SO23 5AG  
Telephone: 01 440 2781 (or 00 353 1440 2781 if dialling  
from abroad)  
E-mail uk.claims@chubb.com  
within 60 days or as soon as possible after the date of the  
occurrence.  
We recommend that you do not send financial or  
personal sensitive details via e-mail as it may not be  
secure whilst in the public domain.
2. The **Insured Person** shall at their own expense furnish  
to Chubb such certificates, information and evidence  
as Chubb may from time to time reasonably require in  
the form prescribed by Chubb. Chubb shall be allowed  
at its own expense, upon reasonable notice to request a  
medical examination of an **Insured Person** as appropriate.
3. If any **Claim** under this Policy shall be in any respect  
fraudulent or if any fraudulent means or devices shall be  
used by an **Insured Person** or any **Insured Person's** legal  
representatives to obtain benefit under this Policy Chubb  
shall be under no liability in respect of such **Claim**.
4. The **Insured Person** shall as soon as possible after the  
occurrence of any **Accidental Bodily Injury** obtain and  
follow the advice of a **Qualified Medical Practitioner** and  
Chubb shall not be liable for any consequences of the  
**Insured Person's** failure to obtain and follow such advice  
and use such appliance or remedies as may be prescribed.
5. Chubb will pay the Benefit Amount for **Accidental** death  
to the estate of the deceased **Insured Person** and the  
receipt given to Chubb by the Personal Representatives  
shall be a full discharge of liability by Chubb in respect of  
the **Claim** for such Benefit Amount.

## Complaints Procedures

In the event of a complaint relating to the sale of your policy  
please contact the following

- (a) Ulster Bank Commercial Cards  
PO Box 4015  
Dublin 2  
Telephone: 1850 812 280

In the event you have a complaint in relation to how your claim  
was handled please contact the following:

- (b) The Customer Relations Department, Chubb  
PO Box 682, Winchester SO23 5AG  
Telephone: 01 440 2781 (or 00 353 1440 2781 if dialling  
from abroad)  
E-mail: customerrelations@chubb.com

We recommend that you do not send financial or personal  
sensitive details via e-mail as it may not be secure whilst in the  
public domain.

- (c) The **Employing Company** or **Insured Person** has the right to refer their complaint to the Financial Services Ombudsman Bureau (FSOB) if they are dissatisfied with Chubb or Ulster Bank's final response.

Their contact details are:

Financial Services Ombudsman Bureau,

3rd Floor,

Lincoln House,

Lincoln Place, Dublin 2

Lo Call: 1890 882090

Tel: 01 662 0899

Fax: 01 662 0890

E-mail: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

Website: [www.financialombudsman.ie](http://www.financialombudsman.ie)

The existence of these complaint procedures does not reduce an **Employing Company** or **Insured Person's** Statutory Rights relating to this Policy. For further information about Statutory Rights the **Employing Company** or **Insured Person** should contact the Competition and Consumer Protection Commission.

### **European Online Dispute Resolution Platform**

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

### **Data Protection**

Chubb uses personal information which the **Employing Company** supplies to Chubb or, where applicable, to the **Employing Company's** insurance broker in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as the **Insured Person's** name, address, and policy number, but may also include more detailed information about the **Insured Person** (for example, their age, health, details of assets, claims history) where this is relevant to the risk Chubb is insuring, services Chubb is providing or to a claim the **Employing Company** or the **Insured Person** is reporting.

Chubb is part of a global group, and the **Insured Person's** personal information may be shared with its group companies in other countries as required to provide coverage under this policy or to store the **Insured Person's** information. Chubb also uses a number of trusted service providers, who will also have access to the **Insured Person's** personal information subject to Chubb's instructions and control.

The **Insured Person** has a number of rights in relation to their 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, Chubb strongly recommends the **Employing Company** and the **Insured Person** read its user-friendly Master Privacy Policy, available here: <https://www2.chubb.com/uk-en/footer/privacy-policy.aspx>. The **Employing Company** and the **Insured Person** can ask us for a paper copy of the Privacy Policy at any time, by contacting Chubb at <mailto:dataprotectionoffice.europe@chubb.com>.

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# **Ulster Bank**

## **Business Banking**

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