

Business Computer Insurance Chubb Ignite Policy

Summary of cover



Chubb has prepared this summary of cover, which contains some important facts about the Chubb Business Computer Insurance policy.

This policy is a complex commercial insurance contract, and you should read the policy document in full and ask your insurance broker for any clarification you may need to ensure that it meets your requirements. Conditions and exclusions may apply and in the event of a claim each will be assessed on its own merits.

Due to the commercial nature of the policy, Chubb recommends that you discuss your insurance requirements with your professional insurance broker.

What is a summary of cover?

A summary of cover provides you with key information about what our insurance policy has to offer. This document does not contain the full terms and conditions of the policy. If you need more information, please refer to the policy wording or contact your insurance broker.

The Chubb Business Computer Insurance policy is underwritten by Chubb European Group SE.

Our appetite generally extends to all trades and occupancies.

Key Benefits of the Chubb Business Computer Insurance cover

The Chubb Business Computer policy offers a specialist all risks cover:

- Accidental discharge of gas flooding systems
- Accountant fees
- Additional rental charge
- Arson or theft reward
- Capital additions
- Computer virus seek and destroy costs
- Confiscation and deprivation
- Cost of recovery following theft
- Computer media
- Electronic data recovery costs
- Expediting costs
- Extended warranties
- Fire brigade charges
- Inadvertent omissions
- Incompatibility of computer records
- Investigations costs
- Loss of interest
- Loss prevention expenses

- Other interests
- Personal accident assault
- Removal of debris
- Research and development costs
- Security devices
- Security guard costs
- Terrorism outside the United Kingdom
- Trace and access
- Transit
- Waste disposal costs

What are the limits of liability?

The limits of liability are driven by the clients and are specific to each customer.

Significant or unusual exclusions and limitations

This policy is a complex commercial insurance contract and, of course, our policy isn't necessarily right for all organisations and we do have exclusions. We encourage organisations to read the policy document for all the information but some principal exclusions do apply in respect of claims relating to:

- Corrosion
- Malicious programming
- Wear and tear

Duration of the policy

Unless otherwise stated the duration of the policy is 12 months.

Reporting a claim

In the event of a claim or circumstance, you should be mindful of the requirement to notify us as soon as practicable.

In order to report a claim, please contact our dedicated Claims team at:

propertyclaims@chubb.com

How to make a complaint

We are dedicated to providing you with a high quality service, and want to maintain this at all times. If you wish to make a complaint, please contact the intermediary who arranged this insurance for you or our Customer Relations Department at:

Chubb Customer Relations
 PO Box 4510
 Dunstable
 LU6 9QA
 Telephone: 0800 519 8026
 Email: customerrelations@chubb.com

Without prejudice to your right to take legal proceedings, you may be able to refer the matter to the following complaints schemes:

UK Branch Customers
 The Financial Ombudsman Service
 Exchange Tower, Harbour Exchange Square,
 London, E14 9SR
www.financial-ombudsman.org.uk

Other Customers
 La Médiation de l'Assurance
 TSA 50110
 75441 Paris Cedex 09, France
www.mediation-assurance.org

European Online Dispute Resolution Platform

If You arranged Your Policy with Us online or through other electronic means, and have been unable to contact Us either directly or through the Mediator of Insurance Companies, 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 Mediator of Insurance Companies and to Us to resolve. There may be a short delay before We receive it.

Financial Services Compensation Scheme

In the unlikely event of us being unable to meet our liabilities, policyholders who are located in the UK, Channel Islands, Isle of Man or Gibraltar (or who have risks located in these jurisdictions) may be entitled to compensation under the Financial Services Compensation Scheme.

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY
Call: 0800 678 1100
International: +44 (0)20 7741 4100.

Contact us

If you have any general enquiries, you can contact us at:

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About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, 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, 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's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. 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.

Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 31,000 people worldwide.

Chubb. Insured.SM

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. Registered address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website (FS Register number 820988).