



Key Information you the Customer need to be aware of

This is a summary of cover only. Full terms and conditions can be found in the policy wording, which you should also read carefully.

### 1. Who provides your insurance cover ?

Sections 1-10 of your Business travel insurance are underwritten by Mondial Assistance Europe NV, (during 2011 the insurer will be AGA International SA) Mondial Assistance Europe NV customers will have their insurance policy automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged. Mondial Assistance (UK) Limited is the underwriter's UK administrator. Our contact address is Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ. Section 11 is underwritten by AmTrust Europe Limited. The contact address is: AmTrust Europe Limited, Market Square House, St. James's Street, Nottingham NG1 6FG.  
Business travel insurance is arranged by P J Hayman & Company Limited.

### 2. What does Business travel insurance cover me for ?

This policy is designed to offer protection for your travel arrangements as described in the summary of cover table below.

### Summary of Cover

The following is only a summary of the main cover limits. You should read the policy for the full terms and conditions.

| Section | Cover   | Limit (up to)   |
|---------|---|---|
| 1.      | <b>Cancellation loss of deposit or curtailment</b><br>- Loss of frequent flyer points   | <b>£10,000</b><br><b>£1,500</b>   |
| 2.      | <b>Medical and emergency expenses</b><br>- In-patient benefit<br>- On-going treatment in your home country<br>- Staff replacement costs<br>- Re-arranged trip costs<br>- Transport and accommodation within your home country, the UK, the Channel Islands or the Isle of Man | <b>£10,000,000</b><br><b>£1,000</b> (£100 per day)<br><b>£5,000</b><br><b>£10,000</b><br><b>£2,500</b><br><b>£1,500</b> |
| 3.      | <b>Personal possessions and business equipment</b>  | <b>£7,500</b>   |
| A)      | <b>Personal possessions</b><br>(Single items, pair or set limit)<br>(Valuables limit)   | <b>£2,500</b><br><b>£500</b><br><b>£500</b>   |
| B)      | <b>Delayed possessions/business equipment</b>   | <b>£500</b>   |
| C)      | <b>Business equipment</b><br>(Single items, pair or set limit)  | <b>£5,000</b><br><b>£2,000</b>  |
| 4.      | <b>Loss of passport</b>   | <b>£1,000</b>   |
| 5.      | <b>Personal money</b><br>(Cash limit)   | <b>£1,000</b><br><b>£500</b>  |
| 6.      | <b>Personal liability</b>   | <b>£2,000,000</b>   |
| 7.      | <b>Personal accident</b>  | <b>£50,000</b>  |
| 8.      | <b>Travel disruption</b>  |   |
| A)      | <b>Missed departure or Missed connection</b>  | <b>£2,000</b>   |
| B)      | <b>Travel delay</b> (after 6 hours)<br>or<br><b>Abandonment</b> (after 6 hours)   | <b>£500</b> (£50 each 6 hour delay)<br><b>£10,000</b>   |
| 9.      | <b>Travel risks</b>   |   |
| A)      | <b>Kidnap/Hijack</b>  | <b>£25,000</b> (£500 each completed 24 hours)   |
| B)      | <b>Mugging</b> (involving hospitalisation)  | <b>£1,000</b>   |
| C)      | <b>Catastrophe</b>  | <b>£1,000</b>   |
| D)      | <b>Bumped flight</b>  | <b>£200</b>   |
| E)      | <b>Unexpected early return to place of business</b>   | <b>£1,000</b>   |
| 10.     | <b>Legal expenses</b>   | <b>£25,000</b>  |
| 11.     | <b>BONDPLUS (financial failure)</b>   | <b>£2,500</b>   |

### 3. What else do I need to know about my Business travel insurance policy ?

The full terms, conditions, exclusions and limitations of this insurance contract can be found in the policy wording, which you should read carefully.

### 4. What is the duration of the contract ?

Your policy will run from the dates shown on your policy schedule once your policy is issued.

### 5. Do I need to do anything after I have purchased the policy ?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel you must tell us about any change in your circumstances which may affect your cover. You must consult your doctor prior to travel if you have a pre-existing medical condition and your doctor must confirm that you are fit to travel taking into account any medication you are taking, the method of transport, length of stay, climate and altitude of the areas you are visiting and the medical services there.

### 6. What cancellation rights do you have ?

If your cover does not meet your requirements, please notify P J Hayman & Company Limited on: within the UK **0845 230 3526**, outside the UK **+44 845 230 3526** within 14 days of receiving your policy schedule and return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim, or intend to make a claim then we can recover all costs that you have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

### 7. How do I make a claim

- If you are abroad and need medical assistance, please call our 24-hour medical emergency service on:  
Within the UK **020 8666 9247**, textphone **020 8666 9562**, outside the UK **+44 20 8666 9247**, textphone **+44 20 8666 9562**.
- For legal expenses please call our 24-hour legal helpline on:  
Within the UK **020 8603 9804**, textphone **020 8666 9562**, outside the UK **+44 20 8603 9804**, textphone **+44 20 8666 9562**.
- For all other claims:  
Please visit the website [www.mondialtravelclaims.com](http://www.mondialtravelclaims.com). This will lead you to our online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site. Alternatively, please phone within the UK **020 8666 9248**, textphone **020 8666 9562**, outside the UK **+44 20 8666 9248**, textphone **+44 20 8666 9562** (8am-6pm Monday to Friday and 9am-12noon Saturday) and ask for a claim form or write to: Mondial Assistance, Business claims department, PO Box 1900, Croydon, CR90 9BA, United Kingdom or email [travel\\_claims@mondial-assistance.co.uk](mailto:travel_claims@mondial-assistance.co.uk).

### 8. What to do if you have a complaint?

Should you wish to make a complaint about this policy, please contact:

#### FOR SECTIONS 1 to 10 ONLY

Complaints regarding:  
**EMERGENCY MEDICAL ASSISTANCE SERVICE or the CLAIMS SERVICE**  
The Quality Standards Manager, Mondial Assistance (UK) Limited,  
Mondial House, 102 George Street, Croydon, CR9 1AJ, United Kingdom.  
Telephone: 020 8603 9853

Complaints regarding:  
**SALE OF THE POLICY**  
The Customer Services Manager, P J Hayman & Company Limited,  
Stansted House, Rowlands Castle, Hampshire, PO9 6DX, United Kingdom.

If this does not resolve your problem please write to:  
The Quality Standards Manager, Mondial Assistance (UK) Limited,  
Mondial House, 102 George Street, Croydon, CR9 1AJ, United Kingdom.  
Telephone: 020 8603 9853.

#### FOR SECTION 11 ONLY- BONDPLUS (financial failure)

The Managing Director, AmTrust Europe Limited,  
Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service.

### 9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurers are covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone 020 7892 7300 or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)