

Business

Annual travel insurance for business travellers

Business Annual Multi-trip Travel Insurance 2018/19

Underwriting Guide - valid from 1st February 2018

Contains the following:

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Underwriting Information

Insurers

Underwritten by: AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance.

Arranged by: P J Hayman & Company Limited.

Eligibility

This policy is only available to people who are:

- Permanently resident in the United Kingdom (England, Scotland, Wales & Northern Ireland & Isle of Man), the Channel Islands or the Isle of Man.
- Registered with a medical practitioner in your home area.
- In the UK, the Channel Islands or the Isle of Man at the time of purchasing cover.
- Taking a trip that starts and ends in the UK, the Channel Islands or the Isle of Man.

Policy Cancellation Terms

- There is a 'cooling off' period where, should the insured decide that the terms and conditions do not meet their requirements and provided they have not travelled, made a claim or intend to make a claim on the policy, if they advise us within 14 days of purchase, we will provide a full refund.
- Please note cancellation rights are no longer valid after this initial 14 day period, however subject to circumstances a partial refund may be agreed - referral to Underwriter may be required.
- We reserve the right to cancel this policy, without refund, in the event we are told something that is not true, which influences our decision as to whether cover can be offered or not, if you or anyone acting for you, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if you give any false declaration or deliberate mis-statement when applying for this insurance.

Trip Duration

Per Person:

- Maximum duration any one trip 90 days.
- Cover can be extended to 120 days, subject to additional premium.

Travel Pattern:

- Maximum duration any one trip 183 days.

Leisure Trip option:

- Up to 45 days.

Insured Trips

- Any trip that involves an overnight stay, a flight away or a day trip across the English Channel.
- Any numbers of trips are covered. Trip duration will depend on the basis of the premium calculation.
- Family members are covered while accompanying you on a business trip.
- Leisure travel is covered free of charge up to a maximum of 17 days per trip, provided the main purpose of the trip is for business.
- Leisure only trips - up to a maximum duration of 45 days per trip can be covered under this policy if the additional premium is paid (cover for your Directors/Principals - which includes the Owner, Chairman, Managing Director or Executive Director of your Company - will be offered FREE of charge).
- Winter sports activities are covered up to a maximum of 17 days in total during the period of insurance.

Age Limit

- 65 years at the start date of the policy.

Geographical Areas for Rating

Specified Travel Pattern

- **UK**
England, Scotland, Wales and Northern Ireland.
- **Europe**
Continental Europe, Mediterranean islands, the Channel Islands, Isle of Man, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.
- **Worldwide (excluding USA)**
Worldwide, excluding United States of America, Canada and all Islands in the Caribbean Sea including the Bahamas.
- **Worldwide (including USA)**
Worldwide Including United States of America, Canada and all Islands in the Caribbean Sea including the Bahamas.

Per Person

- **Worldwide (including USA)**
Worldwide Including United States of America, Canada and all Islands in the Caribbean Sea including the Bahamas

Note: you will not be covered if travel to a country where the Foreign and Commonwealth Office (FCO) has advised against all travel or all but essential travel. For further details visit gov.uk/foreign-travel-advice. Should you need cover for travelling against FCO advices, please contact the Broker Development team on **023 9241 9050** or Email **Info@pjhayman.com**

Loadings

Light Manual Work - 25%

Ground level, handheld tools, driving occupations- no machinery.

Medium Manual Work - 50%

Up to 9 metres, use of machinery but no special exposure to risk.

Heavy Manual Work - Refer

Per person Trip extension - 100%

90 days to 120 days.

Leisure cover:

- For Directors &Principles - Free
Owner, Chairman, Managing Director or Executive Director.
- Per Employee - £69.88 (including 20% IPT)
This will include the employee's spouse/partner & dependent children (under 23 and in full time education). Adults may travel independently, however children must be accompanied by at least one insured adult.

What to do in the case of a Medical Emergency

Please tell the 24 Hour Emergency Assistance line immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You must also tell us if your medical expenses are over **£500**. If you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return.

Telephone: **+44 (0) 20 8666 9247**

Fax: **+44 (0) 20 8603 0204**

Email: **medical@allianz-assistance.co.uk**

Making a Claim

To claim, please visit the website www.azgatravelclaims.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: **020 8666 9248**

8am-6pm Monday to Friday and 9am-12noon Saturday

Write to:

Allianz Global Assistance

Business claims department

PO Box 451, Feltham TW13 9EE

Email: travel.claims@allianz-assistance.co.uk

Making a Complaint

In the first instance, please contact:

Complaints regarding the SALE OF THE POLICY or the MEDICAL SCREENING SERVICE

Please contact:

The Customer Services Manager

P J Hayman & Company Limited

Stansted House, Rowlands Castle, Hampshire PO9 6DX

Email: customerservices@pjhayman.com

Complaints regarding EMERGENCY MEDICAL ASSISTANCE or the CLAIMS SERVICE

Customer Service

Allianz Global Assistance

102 George Street, Croydon CR9 6HD

Telephone: **020 8603 9853**

Email: customersupport@allianz-assistance.co.uk

Financial Ombudsman Service (FOS) - if you are not satisfied with our final response, you may ask the Financial Ombudsman Service (FOS) to review your case. If you purchased your policy online, you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on your behalf.

Please refer to the Business Policy Wording for full details.

Health Warranty

Note: please ensure you, as a Broker/Agent, are aware of all relevant facts at the point of sale and you have discussed the full medical history with your insured and you have read the Medical Conditions (as follows or shown in the Policy Wording).

Health declaration

You will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance and at the time of booking each trip the person whose condition gives rise to a claim:

- a) is waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations or are awaiting the results of any tests or investigations; or
- b) has received a terminal prognosis; or
- c) is travelling against the advice of a doctor or where you would have been if you had sought their advice before beginning your trip; or
- d) is travelling knowing you will need treatment or consultation at any medical facility during your trip; or
- e) is travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

Note: The above exclusions apply not only to you, but also to a close relative or any other person on whom the trip depends.

Changes in health

If your health changes after taking out this insurance or a trip booked (whichever the later) and the change means that your doctor is no longer be able to confirm you are fit to travel or you fall within points a) or b) above you can:

- make a cancellation claim for any trips booked before the change in health, or
- still travel on any pre-booked trips or new trip bookings but this policy would not cover you for any medical and associated expenses, cancellation or curtailment or personal accident claims that are directly or indirectly related to any of your existing medical conditions, or
- cancel the policy and receive a proportionate refund so long as you have not made a claim or intend to make one.

Exclusions relating to the health of someone not insured on this policy

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip You will not be covered for any directly or indirectly related claims (see note below) arising from the health of a travelling companion, someone you were going to stay with, a close relative or a close business colleague if at the time your policy was issued:

- you were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- you were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- you were aware that a doctor had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during your trip.

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem you already have. Sometimes these conditions can lead to the development of other conditions. For example if you:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, you are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke.
- have osteoporosis, you are more likely to break or fracture a bone.
- have or have had cancer, you are more likely to suffer with a secondary cancer.

Policy Cover & Limits

Significant Features & Benefits - the following is only a summary of the main cover limits per insured-person, please refer to the Policy Wording for the full terms and conditions. Full terms and conditions can be found in the Policy Booklet, a copy of which is available to download on request or via www.pjhayman.com.

Summary of Cover

SECTION	COVER	LIMIT (up to)
1.	Cancellation, Loss of Deposit or Curtailment (Leisure only travel) - Loss of frequent flyer points	£10,000 (£2,500) £1,500
2.	Medical & Emergency Expenses - In-patient benefit - On-going treatment (in your home country) - Staff replacement costs - Re-arranged trip costs - Transport and accommodation (within your home country)	£10,000,000 £1,000 (£100 per day) £5,000 £10,000 £2,500 £1,500
3.	Personal Possessions & Business Equipment	£7,500
A)	Personal possessions - Single items, pair or set limit - Valuables limit	£2,500 £500 £500
B)	Delayed possessions/business equipment	£500
C)	Business equipment - Single items, pair or set limit	£5,000 £2,000
4.	Loss of Passport	£1,000
5.	Personal Money - Cash limit	£1,000 £500
6.	Personal Liability	£2,000,000
7.	Personal Accident	£50,000
8.	Travel Disruption	
A)	Missed departure or Missed connection	£2,000
B)	Travel delay (after 6 hours) or Abandonment (after 6 hours) (Leisure only travel)	£500 (£50 each 6 hour delay) £10,000 (£2,500)
9.	Travel Risks	
A)	Kidnap/hijack	£25,000 (£500 each completed 24 hours)
B)	Mugging (involving hospitalisation)	£1,000
C)	Catastrophe	£1,000
D)	Bumped flight	£200
E)	Unexpected early return to place of business	£1,000
10.	Legal Expenses	£50,000

Remember

As P J Hayman & Co Ltd are Travel Insurance & Scheme Specialists we have access to other insurers, including the Lloyd's market, therefore if your client requires Business Travel that falls outside the terms & conditions of the P J Hayman Business Policy please call us on **023 9241 9050** or email info@pjhayman.com

Sports & Activities

Covered Activities

The following activities are automatically covered:

banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba-diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a qualified instructor), shooting (range only, no liability cover), skateboarding (wearing pads and helmets), skidooring (no liability cover), sledging (pulled by dogs or reindeer), snorkelling, snow mobiling (no liability cover), softball, squash, surface water sports, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for the following unless we are advised and the policy endorsed:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any hazardous occupation

Winter Sports

The following activities are covered for up to **17 days** in total during the period of insurance:

Skiing, snowboarding, big-foot skiing, crosscountry skiing, glacier skiing, monoskiing, sledging, snow blading and tobogganing. Off piste skiing is covered when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

We may be able to offer cover for other activities – please ask us for a quote.
Contact your Broker/Agent or telephone P J Hayman & Company Limited on **02392 419 050**.