



## Say hello to your Chase Protect

### In this pack you will find:

- an overview of the Chase Protect benefits and other useful information
- the Chase Protect terms and conditions
- information about Chase and the insurance services we provide

You should read these documents together with the terms and conditions of the insurance policies and the Insurance Product Information Documents for each of the insurance policies included within Chase Protect



## Overview of Chase Protect

Chase Protect is a package of insurances that includes worldwide travel insurance, mobile phone insurance and breakdown cover for you. The travel insurance and mobile phone insurance also cover your family members. A 'family member' is a partner you live with and up to 4 children for travel insurance and all children for mobile phone insurance. Children need to be under 18, or under 24 and in full-time education. To be covered by the mobile phone insurance, children also need to live with you. For family members to be covered under the travel insurance they must be named under the policy.

**Chase Protect is for personal use only and can't be used for business purpose.**

### Overview of your Chase Protect benefits

#### Worldwide Family Travel Insurance

Your worldwide travel insurance allows you and your family members to travel for up to 31 days at a time safe in the knowledge that you're covered for cancellations, lost baggage, and medical expenses. Your partner will only be covered if living with you. Children are only covered when travelling with you or your partner. Your policy includes winter sports cover too!

You may have to pay an excess when you make a claim. Please see the insurer's terms and conditions for more details.

You don't need to notify us of any trips you have planned. You must purchase Chase Protect whilst in the UK in order to be insured for travel, provided you aren't aware of a need to cancel. If you purchase Chase Protect after your UK trip has already begun, you won't be insured and any attempts to claim will be rejected. For international trips you will be covered as long as you purchase before you board your international transportation.

Pre-existing medical conditions are not covered as standard. If you have or become aware of any medical conditions, you must let the insurer know.

#### Mobile Phone Insurance

Your mobile phone insurance will cover you and your family members when a mobile phone is lost, stolen, accidentally damaged or faulty. You'll be covered for the cost of fixing the mobile phone or replacing it if the mobile phone isn't already covered by another insurance policy (a replacement can be sent to your address in the UK). A 'family member' is your partner and your eligible children you live with.

You'll have to pay an excess when you make a claim. Excesses can be found in the insurer's terms and conditions for more details.

You don't have to register your mobile phones, but if you do, it will make the claims process easier should something go wrong. This can be initiated by heading to the Insure section of the Chase app or by calling 0800 912 4273. You will need the following information when registering a phone: Make, Model, IMEI Number, Telephone Number.

#### Breakdown Cover

Your breakdown cover will cover you in any eligible vehicle, whether you're passenger or driver, and includes roadside assistance and accident assist. Your breakdown cover provides up to 4 call outs per year, providing roadside assistance if you breakdown more than ¼ of a mile from home and recovery to a local garage if your vehicle cannot be repaired.

You won't pay any excess in the event of a breakdown that is covered under the policy.

Parts to repair the fault are only covered up to the value of £5. The cost of any parts over £5 is to be paid by you.

You don't need to register your car with the breakdown provider. You are automatically covered in any eligible vehicle you are travelling in, whether you are a passenger or a driver.



## Insurance product information documents

A summary of your insurance cover at a glance is provided in the Insurance Product Information Documents (IPIDs). You will find these in the Insure section of the Chase app. You will have one IPID per insurance policy, so you will have a total of three. Please review these IPIDs to ensure Chase Protect continues to meet your needs now and in the future.

## Getting in touch

### General Enquiries

If you have any questions about Chase Protect, including the premium, payments or provider selection, please contact us at:

**App:** Tap 'Support' in the Chase app from the Chase Protect home page to call or send us a message. Information is contained within the Chase app, which connects you to 24/7 customer support.

**Phone:** If you don't have the Chase app to hand, you can call directly on 0800 376 3333 within the UK, or +44 203 493 0829 from abroad.

**Accessible Support:** If you have hearing or speech difficulties, call us via the Relay UK app - or dial (18001) 0800 376 3333 from a textphone. We've also partnered with SignVideo, so you can get in touch with us via a BSL interpreter if you'd like. If you need them or want more information on how we help those with accessibility needs, you can contact us or find more information at <https://www.chase.co.uk/gb/en/support/accessibility/>

### Making a Claim or if you need to speak to the insurance or breakdown provider

All insurance claims will be handled directly by the insurance or breakdown provider or their agents. Chase will have no involvement in the claims process. If you need to start a claim, you can do so using the following details:

<b>Worldwide Family Travel Insurance - Collinson</b>	
24/7 Emergency medical support	0333 333 9446
Make a claim or ask a question	This can be initiated by heading to the Insure section of the Chase app
	0333 333 7971 <a href="mailto:chasetravelclaims@collinsongroup.com">chasetravelclaims@collinsongroup.com</a>
Make a complaint	0333 333 7971 <a href="mailto:complaints@collinsoninsurance.com">complaints@collinsoninsurance.com</a>
<b>Mobile Phone Insurance - Assurant</b>	
Make a claim or ask a question	This can be initiated by heading to the Insure section of the Chase app 0800 912 4273
Make a complaint	0800 912 4273 <a href="mailto:UK.Complaints@assurant.com">UK.Complaints@assurant.com</a>

#### Breakdown Cover - The AA

Report a breakdown or ask a question	This can be initiated by heading to the Insure section of the Chase app 0330 053 0930
Get help and advice following an accident	0330 053 0930
Make a complaint	0344 209 0556 0161 333 5901 <a href="mailto:customer.solutions@theAA.com">customer.solutions@theAA.com</a>
Buy extra levels of cover: At Home, National Recovery and/or Onward Travel	0330 053 1321
Buy European Breakdown cover	0330 053 1321

For further details, please check the insurance or breakdown provider's terms and conditions.

#### Call monitoring and charges information

Calls may be monitored for training and quality purposes. Calls to 0800 numbers are free from mobiles and landlines within the UK. Calls to other numbers may incur charges; please check with your service provider and the billpayer before making any calls.

#### Cancellation or switching to another bank

To obtain the benefits of Chase Protect, you need to have a current account with Chase. If your current account closes (including if you decide to switch your current Chase account to another bank), your Chase Protect will be cancelled immediately and you will no longer be protected. For more details on this, please refer to "What is the effect of cancelling Chase Protect?", under the Chase Protect Terms and Conditions.

#### FAQs

Take a look at the most popular topics people have asked us about recently. There's lots of helpful info on the Chase app.

## Chase Protect Terms and Conditions

### 1. Our agreement

These Terms and Conditions set out the agreement between 'you' (the person purchasing Chase Protect) and Chase (a trading name of J.P. Morgan Europe Limited). Whenever you see 'we', 'us' or 'our', you know we're referring to Chase.

Chase Protect consists of three separate insurance products which we at Chase package together for you. The products provided are: (i). travel insurance (ii). mobile telephone insurance and (iii). breakdown cover. You cannot purchase any component of Chase Protect separately. In these Terms and Conditions we refer to the providers of these products as the 'insurance providers'.

These Terms and Conditions govern the operation of Chase Protect. Each insurance product in Chase Protect is governed by separate policy terms and conditions between you and the relevant insurance provider. The insurance provider will be responsible for providing benefits and for maintaining and servicing the relationship between you and them. These Terms and Conditions should be read in conjunction with the policy terms and conditions. You can find all the terms by going to the Legal and Insure sections within the Chase app or online at <https://www.chase.co.uk/gb/en/legal/>.

These Terms and Conditions are in addition to the General Account Terms and Conditions which apply to your current account. If there's conflict between the General Account Terms and Conditions and these Terms and Conditions in relation to Chase Protect, we will follow these Terms and Conditions.

Our General Account Terms and Conditions, App Licence Agreement and Privacy Policy are available in the Chase app, and our Cookie Policy and Website Terms are available online at chase.co.uk. All of these also apply to you.

### 2. Finding your way around the agreement

These Terms and Conditions contain terms that apply to customers who have purchased Chase Protect.

- eligibility criteria for Chase Protect
  - *see section 3*
- how we'll contact each other and how we support those with accessibility needs
  - *see sections 4 and 5*
- what you can do if you change your mind about entering into this agreement
  - *see section 6*
- details of what and how you'll pay for Chase Protect
  - *see section 7*
- your obligations in relation to providing us with accurate information
  - *see section 8*
- the term of your Chase Protect
  - *section 9*
- how we can make changes to your Chase Protect
  - *section 10*
- how we can each end the agreement and the effect of cancelling Chase Protect
  - *see sections 11 and 12*
- how we deal with disputes and complaints and other important information
  - *see sections 13 and 14*



You can contact us or our insurance providers at any time if you're having trouble finding the information you need – or if you have any questions for us.

These Terms and Conditions are always available in the Chase app. You are also able to download or print these Terms and Conditions from the Chase app. If you want to know about other formats that we can provide, please contact us via the Chase app. If you would like a paper copy of these Terms and Conditions (or of any of the information that was provided or communicated to you when you purchased Chase Protect), please contact us and we would be happy to provide this free of charge.

Where relevant, we've used standard industry terms in these Terms and Conditions and all our other documents. You can find the glossary of these terms in the Chase app and online at <https://www.chase.co.uk/gb/en/legal/>.

### **3. Eligibility**

To be eligible for Chase Protect you will need to:

- be aged between 18 and 69;
- have a Chase current account;
- be registered with a GP in the UK;
- have been a UK tax resident for at least 6 months; and
- have a valid proof of ownership for any mobile phones you wish to cover - worth no more than £2,000 each.

To be eligible for cover under the travel and mobile phone insurance, a family member must be:

- a partner you live with; or
- one of your children who is under 18, or under 24 and in full-time education (up to four children are covered in respect of travel insurance and all children for mobile phone insurance). To be covered by mobile phone insurance, children also need to live with you.

Cover will stop being provided to a family member if they no longer meet these requirements.

There are further eligibility requirements contained in the insurance provider's terms and conditions of each insurance policy. Please ensure you read these terms and conditions carefully.

If you decide to close your account with Chase and or decide to switch your current Chase account to another bank, your Chase Protect will be cancelled immediately.

If your circumstances change and you no longer meet the eligibility criteria, please contact us right away.

## 4. Getting in contact

You can get in touch with us through the Chase app or online at <https://www.chase.co.uk/gb/en/support/contact-us/>

If you need to send a document to us you can upload it through the Chase app.

If we need to get in touch with you, we'll message you or call you by phone. We may also use emails or the post to contact you. We aren't responsible if you don't get information or notices from us because we've used out of date contact details. That's why it's really important that you:

- tell us as soon as possible if your, or anyone else who is covered under Chase Protect, contact details change; and
- check your emails regularly.

We'll notify you whenever we upload new documents to the Chase app. Always remember, when we speak with you we'll never ask you to give us your passcode (or any part of it).

We may record telephone numbers you use to contact us. If we need to contact you urgently, we may try them if we can't reach you on the numbers you've given us.

If you need to make a claim under your insurance policy or to speak to the insurance provider, you will find contact details in the terms and conditions for each policy.

We'll always use English to communicate with you.

## 5. Accessibility

We can provide alternative accessible formats for certain documents. If you need them or want more information on how we help those with accessibility needs, you can contact us or find more information at <https://www.chase.co.uk/gb/en/support/accessibility/>

## 6. If you change your mind

You have a legal right to cancel this agreement without giving a reason within 14 days from the day of purchase or the day on which you receive the policy documentation, whichever is the later. This is called a 'cooling off period'. You can do this in the Insure section of the Chase app or contacting us so that we can help you. You can also end the agreement at any time after this 'cooling off period' has passed.

If you cancel Chase Protect you will receive a full refund. However, if you have made a successful claim or have submitted a claim which is pending, Chase reserves the right not to refund any premium you've paid.

## 7. Details of what you'll pay for Chase Protect

The monthly premium of £12.50 is not attributed to any particular benefit in Chase Protect, but to the package as a whole. It will be collected on the 15th of each month in advance. As an example, your monthly premium for June will be collected on 15 May.

Your first payment will include the premium for the first month, in addition to the regular monthly premium for the following month. For example, if you purchase Chase Protect on 1 May, you will be charged £12.50 for May plus £12.50 for June (totalling £25 as your first payment). Thereafter, you will move to the normal billing cycle of £12.50 a month beginning on 15 June. If your Chase Protect policy starts part way through a month, your first month's premium will be pro-rated. For example, if you purchase Chase Protect on 5 May, you will be charged £10.89 for May plus £12.50 for June (totalling £23.39 as your first payment). Thereafter, you will move to the normal billing cycle of £12.50 a month beginning on the 15 June.

Chase will set up a scheduled payment from your Chase current account to collect your monthly premium.

The monthly premium covers the cost of the insurance products themselves and applicable insurance premium tax (and other taxes, to the extent there are any). When we collect the premium from you, we retain a portion of the premium as our commission, before passing the remainder of the premium to the insurance providers. If you purchase any upgrade or add-on to your cover directly with the insurance provider, the insurance provider will pay us a portion of the additional premium you pay as our commission.

You will be required to pay the monthly premium whether or not you have made any claims under Chase Protect.

By agreeing to these Terms and Conditions you provide Chase with authority to:

- (i) debit the initial monthly premium from your Chase current account;
- (ii) debit the monthly premium from your Chase current account each month thereafter until you cancel the product; and
- (iii) apply a change to the monthly premium subject to the appropriate notice period. If your monthly premium does change, we will always give you at least 1 month's notice.

Please make sure you hold enough money in your Chase current account to pay the premium each month. Please contact Chase should you have any concerns.

If there are insufficient funds in your Chase current account to pay for the monthly premium on the due date, we reserve the right to cancel your Chase Protect policy.

## 8. Your obligation to provide accurate information

You are responsible for providing us and your insurance providers with complete and accurate information when you take out Chase Protect, and continuing to do so as long as you hold Chase Protect. It is important that you ensure that all statements you and anyone else covered under the policy makes are full and accurate.

If you provide false or inaccurate information to us or your insurance providers, this could impact your insurance cover. For example, it might allow the insurance provider to cancel your insurance policy, refuse to pay part or all of the claim or reduce the amount paid out on a claim.

## 9. Term of your Chase Protect

Cover under Chase Protect will start on the date set out in your confirmation of cover letter (which also includes your policy number).

As long as you pay your premium each month, Chase Protect remains in place until it is cancelled by you or us.

There is no minimum term to Chase Protect.

## 10. Making changes to Chase Protect

As this agreement may last a long time, we're likely to need to make changes as we develop our services, our business changes and things happen that we don't control. Here at Chase, we constantly review the products that we provide. At times we may have to change the products offered, the underlying insurance providers, and the monthly premium we charge.

### Why we might make changes

We might make changes to Chase Protect, including to these Terms and Conditions, the policy terms and the benefits provided, due to:

- Changes in law or regulations
- Decisions, guidance or recommendations that we have to follow (such as those made by a court or one of our regulators)
- New industry guidance and codes of practice

*An example of what we mean in practice could be that the Financial Ombudsman might make a decision about one customer which impacts other customers.*

- Changes in the costs of providing your Chase Protect policy

*An example of what we mean in practice could be that if our or the insurance providers' operating costs increase we may allocate a proportion of these to customers.*

- Changes to the systems, services or facilities we use, including the introduction of new ones
- New ways of managing your Chase Protect policy because of changes in technology

*An example of what we mean in practice could be that we might make changes because we've added new functionality to the Chase app.*

- Changes to the insurance products or policy terms and conditions as may be required by one of the insurance providers

*An example of what we mean in practice could be where the insurance provider makes a change to the scope of coverage in the insurance policy wording.*

- Changes to the insurance providers themselves

*An example of what we mean in practice could be where we replace the provider of the travel insurance with a different insurance provider.*

If we do replace an insurance provider with a new insurance provider you consent to the offer of a replacement insurance policy from that new insurance provider.

We'll only make changes for these reasons if it's reasonable for us to pass the impact of that change on to you. In all cases, we'll be proportionate in how we respond to a change.

We can't predict exactly what changes we might need to make in future so we may also make changes for reasons that aren't covered here. In some cases, we may make changes without giving you a reason. If we do this, we'll always explain how it impacts you.

### **How we'll tell you about changes**

We will always try to give you at least 1 month's notice before any change takes effect. In some cases, we might give you less notice, for example if we are required to under law or regulation, or if the change is in your favour.

### **Your rights when we tell you about a change**

If we give you advance notice that we're going to make a change to your Chase Protect policy and you don't tell us that you want to cancel your Chase Protect policy before it takes place, then we'll treat you as having accepted the change and it will apply automatically at the end of the notice period.

If you tell us that you don't want to accept the change, then you can cancel your Chase Protect policy.

It is important you read all terms and conditions of this agreement as well as the terms.

## **11. When and how can Chase Protect come to an end?**

### **If you want to end the agreement**

You can end the agreement for any reason by contacting us at any time.

### **If we want to end the agreement**

We can end this agreement immediately without advance notice if:

- you seriously or persistently break the terms of this agreement;
- the provider of any of the insurance policies included within Chase Protect cancels your insurance policy (for example, this could be if you are in breach of the policy terms or provide false information);
- you are no longer (or never were) entitled to have a Chase current account;
- you act abusively, offensively or violently towards our staff (including any third parties acting on our behalf);
- you do not pay your monthly premium when it is due; or
- you haven't provided us with adequate information that we've reasonably requested to comply with our legal or regulatory requirements.

We can also end the agreement immediately without advance notice if we reasonably believe that:

- you're using Chase Protect to make fraudulent claims;
- you're using your Chase current account to conduct illegal or fraudulent activity;
- keeping you as a Chase Protect customer would cause us (or a group company) to be in breach of a legal or regulatory requirement;
- you're involved in criminal activity; or
- there's been a breach of security or misuse of Chase Protect.



If we have any other reason to end the agreement, we will give you at least 1 month's advance notice.

Please also refer to the specific insurance terms and conditions for each benefit in Chase Protect as they will also include cancellation rights of the individual insurance providers. If an insurance provider cancels your policy with them this will lead to the cancellation of Chase Protect.

## **12. What is the effect of cancelling Chase Protect?**

If you or we end this agreement, this will cancel Chase Protect and the insurance policies included within it. It is not possible to opt out of, or cancel, an individual product.

Once your Chase Protect policy is cancelled, you will not be able to use any of the insurance policies included in Chase Protect from the point of cancellation onwards. However, you will still be able to claim for any event which occurred prior to the point of cancellation.

Except where we have the right to keep prepaid premium (including, where you have deliberately provided false information), upon cancellation we will refund to you the premium for any unused days on cover that have been prepaid. For example, if you purchased Chase Protect on 24 March and cancelled on 13 April, we will refund to you the premium for the period covering 14 April to 30 April. If you purchased Chase Protect on 24 March and cancelled on 19 April, we will refund to you the premium for the period covering 20 April to 30 April and for the full month of May. We reserve the right not to refund any premium you've paid if you have made a successful claim or have submitted a claim which is pending.

Cancelling Chase Protect will not affect your current account.

## **13. Sweeping up - but still important**

### **Information exchange and fraudulent or criminal activity**

If we make a reasonable request for information, you must give it to us as soon as possible. If you don't, or we reasonably suspect fraudulent or criminal activity, then:

- we might try to get it from another source;
- we could block or close your Chase Protect; or
- you might not be able to access certain insurance and banking services, or continue banking with us.

You must make sure the information you give us is accurate and up to date. If any of your details change (such as your home address or contact number), you should let us know within 30 days. You can update your details through the Chase app or by contacting us.

The insurance section of our privacy policy explains why we collect, how we use, and who we share your data with. The privacy policy is available in the Chase app or on the website and our privacy team can be contacted at [privacyteam.chaseuk@jpmorgan.com](mailto:privacyteam.chaseuk@jpmorgan.com).

## Transferring this agreement

We can transfer all of our rights and obligations under this agreement and in relation to your Chase Protect to any group company or any other company, but we'll only transfer obligations to someone we reasonably consider capable of performing them and who has the appropriate regulatory permission. This won't reduce any of your rights in relation to your Chase Protect.

You can't transfer any of your rights and obligations in relation to the agreement, or your Chase Protect, to any other person.

## When things go wrong that are out of our control

We won't be responsible for any losses to you if we can't perform our obligations under this agreement because of:

- abnormal or unforeseeable circumstances beyond our control (or the control of any third parties acting for us, such as agents and sub-contractors), the consequences of which were unavoidable despite all efforts to the contrary, for example the failure of a payments system that prevents us from sending or receiving money; or
- any legal or regulatory requirements that apply to us.

## If there's a dispute between us

English law applies to this agreement and any dealings we had before you and we entered into this agreement.

The courts of England and Wales have jurisdiction to hear any disputes about this agreement, unless you live in another part of the UK in which case any disputes may be brought in that part of the UK.

## 14. Other information you should know

### Making a complaint about us

If you're unhappy with our service for any reason (including sales, customer service and ongoing policy administration), please contact us via 'Support' in the Chase app or online at <https://www.chase.co.uk/gb/en/support/contact-us/>. We'll speak to you about your complaint and work together to try and find a resolution. Alternatively, you can write to us at Freepost Banking Operations, PO Box 17507, Edinburgh, EH12 1PX.

Further details about our complaints process are available at <https://www.chase.co.uk/gb/en/support/making-a-complaint/> and below.

Information on making a complaint about the insurance providers (including claims handled by the insurance providers) can be found below under "If you have a complaint about an insurance provider".

### What happens next?

We'll aim to provide you with a decision as soon as we can.

If we can, we'll resolve your complaint within the first 3 working days after you tell us. However, sometimes we might need a little more time – for most complaints up to 8 weeks. If this happens, we'll send you an acknowledgement within 5 working days, although we'll try to do it sooner. If your complaint is payment related, we'll aim to find a solution within 15 days. In exceptional circumstances we may extend that up to 35 days. We'll send you a final response which will explain our investigation and resulting resolution.

## Your rights with the Financial Ombudsman Service

If you're unhappy with how we've dealt with your complaint, you can ask the Financial Ombudsman Service to look into it for you. They'll do so free of charge – but you must contact them within 6 months of our response.

They can be contacted using the following details:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR

Tel: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

If you would like further information about the Financial Ombudsman Service, you can find it on their website at <https://www.financial-ombudsman.org.uk>.

If you don't think we've met our legal requirements, you can also submit information about this to one of our regulators, the Financial Conduct Authority.

### Financial Conduct Authority

12 Endeavour Square, London, E20 1JN

0800 111 6768 or 0300 500 8082

[consumer.queries@fca.org.uk](mailto:consumer.queries@fca.org.uk)

<https://www.fca.org.uk>

## If you have a complaint about an insurance provider

If you have a complaint specific to one insurance provider, please refer to their terms and conditions in order to see how you may make a complaint directly. If your complaint relates to the insurance product, the insurance service, claims management or anything not directly related to Chase and our role in the process, these issues should be raised directly with the insurance provider. Contact details for the insurance providers can be found on page 3 and 4.

## Information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be able to receive compensation from the FSCS should we be unable to deliver the services in acting as insurance intermediary in relation to Chase Protect. For more information about the scheme (including the current limits, amounts covered and eligibility to claim) please contact us, visit the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or contact the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.



## About Chase and the insurance services we provide

### Information about us

Chase is an insurance intermediary. As an insurance intermediary, we arrange for the insurance providers to provide each insurance benefit and for them to administer the insurance services that they provide to you. In relation to any upgrade or add-on to your cover that you purchase directly with the insurance provider, our role is limited to introducing you to the insurance provider.

We have been appointed to act for and on behalf of each of the insurers of your Chase Protect policy.

We do not have any material shareholding (10% or more) in any insurance providers that underwrites the insurance products in Chase Protect and none of those insurance providers have any material shareholding in Chase.

Any insurance claims will be handled directly by the insurance provider or by one of the provider's claims agents. Chase won't be involved.

### We do not give any advice or recommendations

We will just provide you with information about your Chase Protect and will not provide any advice or personal recommendations. You must read that information carefully in order to decide whether Chase Protect is right for you.

It is important you read all terms and conditions of this agreement as well as the terms and conditions of each insurance provider carefully before deciding that this product is for you.

### We are only able to offer products from the following insurance providers:

- travel insurance from Astrenská Insurance Limited, trading as Collinson Insurance
- mobile phone insurance from Assurant General Insurance Limited
- breakdown cover from Automobile Association Developments Limited, trading as AA Breakdown Service
- accident assist from AA Underwriting Insurance Company Limited

### Demands and needs

Each of the insurance policies included within Chase Protect is designed to meet specific customer demands and needs. We have set these out below:

#### Worldwide Family Travel Insurance

Your travel insurance meets the demands and needs of a customer who requires a package of worldwide travel insurance benefits to cover multiple trips.

#### Mobile Phone Insurance

This insurance has been designed for people who are looking to cover mobile phones that belong to them or a family member who want to cover the cost of repairing or replacing the mobile phone, if the mobile phone isn't already covered by another insurance policy, if it is lost, stolen, accidentally damaged or breaks down, including if it's faulty.

## Breakdown Cover

Your breakdown cover (including accident assist) provides help when:

- (a) you breakdown more than  $\frac{1}{4}$  mile away from home. If, following the breakdown, the breakdown provider can't fix your vehicle, it'll be taken to their choice of local repairer or to a destination of your choice, provided it is no further; and
- (b) you've been involved in a motor accident (this service works alongside your motor insurance policy – you must still tell your motor insurer if you have been in an accident).

## Our remuneration

When we collect the premium from you, we retain a portion of the premium as our commission, before passing the remainder of the premium to the insurance providers. If you purchase any upgrade or add-on to your cover directly with the insurance provider, the insurance provider will pay us a portion of the additional premium you pay as our commission.

## Protecting your assets

We hold the insurance premium you pay to us, as well as any refunds payable to you, in respect of the insurance products included in your Chase Protect policy as agent of each insurance provider, which means your insurance product is treated as being paid for when the monthly premium is collected by us.

## Our details

Chase is the trading name of J.P. Morgan Europe Limited. J.P. Morgan Europe Limited's main business is banking.

J.P. Morgan Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are included on the Financial Services Register, with reference number 124579. You can check these details by visiting the Financial Conduct Authority's website [www.fca.org.uk](http://www.fca.org.uk) or contacting them on 0800 111 6768.

J.P. Morgan Europe Limited is a company incorporated under the laws of England and Wales with company registration number 00938937 and its registered office at 25 Bank Street, Canary Wharf, London, E14 5JP, United Kingdom.

J.P. Morgan Europe Limited's registered VAT Number is: GB 397 2498 93.