



### *Loss of Earnings.*

Loss of earnings is provided as standard under 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 payslips 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 settlements. Please ensure that you provide the claim form a valid e-mail address and mobile telephone number in case we 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 contact [education@endsleigh.co.uk](mailto:education@endsleigh.co.uk) or call us on 0333 234 1388