

Your
Policy

CHUBB®

Chubb

Accident and Health

Business Class Bespoke
Injury & Travel Insurance
Policy for:

EPI GROUP HOLDINGS LTD and all subsidiary
companies

Negotiated for you by:

Arthur J. Gallagher

Mark Reynolds

Mark_Reynolds@ajg.com

Policy Schedule

Intermediary Name Arthur J. Gallagher

Intermediary Address Arthur J Gallagher, The
Walbrook Building, 25
Walbrook
London
EC4N 8AW

Phone Number

Policyholder EPI GROUP HOLDINGS LTD and all subsidiary companies

Address Office 4, Building 2, Sentinel House,
Harvest Crescent,
Fleet, Hampshire,
GU51 2UZ

Business Description Provision of consultancy services to the oil & gas and renewable energy sectors, including geotechnical and geophysical technical consultancy, survey management, quality control as client representatives, survey

Policy Number UKBBBO49287 **Policy Code** BCUK1022-12 Business Class Bespoke

Period of Insurance (a) **Period from** 01/04/2024 LST **Period to** 31/03/2025 LST
(dates inclusive)

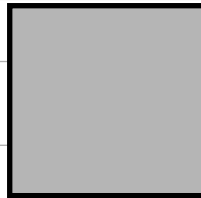
(b) Any subsequent period for which Chubb shall accept a renewal premium

Premium

Premium

Insurance Premium Tax

Total Amount Payable



Chubb Line 100%

Section A – Injury

Category	B: United Kingdom
Insured Persons	All third party consultants worldwide working on behalf of the Policyholder
Effective Time	Whilst an Insured Person is engaged in their Occupation, whilst commuting or whilst travelling outside of their Country of Domicile in connection with the Business (including days added by the Insured Person for personal reasons).
Death	GBP 250,000
Permanent Total Disablement (Usual Occupation)	GBP 250,000
Permanent Disabling Injuries (Full Scale of Injuries)	GBP 250,000
Temporary Total Disablement	GBP 100 per week
Temporary Partial Disablement	GBP 400 per week
Benefit Period (Weeks)	104 Weeks
Deferment Period (Days)	7

Section A – Injury – Limits

	All benefits payable under Sections A1, A2 and A3	GBP 2,500,000
Maximum Limits per Insured Person	For Death, Permanent Total Disablement or Permanent Disabling Injuries benefits payable under Section A1	GBP 250,000*
	For Death, or Permanent Disabling Injuries (items 1 or 2 of the Scale) of Injuries only for Insured Persons aged 75 or over	GBP 100,000*
	The Death benefit for a Child	GBP 20,000
	*Inner limits apply to certain injury benefits – refer to Section A of the Policy Wording	
Maximum weekly benefit for each Insured Person	GBP 100	
Aggregate Limits	Per Event Overall	GBP 5,000,000
	Per Event for Insured Persons travelling in any multi-engine aircraft	GBP 2,000,000
	Per Event for Insured Persons travelling in any aerial device other than a multi-engine aircraft	GBP 1,000,000

Section B – Travel

Category	B: United Kingdom	
Insured Persons	All third party consultants worldwide working on behalf of the Policyholder	
Journey Definition	Any trip in connection with the Business including days added by the Insured Person for personal reasons.	
B1. Medical and other expenses	Medical Expenses outside Country of Domicile	Unlimited
	Hospital Confinement outside Country of Domicile (for each complete day up to a maximum of 365 days)	GBP 75 per day
	Supplementary Travel, Childcare and Accommodation Expenses	up to GBP 20,000
	Repatriation Expenses	Unlimited
	On-going treatment as an in-patient following repatriation	up to GBP 50,000
	Search and Rescue Expenses	up to GBP 25,000
	Repatriation of Mortal Remains	up to GBP 50,000
B2. Business equipment & personal belongings	Business Equipment	up to GBP 3,500
	Personal Belongings	up to GBP 10,000
	Personal Belongings Delay	up to GBP 2,000
	Loss of Delay of Home Keys or Car Keys	up to GBP 1,500
B3. Money	Money	up to GBP 5,000
	Financial Card Misuse	up to GBP 5,000
	Travel Documents	up to GBP 2,500
B4. Disruption	Cancellation	up to GBP 10,000
	Alteration of Itinerary or Curtailment	up to GBP 10,000
	Rearrangement	up to GBP 10,000
	Replacement	up to GBP 10,000
	Travel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 500)	GBP 50 per hour
	Aggregate Limit	GBP 250,000.00
B5. Serious disruption	Evacuation, Alteration of Itinerary or Curtailment	up to GBP 10,000
	Rearrangement	up to GBP 10,000
	Replacement	up to GBP 10,000
	Business Disruption following Hijack or Kidnap (for each complete day up to a maximum of 100 days)	GBP 500 per day
	Payment or Loss of Extortion or Ransom Monies or Expenses	up to GBP 250,000
	Security Specialist Costs	up to GBP 50,000
	Aggregate Limits: Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap	GBP 250,000.00

	Payment or Loss of Extortion or Ransom Monies or Expenses	GBP 250,000
	Security Specialist Costs	GBP 50,000
B6. Personal liability	Personal liability	up to GBP 5,000,000
	Legal Expenses	up to GBP 50,000
B7. Legal Expenses	Travel and Accommodation Expenses to attend court	up to GBP 1,000

Additional Terms and Conditions endorsed to the Policy

1. LTA Endorsement

It is hereby noted and agreed by the Insurer and the Policyholder, the following clause(s) form part of the policy wording:-

Long Term Agreement

In consideration of a discount of 0 % being applied to the premium, the Policyholder undertakes with effect 2024 to offer annually for 3 years the insurance under this Policy on the rates, terms and conditions in force at the expiry of each Period of Insurance and to pay the premiums in advance.

It is understood that:

- a) The Insurer shall be under no obligation to accept an offer made in accordance with this undertaking;
- b) where applicable, sums insured or limits of insurance may be amended at any time to correspond with any changes in Policyholder's Business;
- c) where applicable, the Insurer may adjust the premium in proportion to the change of the Underwriting Information.

Underwriting Information for the purposes of this agreement shall mean whichever of the following elements has formed the basis of the premium:

- i. Category of risk
- ii. Estimated salaries
- iii. Number of Insured Persons
- iv. Travel pattern
- v. Benefit amount

d) nothing contained in this undertaking shall prejudice the right of the Insurer to cancel the said policy in accordance with any cancellation condition, which may be included in the said Policy.

e) The Insurer shall retain its rights to vary the rates, terms and conditions at each renewal – particularly if the loss ratio in the expiring year exceeds 50% (where loss ratio is calculated by dividing the claims paid and outstanding by the premium - net of commission - and multiplying by 100).

This undertaking shall apply to any policy or policies which may be issued by the Insurer before the expiry of this agreement in substitution for the above-mentioned policy, and the same discount shall be allowed off the premium on any such substituted policy or policies issued by the Insurer as aforesaid.

Contact us

All queries about this Policy should be made to:

Arthur J. Gallagher
Arthur J Gallagher, The Walbrook Building, 25 Walbrook
London
EC4N 8AW

Chubb European Group SE
The Chubb Building
100 Leadenhall Street
London
EC3A 3BP
O +44 20 7173 7000
www.chubb.com/uk

About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales under UK Establishment number: BR023093. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

CEG is a subsidiary of a US company. As a result, CEG is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Iran, Syria, North Korea, North Sudan, Crimea Region and Cuba.