Welcome to Trinity Insurance Services Limited. Our personal accident policy is for Regular and Reserve members of the HM Forces and their families.

Your policy is administered by Trinity Insurance Services Limited, incorporated in England and Wales and registered with company number 03904541. Trinity Insurance Services Limited is authorised and regulated by Financial Conduct Authority registration number 307068.

Your policy is underwritten by Chubb European Group Limited (referred to herein as the Company) registered number 1112892 registered in England & Wales 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. Full details can be found online at https://register.fca.org.uk/.

In consideration of the payment of the premium, the Company are bound in accordance with its terms and conditions contained in or endorsed to this insurance.

**SCHEDULE OF BENEFITS**

### SECTION 1 – PERSONAL ACCIDENT

<table>
<thead>
<tr>
<th>Item</th>
<th>Benefit</th>
<th>Economy</th>
<th>Standard</th>
<th>Elite</th>
<th>Supreme</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Accidental Death</td>
<td>£2,000</td>
<td>£3,000</td>
<td>£5,000</td>
<td>£10,000</td>
</tr>
<tr>
<td>2</td>
<td>Loss of two or more limbs</td>
<td>£50,000</td>
<td>£80,000</td>
<td>£120,000</td>
<td>£160,000</td>
</tr>
<tr>
<td>3</td>
<td>Loss of sight</td>
<td>£50,000</td>
<td>£80,000</td>
<td>£120,000</td>
<td>£160,000</td>
</tr>
<tr>
<td>4</td>
<td>Loss of one limb or one eye</td>
<td>£25,000</td>
<td>£40,000</td>
<td>£60,000</td>
<td>£80,000</td>
</tr>
<tr>
<td>5</td>
<td>Loss of speech</td>
<td>£50,000</td>
<td>£80,000</td>
<td>£120,000</td>
<td>£160,000</td>
</tr>
<tr>
<td>6</td>
<td>Loss of hearing in both ears</td>
<td>£50,000</td>
<td>£80,000</td>
<td>£120,000</td>
<td>£160,000</td>
</tr>
<tr>
<td>7</td>
<td>Loss of hearing in one ear</td>
<td>£12,500</td>
<td>£20,000</td>
<td>£30,000</td>
<td>£40,000</td>
</tr>
<tr>
<td>8</td>
<td>Permanent Total Disablement of the Named Insured Person due to medical discharge</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>i) For Regular or Reserve members of HM Forces who suffer Bodily Injury occurring whilst engaged in Military or MoD Activities</td>
<td>£5,000</td>
<td>£8,000</td>
<td>£12,000</td>
<td>£16,000</td>
</tr>
<tr>
<td></td>
<td>ii) In respect of recruits in training and Reserve members who suffer Bodily Injury when NOT engaged in Military or MoD Activity</td>
<td>£500</td>
<td>£800</td>
<td>£1,200</td>
<td>£1,600</td>
</tr>
<tr>
<td>9</td>
<td>Permanent Total Disablement from any and every occupation</td>
<td>£50,000</td>
<td>£80,000</td>
<td>£120,000</td>
<td>£160,000</td>
</tr>
<tr>
<td>10</td>
<td>Permanent Partial Disablement</td>
<td>£50,000</td>
<td>£80,000</td>
<td>£120,000</td>
<td>£160,000</td>
</tr>
<tr>
<td></td>
<td>The following percentages apply to the sum insured</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>i) Permanent loss or loss of use of four fingers and thumb of either hand or permanent loss or loss of use of either hand</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td>ii) Permanent loss or loss of use of four fingers of either hand</td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>iii) Permanent loss or loss of use of one thumb of either hand</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) both joints</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>b) one joint</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td></td>
<td>iv) Permanent loss or loss of use of a finger of either hand</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) three joints</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>b) two joints</td>
<td>7.5%</td>
<td>7.5%</td>
<td>7.5%</td>
<td>7.5%</td>
</tr>
<tr>
<td></td>
<td>c) one joint</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td></td>
<td>v) Permanent loss or loss of use of toes of either foot</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) all on one foot</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td></td>
<td>b) big toe – both joints</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td></td>
<td>c) big toe – one joint</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td>d) any other toe</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td>vi) Permanent loss or loss of use of</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) shoulder or elbow</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>b) wrist</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td></td>
<td>vii) Removal of lower jaw by surgical operation</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
</tr>
</tbody>
</table>
## SCHEDULE OF BENEFITS continued

### SECTION 1 – PERSONAL ACCIDENT continued

<table>
<thead>
<tr>
<th>Item</th>
<th>Benefit</th>
<th>Economy</th>
<th>Standard</th>
<th>Elite</th>
<th>Supreme</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>Any Permanent Partial Disablement not stated under Items 2 – 10 Up to a maximum of:</td>
<td>£5,000</td>
<td>£8,000</td>
<td>£12,000</td>
<td>£16,000</td>
</tr>
<tr>
<td>12</td>
<td>Burns</td>
<td>£4,750</td>
<td>£7,600</td>
<td>£11,400</td>
<td>£15,200</td>
</tr>
<tr>
<td></td>
<td>The following percentages apply to the sum insured</td>
<td>9.5%</td>
<td>9.5%</td>
<td>9.5%</td>
<td>9.5%</td>
</tr>
<tr>
<td></td>
<td>i) Burns that cover 27% or more of the body surface</td>
<td>6.25%</td>
<td>6.25%</td>
<td>6.25%</td>
<td>6.25%</td>
</tr>
<tr>
<td></td>
<td>ii) Burns that cover 18% or more but less than 27% of the body surface</td>
<td>4.75%</td>
<td>4.75%</td>
<td>4.75%</td>
<td>4.75%</td>
</tr>
<tr>
<td></td>
<td>iii) Burns that cover 9% or more but less than 18% of the body surface</td>
<td>3.25%</td>
<td>3.25%</td>
<td>3.25%</td>
<td>3.25%</td>
</tr>
<tr>
<td></td>
<td>iv) Burns that cover 4.5% or more but less than 9% of the body surface</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Fracture Benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i)</td>
<td>Fracture of the vertebrae</td>
<td>£500</td>
<td>£750</td>
<td>£1,000</td>
<td>£1,250</td>
</tr>
<tr>
<td>ii)</td>
<td>Fracture of the pelvis</td>
<td>£400</td>
<td>£600</td>
<td>£800</td>
<td>£1,000</td>
</tr>
<tr>
<td>iii)</td>
<td>Fracture of a leg</td>
<td>£300</td>
<td>£450</td>
<td>£600</td>
<td>£800</td>
</tr>
<tr>
<td>iv)</td>
<td>Fracture of an arm</td>
<td>£150</td>
<td>£225</td>
<td>£300</td>
<td>£375</td>
</tr>
<tr>
<td>14</td>
<td>Flesh Wound (Shrapnel Benefit) &amp; Facial Scarring</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i)</td>
<td>In respect of wounds which covers at least 15 square cm in area or a total of 15cm in length</td>
<td>£300</td>
<td>£450</td>
<td>£600</td>
<td>£750</td>
</tr>
<tr>
<td>ii)</td>
<td>In respect of Facial Scarring in either square area or length of a) Over 5 cm but less than 10cm</td>
<td>£350</td>
<td>£525</td>
<td>£700</td>
<td>£875</td>
</tr>
<tr>
<td></td>
<td>b) 10cm but less than 20cm</td>
<td>£400</td>
<td>£600</td>
<td>£800</td>
<td>£1,000</td>
</tr>
<tr>
<td></td>
<td>c) 20cm or more</td>
<td>£500</td>
<td>£750</td>
<td>£1,000</td>
<td>£1,250</td>
</tr>
</tbody>
</table>

The maximum benefit payable in respect of any one accident under Item 14 shall not exceed £1,000 £1,500 £2,000 £2,500

The benefits in respect of injuries arising from any one accident may be added together but the maximum benefit payable will not exceed £50,000 £80,000 £120,000 £160,000

### SECTION 2 – HOSPITAL CASH

<table>
<thead>
<tr>
<th>Item</th>
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</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hospital Cash Benefit – per day up to a maximum of 100 days after the first 5 consecutive days of Hospitalisation</td>
<td>£10</td>
<td>£20</td>
<td>£30</td>
<td>£40</td>
</tr>
</tbody>
</table>

### SECTION 3 – CONVALESCENCE BENEFIT

<table>
<thead>
<tr>
<th>Item</th>
<th>Benefit</th>
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<th>Elite</th>
<th>Supreme</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Convalescence Benefit – per week up to a maximum of 20 weeks</td>
<td>£70</td>
<td>£105</td>
<td>£140</td>
<td>£175</td>
</tr>
</tbody>
</table>

### SECTION 4 – HOSTAGE BENEFIT

<table>
<thead>
<tr>
<th>Item</th>
<th>Benefit</th>
<th>Economy</th>
<th>Standard</th>
<th>Elite</th>
<th>Supreme</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hostage Benefit - per day up to a maximum of 10 days</td>
<td>£25</td>
<td>£50</td>
<td>£100</td>
<td>£150</td>
</tr>
</tbody>
</table>
DEFINITIONS

The following words or phrases have the meanings given below wherever they appear in this document and any attaching endorsements.

**Accident**
means a sudden, unforeseen and fortuitous event and the word accidental shall be construed accordingly.

**Bodily Injury**
means injury which is sustained by the Insured Person and within 12 months from the date of the Accident, shall solely and independently of any other cause result in the death or disablement of the Insured Person. Cover will not include Bodily Injury due to a gradually deteriorating cause or Sickness other than where such Sickness is caused by Bodily Injury.

**Burns**
means full thickness burns or burns of the 2nd or 3rd degree which cover at least 4.5% of the body surface.

**Chronic**
means any medical condition, which reoccurs following treatment and for which there is no permanent cure.

**Dependent Children**
means any child including adopted, foster or step-children of the named Insured Person aged under 18 years (or aged under 23 years and still in full time education).

**Flesh Wound**
means Bodily Injury caused by a gunshot, knife, blast, shrapnel or dog bite which results in either:
   i) Temporary restriction of body movement, or
   ii) Temporary loss of body strength, or
   iii) Permanent disfigurement
That requires medical treatment by a doctor who is not an Insured Person or the relative of an Insured Person.

**Fracture**
means a break in the full thickness of a bone.

**Hospital**
means an institution which meets the following criteria:
   (i) Maintains permanent and full time facilities for the care overnight to resident patients.
   (ii) Has diagnostic and therapeutic facilities for medical and surgical diagnosis, treatment and care of injured and sick persons by and under the supervision of Medical Practitioners.
   (iii) Continuously provides 24 hour a day nursing service supervised by State Registered Nurses or nurses with the equivalent national recognised state vocational qualification.

**Hospitalisation**
means the admission of an Insured Person into a properly licensed Hospital for treatment as an in-patient for a period in excess of five consecutive days.

**Insured/ Insured Person**
means any person or category of persons named in the schedule. Any Dependent Children are only covered when family cover has been selected. Cover will not apply in respect of persons older than 70 years of age at the beginning of the Period of Insurance.

**Loss of limb or limbs**
means the permanent and complete loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle, or the permanent loss of use of such hand or foot.

**Loss of hearing**
means the total loss of hearing in one or both ears that has lasted for 52 consecutive weeks without expectation of recovery.

**Loss of sight**
means the permanent and total loss of sight, or the physical loss of one or both eyes that shall be considered as having occurred:
   a) In both eyes if the Insured Person’s name is added to the register of blind persons on the authority of a fully qualified ophthalmic specialist.
   b) In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (meaning the Insured Person sees at 3 feet what they should see at 60 feet).
Loss of speech
means the total loss of speech that has lasted for 52 consecutive weeks without expectation of recovery.

Medical Practitioner
means any person who has the primary degrees in the practice of medicine and surgery and who is licensed to practice medicine in the country where treatment is given, other than:

a) An Insured Person
b) A member of the immediate family of an Insured Person
c) An employee of the Insured Person

Military or MoD Activity
means activity carried out within HM Forces, and for reservists, this includes: drill nights, evening meetings, weekend camps, military exercises and full or part-time tours of duty, anywhere in the world.

Operative Time
means 24 hours per day throughout the Period of Insurance.

Partner
means a spouse, common-law spouse, civil partner or co-habitee who has been residing at the family home for at least six months of the Named Insured Person.

Permanent Partial Disablement
means disablement which in the opinion of the Underwriters will in all probability exist for the remainder of the life of the Insured Person other than from Loss of hearing, Loss of limb, Loss of sight, Loss of speech or Permanent Total Disablement and without reference to the occupation of the Insured Person the benefit payable shall be assessed in accordance with the relevant percentage of the sum insured shown in the Schedule of Benefits.

Permanent Total Disablement by medical discharge
means disablement which totally prevents the Insured Person from attending to any gainful occupation within HM Forces and which is likely to continue for the remainder of the Insured Person’s life which leads to medical discharge from HM Forces within 24 calendar months of the date of the Accident.

Permanent Total Disablement from any occupation
means disablement which totally prevents the Insured Person from attending to any and every occupation or job of any kind whatsoever and which lasts for 12 calendar months and at the expiry of that period is beyond hope of improvement.

Period of Insurance
means any period for which the Monthly Total Premium has been paid.

Projectile
means any object fired from a gun by means of an explosive charge including but not limited to a bullet, shell, rocket or grenade.

Regular
means a member of HM Forces who is not a recruit in training or a Reserve.

Reserve
means a member of HM Forces who is not a recruit in training or a Regular.

Sickness
means any sudden and unexpected deterioration in health not caused by Bodily Injury of an Insured Person which first manifests itself during the Period of Insurance and is certified by a medical practitioner.

You/Your
means an Insured Person.
SECTION 1
PERSONAL ACCIDENT

In the event of Accidental Bodily Injury being sustained by the Insured Person during the Period of Insurance the Company will compensate the Insured Person in accordance with the benefits as stated in the Schedule of Benefits.

CONDITIONS APPLICABLE TO SECTION 1 (in addition to General Conditions)

1. Benefits will only become payable under Items 8, 9, 10 or 11 upon proof which is satisfactory to the Company that in all probability the disablement will continue for the remainder of the Insured Person’s life and is beyond hope of improvement.

2. Compensation will only become payable where substantiating medical evidence has been received from a Medical Practitioner.

3. No benefit shall be payable for any Fracture where osteoporosis has been diagnosed and made known to the Insured Person prior to the date on which the accidental Bodily Injury is sustained.

4. Where the amount of compensation under benefits 2 – 11 is greater than that under benefit 1 the Company will not pay more than the amount of compensation under benefit 1 until at least 13 weeks after the Accident and the Company will not pay the balance if the Insured Person dies due to that Accident during those 13 weeks.

5. In respect of an Insured Person under the age of 16 years, benefit 1 will be limited to £2,000.

6. Any amount payable under Benefit 11 will be assessed in accordance with the scale of benefits 10. Payments made under this benefit will be at the discretion of the Company without reference to the Insured Person’s occupation.

7. Any contributing or degenerative condition or disability known by the Insured Person to be in existence at the time of sustaining Bodily Injury will be taken into consideration by the Company in assessing the benefit payable.

EXTENSIONS

1. Disappearance

If within the Operative Time an Insured Person disappears and after a suitable period of time it is reasonable for the police or registration authorities to believe that the Insured Person has sustained Bodily Injury resulting in death the Company shall pay a benefit in accordance with the appropriate Sum Insured shown in the Schedule of Benefits to your legal personal representative provided that they provide a signed undertaking that if the belief is subsequently found to be incorrect such death Benefit shall be refunded.

2. Exposure

Death or disablement caused as a direct result of exposure to the elements will be deemed to have been caused by accidental Bodily Injury for the purposes of this extension.
SECTION 2
HOSPITAL CASH

In the event that the Insured Person is hospitalised due to accidental Bodily Injury or Sickness during the Period of Insurance the Company will pay to the Insured Person the benefit as stated in the Schedule of Benefits for each complete day of Hospitalisation up to the maximum of 100 days after the first 5 consecutive days of Hospitalisation.

EXCEPTIONS  (In addition to General Exceptions)
The Company shall not be liable for:

a) Elective and/or cosmetic surgery.
b) Any medical condition diagnosed as Chronic prior to incepting cover.
c) An Insured Person suffering from diagnosed stress, anxiety, depression, mental anguish, mental disorder or neurosis.
d) An Insured Person suffering from any pre-existing condition, defined as a condition of Chronic or recurring nature from which you suffered or received medical attention or treatment at any time within the 24 months prior to the commencement of claim.
SECTION 3
CONVALESCENCE BENEFIT

The Company will pay a benefit for each complete week of confinement to home and or a Hospital on the instructions of a Medical Practitioner following Hospitalisation as defined due to accidental Bodily Injury or Sickness after the first complete week of confinement. To receive this benefit the Insured Person must have been a Hospital in-patient for a period in excess of 5 consecutive days.

EXCEPTIONS (In addition to General Exceptions)
The Company shall not be liable for:

a) Elective and/or cosmetic surgery.
b) Any medical condition diagnosed as Chronic prior to incepting cover.
c) An Insured Person suffering from diagnosed stress, anxiety, depression, mental anguish, mental disorder, neurosis or the like.
d) An Insured Person suffering from any pre-existing condition, defined as a condition of Chronic or recurring nature from which you suffered or received medical attention or treatment at any time within the 24 months prior to the commencement of claim.
SECTION 4
HOSTAGE BENEFIT

The Company will pay the benefit specified in the Schedule of Benefits for each complete period of 24 hours maximum of 10 days in the event of the unlawful seizure or wrongful exercise of control over an Insured Person or of an aircraft or conveyance in which an Insured Person is travelling.
In addition to the exceptions contained in each Section the following General Exceptions shall apply

1. The Company shall not be liable for any claims in any way caused or contributed to by:
   a) War, whether war be declared or not, hostilities or any act of war or civil war between any of the following countries; France, United Kingdom, Russia and any other member state of the Commonwealth of Independent States, United States of America or the People’s Republic of China.
   b) An Insured Person engaging in any sport on a professional basis.
   c) Intentional self-injury, suicide or any attempt by an Insured Person.
   d) An Insured Person whilst under the influence or affected by drugs or alcohol.
   e) An Insured Person’s own criminal acts.
   f) An Insured Person suffering from diagnosed post-traumatic stress disorder.
2. An Insured Person reaching the age of 70 years.
3. It is agreed that regardless of any contributory cause, this insurance does not cover any claim in any way caused or contributed to by an Act of Terrorism, war or civil war involving the use, threat of or release of any nuclear weapon or device or chemical, radiological or biological agent.

For the purposes of this exclusion an Act of Terrorism means an act including, but not limited to, the use of force or attempted force or violence by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

4. The Company shall not be liable to pay any claim or provide any benefit under this insurance to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
Applicable to all sections - (Specific conditions are contained within each section)

Interpretation
Any word or expression to which a specific meaning has been attached will bear the same meaning wherever it may appear except where a definition is contained within a section in which case such meaning will apply to that section only.

Disclosure
The Insured Person must take all reasonable care to provide accurate and complete answers to all the questions asked at the time of taking out the insurance and notify immediately any changes to these details - e.g. leaving HM Forces. Failure to provide answers honestly and to the best of your knowledge may result in the policy being cancelled or treated as if it never existed, or the claim rejected or not fully paid.

Cooling off Period
If You feel that this cover does not meet your needs you may cancel this insurance by contacting Trinity Insurance Services Ltd by telephone, in writing or by email at the contact details as stated within 14 days of the day You receive this document. In the event of no claims being made against this insurance a full refund of any paid premium (including administration fee) will be made.

Cancellation
This insurance may be cancelled by the Insured Person by sending 30 days’ written notice to the Company at the contact details as stated, and in such event, the premium for the period up to the date when the cancellation takes effect will be calculated and the Company will return any unearned portion of the premium paid.

This insurance may be cancelled by the Company by sending 30 days’ written notice to the Insured Person at the Insured Person’s stated address, and in such event, the premium for the period up to the date when the cancellation takes effect will be calculated and the Company will return any unearned portion of the premium paid.

Claims Procedure
If an Insured Person wishes to make a claim under this insurance then the Insured Person or their personal legal representative must:

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

Chubb European Group Limited
One America Square
17 Crosswall
London
EC3N 2AD
or by contacting the Company as below
Telephone:+44 (0) 207 895 3470
Facsimile: +44 (0) 207 956 5922
Email: cahukclaims@chubb.com

ii) supply, without cost to the Company, such certificates or evidence which thereafter may reasonably be required. Where a fraudulent claim is made under any section within this policy or where the Insured Person’s legal representative or anyone acting on their behalf uses fraudulent means in order to attempt to claim under this policy, the Company will be under no liability in respect of such claim.

The Company reserve the right to require independent medical examination of any Insured Person who gives rise to a claim hereunder.
Assignment
The Company will not be bound to accept or be affected by any trust, charge, lien, assignment or other dealing with or relating to this policy.

Interest
No sum payable under this policy will carry interest.

Observance
The liability of the Company shall be conditional on the observance by the Insured Person of the specific and General Conditions and any endorsements of this policy.

Complaints Procedure
The Company are dedicated to providing a high quality service and wants to ensure that it maintains this at all times. Any questions or concerns about your policy or the progress and handling of a claim you should, in the first instance be made to Trinity Insurance Services Limited.

However in the event that you wish to make a complaint regarding your policy or claim please contact the Company in writing at the address below. In all communications please quote your certificate number shown on your schedule of insurance, and your name.

The Manager, Accident and Health Department
Chubb European Group Limited
One America Square
17 Crosswall
London
EC3N 2AD
Telephone: +44 (0) 20 7956 5000

You may also, be able to refer your complaint to the Financial Ombudsman Service. Further details on this, will be provided at the appropriate stage of the complaint process, however the details are below:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: +44 (0) 800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme
The Company is covered by the Financial Services Compensation Scheme. The Insured Person may be entitled to compensation should the Company be unable to meet their financial obligations. Further information can be obtained from the Company or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL 17 1DY
Tel 0800 678 1100 or 020 7741 4100
Website: www.fscs.org.uk
On-Line Form: https://claims.fscs.org.uk/
Jurisdiction
This insurance will be governed by and construed in accordance with English Law and subject to the jurisdiction of the Courts of England & Wales.

Data Protection Notice
The Company collects and process personal information about individuals who may receive cover under the Insurance such as their name, address and any other personal details which are provided to the Company in order to provide the insurance and claims services. The Company will treat this information in accordance with applicable data protection law. For policy administration purposes the Company will use and store any such personal information on an electronic database which may also be available to selected authorised representatives of member insurers of the Chubb Group of Insurance Companies operating outside Europe. The Company has taken reasonable measures to protect such personal information once it is transferred outside Europe in accordance with their normal data security policies. The Company may also disclose such personal information to outside parties such as premium collection agencies, reinsurers outside counsel and claims administrators to provide the insurance and claims services or as allowed by law.
Protect the things that matter most with Trinity.

- Life insurance
- Personal accident
- Kit & home insurance
- Travel insurance
- Group travel & sports
- Motor insurance
- Pet insurance
- Wills & savings
- Banking & mortgages

www.talktotrinity.com
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01243 817777

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West Sussex
PO19 1SP