



CRISIS MANAGEMENT INSURANCE

Disaster

- 1) An accidental external occurrence involving death or hospitalisation to more than one traveller, other than food poisoning, or
- 2) Kidnap or holding for ransom of more than one traveller, or
- 3) Food poisoning of more than ten travellers in one specific incident, at least one of whom must be a customer of the Insured.

In the event that a Disaster as defined occurs, insurers will meet the specific additional costs necessarily incurred by the Insured under the following headings, up to an overall maximum as specified in the Schedule in respect of any one Disaster:

- 1) Travel and subsistence costs incurred by:
 - A) The Insured's emergency team (maximum 10 persons)
 - B) Up to two family or friends for each customer of the Insured involved who wish to travel to the scene.
- 2) The cost to the Insured of providing the services of a maximum of two of each of the following, to be individually approved by insurers, at the Disaster site:
 - A) Physicians
 - B) Legal personnel
 - C) Engineers
 - D) Crisis Counsellors.
- 3) The cost to the Insured of using the services of an external Public Relations consultant/agency to handle media relations incurred within 30 days of the event.
- 4) The cost of any emergency necessities arranged for customers of the Insured involved.
- 5) Reasonable and necessary additional expenditure in the operation of the business incurred as a direct result of the disaster in the four weeks following the disaster.

These services will be co-ordinated by the Emergency Assistance service appointed by insurers, which will provide personnel to travel to the scene, and a crisis management and call centre in the UK if required.



Conditions

- 1) No expenditure shall be incurred without the advance consent of insurers, at whose sole discretion it shall be whether any particular expenditure is necessary.
- 2) Where a Foreign and Commonwealth Office warning is in force against travel to a specific country or region, and/or where notice of emergency repatriation has not been complied with as soon as practicable, any disaster arising out of the following will be excluded:-
 - a) War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority
 - b) Civil commotion assuming the proportions of or amounting to a popular uprising, riot, martial law, or the act of any lawfully constituted authority in the furtherance of maintaining public order.
 - c) Seizure or destruction under quarantine or Customs regulations, or the handling of contraband or engaging in illicit trade or transportation.
 - d) The operation of any statute or law providing for compulsory national service for citizens or residents, any order for repatriation, internment, imprisonment, deportation or the refusal or permit to enter or remain within any country or region.
 - e) An epidemic of a disease or virus.

Exclusions

This insurance shall:-

- a) Exclude any claims against the Insured for any legal liability to a customer arising out of the Disaster.
- b) Respond in excess of any more specific insurances e.g. the travel insurances of those involved in the Disaster.
- c) Exclude any fines or penalties levied on the Insured arising out of the Disaster
- d) Exclude loss arising out of industrial action or the insolvency of the Insured.
- e) Exclude any claims arising where the Insured has allowed travellers to depart to a place for which a warning of extreme weather or geological activity has been issued by the relevant national weather authority and where that authority has specifically advised against travel to that area.



- f) The amount of the excess specified in the Schedule in respect of any one Disaster.
- g) Claims arising directly or indirectly from any illegal or criminal act on the part of the Insured that would be classified as such in the UK and/or the territory(ies) travelled to

It should be noted that this insurance will only cover the extra costs incurred by the Insured in dealing with a Disaster within the terms described herein, and any claim for the normal running costs of the Insured arising during the period of provision of indemnity hereunder is specifically excluded.

General Conditions

1. Any fraud, misstatement or concealment of information in connection with this insurance or in the making of a claim shall render all claims hereunder forfeit.
2. The Insured shall at all times do and concur in doing all things necessary to avoid or diminish a loss under this insurance.
3. This insurance and Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this insurance or Schedule shall bear such meaning wherever it may appear.
4. The Insured shall observe and fulfil the terms and conditions contained herein or endorsed hereon.
5. Unless otherwise stated this insurance shall be governed by the laws of England whose Courts shall have jurisdiction in any dispute arising hereunder.
6. The Insured shall maintain adequate records in connection with the subject matter insured hereunder.

General Exclusions

This Insurance does not cover any loss directly, or indirectly arising out of, contributed to by or resulting from: -

1.
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or waste from the combustion of nuclear fuel,
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
2. Seepage and/or pollution and/or contamination unless it is discovered during the period of this insurance and is the direct cause of a loss hereunder.



3. Any happening which is insured by or would, but for the existence of this Insurance, be insured by any other insurance(s) except for any excess beyond the amount which would have been payable under such other insurance(s) had this insurance not been effected.

Claims Procedures

1. It is a condition precedent to the liability of insurers that in the event of any happening or circumstance which could give rise to a claim under this insurance, the Insured shall: -
 - a) As a matter of urgency give notice by the most expeditious means of the happening or circumstance, to the name(s) designated in the attached Schedule;
 - b) Confirm the facts in writing as soon as possible, with as much information as available;
 - c) Take all steps to minimize or avoid any loss hereunder;
 - d) Provide insurers or their appointed representatives with: -
 - i. All necessary assistance in a timely manner
 - ii. All information required
 - iii. All documentation and records necessary to establish and assess indemnity hereunder;
 - e) prove the loss to the satisfaction of insurers;
 - f) forward immediately to insurers or their representatives any letter, writ or other document received in connection with any claim made under this insurance;
 - g) So far as in their power cause their employees and all other persons interested in this insurance, to comply with the foregoing.
2. Insurers reserve the right to: -
 - a) Take such steps as they deem necessary to prevent, mitigate or minimize a loss;
 - b) Pursue all rights or remedies available to the Insured whether or not payment has been made hereunder.



Complaints Procedure

We are dedicated to providing you with a high quality service at all times. If you are dissatisfied with our service to you please write and tell us and we will do our best to resolve the problem. If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact Vantage Insurance Services Limited at the address below. We will send you a full response within 5 working days or tell you within that time when you can expect a response:

Client Director
Vantage Insurance Services Limited
Juniper House
2nd Floor
Warley Hill Business Park
Brentwood
Essex CM13 3BE

In the event that you remain dissatisfied you may contact:

The Chairman & Chief Executive,
Groupama Insurances,
Groupama House,
24-28 Minories,
London,
EC3N 1DE

Should you remain dissatisfied you may refer your complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR Telephone: 0845 080 1800

Please be aware that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

Financial Services Compensation Scheme (FSCS):

If Vantage Insurance Services Limited are unable to meet our obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Services Authority or by visiting the FSCS website at www.fscs.gov.uk.