



# PEOPLESURE PERSONAL ACCIDENT

Summary of Key Amendments against previous  
Chubb Personal Accident Policy CAHP1b

## Personal Accident Specification

Benefit	Amendment	Description
Paraplegia	£50,000	Additional benefit payable following Paraplegia and Permanent Total Disablement
Quadriplegia	£125,000	Additional benefit payable following Quadriplegia and Permanent Total Disablement
Funeral Expenses	£10,000	Expenses incurred in the burial or cremation of the Insured Person
Relocation Expenses	£25,000	Expenses incurred as a direct consequence of the Insured Person having to move from their Residence to an alternative place of Residence
Medical Expenses	£20,000	Expenses incurred for Medical Expenses
Partner Disability Benefit	Paraplegia £25,000 Quadriplegia £100,000	A benefit payable where the Partner of an Insured Person sustains Bodily Injury resulting in Paraplegia or Quadriplegia
Executor Expenses	Up to £2,000	Expenses which require immediate payment by the executor to the Insured Person's estate whilst the administration of the Insured Person's estate is being arranged
Partner Training Expenses	Up to £15,000	Expenses incurred by the Insured Person's Partner in training for an occupation or retraining for an alternative occupation up to a maximum period of 26 weeks
Disability Assistance Expenses	Up to £25,000	Expenses incurred for alterations that have to be made to the Insured Person's Residence or car or usual place of work
Domestic Assistance Expenses	Up to £50 per week (Maximum £5,000)	Expenses incurred for domestic assistance provided to the Insured Person at their Residence up to a maximum period of 104 weeks
Childcare Expenses	Up to £5,000	Expenses incurred for the services of a registered childcare provider up to a maximum period of 104 weeks
Travel for Out-Patient Treatment Expenses	Up to £100 per week (Maximum £1,000)	Expenses incurred for the services of a chauffeur or taxi or other additional travel costs to convey the Insured Person from their usual place of work or Residence to Hospital up to a maximum period of 52 weeks
Travel to Hospital Expenses	Up to £100 per day (Maximum £3,000)	Expenses incurred for the services of a chauffeur or taxi or other additional travel costs to convey the Insured Person's Partner Child or parent from the Insured Person's Residence to Hospital up to a maximum period of 52 weeks
Travel to Work Expenses	Up to £100 per day (Maximum £10,000)	Expenses incurred for the services of a chauffeur or taxi to convey the Insured Person between their usual place of work and their Residence up to a maximum period of 52 weeks
Personnel Replacement Expenses	Up to £500 per week (Maximum £5,000)	Reasonable costs incurred in employing a temporary employee through a registered recruitment company to directly replace the Insured Person
Recruitment Expenses	Up to £5,000	Reasonable costs incurred in employing a registered recruitment company to recruit a permanent employee as a direct replacement for the Insured Person
Dental Expenses	Up to £2,000	Reasonable expenses incurred on the advice of a Qualified Medical Practitioner following a Dental Injury
Medical Expenses following Workplace Assault	Up to £5,000	Reasonable Medical Expenses incurred as a result of unprovoked assault at the usual place of work of the Insured Person or whilst in the course of their duties on behalf of the Insured
Permanent Partial Disablement	Improved scale of Benefits	See Definitions under Section 5 of our full policy wording which can be viewed at <a href="http://search.chubb.com/formsearchEUZ/">http://search.chubb.com/formsearchEUZ/</a> - Reference CAHP2

Benefit	Amendment	Description
Accidental Death benefit limit for a minor	£20,000	See Conditions under Section 5 of our full policy wording which can be viewed at <a href="http://search.chubb.com/formsearchEUZ/">http://search.chubb.com/formsearchEUZ/</a> - Reference CAHP2
Visitors' Personal Accident*	AD/Capital Benefits £25,000	Whilst a Visitor of the Insured is visiting the Insured for business purposes with the knowledge and consent of the Insured at premises owned by or leased to the Insured
Compassionate Travel – Personal Accident*	AD/Capital Benefits £25,000	Cover extended for up to two relatives or friends required to travel to or remain with an Insured Person on medical advice (see Travel Expenses)
Corporate Guests – Personal Accident*	AD/Capital Benefits £25,000	Whilst a Guest of the Insured is travelling on a journey organised by the Insured with the knowledge and consent of the Insured

\* Subject to underwriter's approval

Please note this document is a summary only.  
The full PEOPLESURE wording can be viewed at <http://search.chubb.com/FormSearchEUZ/> by inputting the form reference: **CAHP2**.



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