

## How to Claim

### First steps.

You will need to complete a claim form and return it to the insurer. Email tends to be best and the address is at the top of the claim form. Please ensure that all sections are completed and that you have signed the declaration on page three of the form.

If you need any help completing the form, please call us on 0333 234 1388 and we will be happy to assist you.

### What else do I need to provide?

#### *Temporary Total Disablement.*

This benefit is available across all three levels of cover. It provides a fixed weekly benefit where you have been entirely prevented from attending your studies because of your accident. Where you are able to attend studies, but find that you have to incur extra travelling expenses such as bus or taxi fares, these can be claimed up to the maximum benefit stated in the policy.

The first seven days of any claim are excluded.

To claim, you will need to submit a medical certificate completed by your doctor or surgeon stating that you have been entirely prevented from attending your studies. If you are claiming for extra expenses, you will need to provide us with bus tickets or taxi receipts to validate your claim.

#### *Additional Travel Expenses.*

All three levels of cover provide this benefit, which helps towards the travelling expenses to and from hospital outpatients' appointments. The maximum amount available can be found in the policy document.

To claim, you will need to provide evidence of appointments (e.g. appointment letters/cards) and travel receipts to validate the claim. If you are driven by private car, a mileage allowance can be provided.

The minimum claim under this benefit is £25.

#### *Hospital Confinement.*

This benefit, available under all three-policy levels offers a fixed amount for each 24-hour period spent in hospital.

To claim, you will need to provide your admittance and discharge papers, which should clearly show the date, and time you were admitted and discharged from the hospital.

#### *Dental Expenses.*

The Dental Expenses benefit will pay up to the amount shown in the policy expenses necessarily incurred to repair damaged teeth after an impact to the mouth. Cosmetic treatment is not covered.

To claim, you need to provide dental receipts detailing the costs and treatment given by your dentist.

The first £25 of any claim is not covered.

### *Loss of Earnings.*

Loss of earnings is provided as standard under the Essential and Elite policies. This benefit provides cover for lost earnings because of your accident up to the amount shown in the policy.

To progress a claim under this section of the policy, you will need to provide a medical certificate stating that you should not attend work, a letter from your employer stating the dates when you were unable to work and four pay-slips prior to your injury so that we can calculate your average weekly wage.

The first seven days of any claim are excluded.

### **Our service standards.**

We will send your completed claim form and supporting documentation to Chubb within 24 hours of receipt, subject to verification from your Union/University you are a beneficiary under this policy and were participating in an organised activity.

Once received Chubb will request verification from your Union/University that you are a beneficiary under this policy and were participating in an organised activity. Chubb will review your claim and contact you directly if any additional information is required and settlement. Please ensure that you provide on the claim form a valid e-mail address and mobile telephone number in case they need to get in touch.

The preferred method of making settlements under the policy is by bank transfer and Chubb will request this information directly from you.

### **Need further help?**

If you need any help with completing the forms, or wish to discuss any aspect of the policy, please e-mail us at [education@endsleigh.co.uk](mailto:education@endsleigh.co.uk) or call us on 0333 234 1388.