

Business

Annual travel insurance for business travellers



Annual Multi-trip Travel Insurance

For policies issued from 1st May 2019

SIGNIFICANT FEATURES & BENEFITS

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.	Cancellation, Loss of Deposit or Curtailment - Loss of frequent flyer points	£10,000 (£2,500 Leisure only travel) £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 each 24-hour period) £5,000 £10,000 £2,500 £1,500
3.	Personal Possessions & Business Equipment A) Personal possessions - Single items, pair or set limit - Valuables limit B) Delayed possessions/business equipment C) Business equipment - Single items, pair or set limit	£7,500 £2,500 £500 £500 £500 £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 B) Travel delay - (after 6 hours delay) or Abandonment (after 6 hours delay)	£2,000 £500 (£50 each 6 hour delay) £10,000 (£2,500 Leisure only travel)
9.	Travel Risks A) Kidnap/hijack B) Mugging (involving hospitalisation) C) Catastrophe D) Bumped flight E) Unexpected early return to place of business	£25,000 (£500 each completed 24 hours) £1,000 £1,000 £200 £1,000
10.	Journey Disruption including airspace closure A) Delayed departure (after 12 hours delay) or B) i) Unused travel & accommodation costs ii) Additional accommodation & transport costs	£250 (£50 each 12 hour delay) £5,000 (£2,500 Leisure only travel) £1,000
11.	Legal Expenses	£50,000

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Please read this policy carefully and carry it with you during your trip

IMPORTANT TELEPHONE NUMBERS

Customer Services 02392 419 050
Monday to Friday 9am-5pm, closed Bank Holidays

Claims
Within **your home country** 020 8666 9248
Outside **your home country** +44 (0) 20 8666 9248
Monday to Friday 8am-6pm and 9am-12 noon Saturday

24-hour Legal Helpline
Within **your home country** 020 8603 9804
Outside **your home country** +44 (0) 20 8603 9804

24-hour Emergency Medical Assistance
Within **your home country** 020 8666 9247
Outside **your home country** +44 (0) 20 8666 9247

In a life or death situation call the emergency services in the country you are visiting for example 112 within the European Union or 911 in the USA.

Calls may be recorded and monitored

Insurance Policy 2019/20

IMPORTANT INFORMATION

Thank **you** for taking out Business travel insurance with **us**.

Your policy schedule shows the sections of the policy **you** have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand **you** should call P J Hayman & Company Limited on: **02392 419 050**

Or write to **us** at: P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX United Kingdom

Insurer

Your Business travel insurance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by Allianz Global Assistance.

How Your policy works

Your policy and **policy schedule** is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**. **You** must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** insurance.

If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **us**, as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify P J Hayman & Company Limited within 14 days of receiving **your policy schedule** and return all **your** documents for a refund of **your** premium.

You can contact P J Hayman & Company Limited on: **02392 419 050**

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.

Data protection notice

We and P J Hayman & Company Limited care about **your** personal data.

This summary below and **our** full privacy notice explain how **we** protect **your** privacy and use **your** personal data. **Our** full Privacy Notice is available at:

www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

For P J Hayman & Company Limited's full privacy notice, please visit:

www.pjhayman.com/documents/PJH_Privacy_policy.pdf

• How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as **your** insurance broker, **doctors** in the event of a medical emergency or airline companies in the event of repatriation

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

• Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;

- Organisations who **we** deal with which provide part of the service to **you** such as in the event of a medical emergency;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

• How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

• Where will your personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

• What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

• Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

• How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

For Allianz Global Assistance

- By post: Data Protection Officer, AWP Assistance UK Ltd
102 George Street, Croydon CR9 6HD
- By telephone: **020 8603 9853**
- By email: AzPUKDP@allianz.com

For P J Hayman & Company Limited

- By post: Data Protection Officer, P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX
- By email: Customerservices@pjhayman.com

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is 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 **0800 678 1100** or **0207 741 4100**, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Renewal of your insurance cover

P J Hayman & Company Limited will send **you** a renewal notice at least 21 days prior to the expiry of the **period of insurance** as shown on **your** policy schedule.

P J Hayman & Company Limited may vary the terms of **your** cover and the premium rates at the renewal date. This means P J Hayman & Company Limited cannot guarantee that P J Hayman & Company Limited will be able to provide the same terms of cover on **your** renewed policy or even renew it at all. If **you** book a **trip** that does not start until after the expiry date of **your** policy, **you** may find that the cover provided for that **trip** will change when the policy renews.

DEFINITION OF WORDS

When the following words and phrases appear in the policy document or **policy schedule**, they have the meanings given below. These words are highlighted by the use of bold print.

Accident - An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Appointed adviser - The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Area of cover - **You** will not be covered if **you** travel outside the area **you** have chosen as shown on **your policy schedule**.

- **UK** - England, Scotland, Wales and Northern Ireland.
- **Europe** - **UK**, Continental Europe, Mediterranean islands, the **Channel Islands**, the 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

Note: **you** will not be covered if **you** travel to a country where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details visit gov.uk/foreign-travel-advice

Business activity - Following **your** normal occupation provided this does not involve manual work or exposure to hazardous risks (unless declared to and accepted by the **scheme administrators**).

Business equipment - Business goods or samples, presentation materials, computer, television, fax and phone equipment (including mobile phones) PDAs, and any other equipment which is needed to carry out **your** business duties.

Catastrophe - Earthquake, Explosion, Fire, Flood, Hurricane, Lightning, Storm and Tempest.

Channel Islands - Jersey, Guernsey, Sark, Alderney and Herm.

Claims procedure - Instructions shown in this policy that **you** must follow in the event of a claim (pages 10-11).

Close business colleague - Any person in **your home** country that **you** work closely with, whose absence from work means that the Director of **your** business needs **you** to cancel or curtail **your trip**.

Close relative - **your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e) or a relative for whom **you** provide care or are the sole living relative.

Departure point - The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final journey back **home** begins (including any connecting transport **you** take later).

Director/Principal - Owner, Chairman, Managing Director or Executive Director of the **insured**.

Doctor - A legally qualified **doctor** holding the necessary certification in the country in which they are currently practising, other than **you** or a relative.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals or corporate entities.

Family - The Spouse/Partner and children (under 18 years at the date commencing the **trip**, or under 23 years if still in full time education and normally resident with an **insured** adult) of the **person insured**.

Hazardous activity - 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:

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

unless declared to and accepted by the **scheme administrators**.

We may be able to cover **you** for other activities that are not listed.

Please contact P J Hayman & Company Limited on: **02392 419 050**.

An extra premium may need to be paid.

Hijack - The unlawful seizure or wrongful exercise of control of the aircraft (or the crew thereof) in which **you** are travelling as a passenger.

Home - **Your** normal place of residence in the **UK**, the **Channel Islands** or the Isle of Man.

Insured - The organisation or company named on the **policy schedule**.

Insurer - AWP P&C SA.

Kidnap - **Your** unlawful capture and detention in excess of 24 hours.

Legal action - Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

Legal costs - Fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Leisure activities - Any activity (other than **hazardous activities**) undertaken during the period of the **trip** provided it is incidental to the business **trip**. This Policy does not cover any journey for leisure only unless **you** are a **Director/Principal** or the additional premium has been paid.

Mugging - Theft or attempted theft involving an act of violence against **you** which results in **your** injury and hospitalisation.

Pair or set - Items of **personal possessions** that belong together or can be used together.

Period of Insurance - Cancellation cover begins on the start date shown on **your policy schedule** or the date **you** booked **your trip**, whichever is the later and ends at the beginning of **your trip**. The cover for all other sections starts at the beginning of **your trip** and finishes at the end of **your trip**.

All cover ends on the expiry date shown on **your policy schedule**, unless **you** cannot finish **your trip** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **trip**.

Personal money - Cash, cheques, postal and money orders, current postage stamps, ski passes, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets.

Personal possessions - Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your** valuables).

Policy schedule - The policy schedule is part of the policy. It will show details of the **insured**, **persons insured**, the **period of insurance** and any extensions to the standard cover as set out in this policy.

Redundancy - Loss of permanent paid employment (except voluntary **redundancy**), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

Scheme administrators - P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX, United Kingdom.

Travelling companion - Any person that has booked to travel with **you** on **your** trip.

Trip/Trips - A journey that takes place during the **period of insurance**, for the purposes of the **insured's** business that begins when **you** leave **home** and ends on **your** return **home** or, in the case of repatriation on medical grounds, to a hospital or nursing home in **your** home country.

- A **trip** must involve an overnight stay or flight away from **your** home or place of business (unless it involves a day **trip** across the English Channel).
- **You** may take any number of round **trips** during the policy **period of insurance** however a single **trip** must not last more than **90** days (unless agreed by the **scheme administrators** in writing prior to the commencement of the **trip**).
- **You** will be covered for taking part in **winter sports** activities for up to **17** days in total during the **period of insurance**.
- **You** will be covered for taking part in **leisure activities** for up to **17** days in total during each business **trip**.
- **Your family** may accompany **you** on the business **trip** but must not travel independently unless they are travelling to join **you** or returning ahead of **you**.
- If the optional additional premium has been paid to add leisure only travel cover for **you** and **your family**, no journey may exceed **45** days duration.

Free leisure only travel cover is included for **you** and **your family**, if **you** are a **Director/Principal**, no journey may exceed **45** days duration.

All leisure travel must take place during the **period of insurance** and begins when **you** leave **home** and ends on **your** return **home** or, in the case of repatriation on medical grounds to a hospital or nursing home in **your** home country. A limit of up to **£2,500** per person will apply under Section 1 Cancellation, Loss of Deposit or Curtailment and under Section 8 B) Abandonment.

Children must be accompanied.

United Kingdom/UK - England, Scotland, Wales and Northern Ireland.

Valuables - Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

We/our/us - Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

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, mono-skiing, 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.

You/your/yourself/insured person - Any person named on the **policy schedule** or any person travelling within the declared travel pattern shown on the **policy schedule**, who is an employee of the **insured**, a member of the Management Board or a **Director/Principal** and for whom the appropriate insurance premium has been paid.

CONDITIONS

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a resident of the **UK**, the **Channel Islands** or the Isle of Man.
- 2 **You** take reasonable care to protect **yourself** and **your** property against **accident**, injury, loss and damage and act as if **you** are not **insured** and to minimise any potential claim.
- 3 **You** have a valid **policy schedule**.
- 4 **You** accept that **we** will not extend the **period of insurance** beyond the expiry of **your** policy.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for.
Please see '**Claims procedure**' on pages 10-11 for more information.
- 6 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- 7 **You** are not aged **76** or over at the start date of **your** policy.

We have the right to do the following

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment 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 or supporting **your** claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your** trip and not issue a policy if **you** have started **your** trip.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With **you** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you** home at any time during **your** trip if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and **policy schedule**. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your** trip for any reason other than those specified in section 1 of this policy all cover provided on **your** policy for that **trip** will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for any claim arising from, or relating to, the following:

- 1 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
- 2 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism*, weapons of mass destruction.
***Please Note:** This does not apply to the Medical and Emergency expenses, Hospital benefit, Personal possessions and Personal accident sections of cover where the terrorist activity takes place during **your** trip.
- 3 Any epidemic or pandemic.
- 4 **You** not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.

- 5 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 6 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 7 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 8 Any currency exchange rate changes.
- 9 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 10 **You** acting in an illegal or malicious way.
- 11 **You** not enjoying **your trip**, or not wanting to travel.
- 12 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

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 they would have been advised not to travel if they had sought their advice before beginning the **trip**; or
- d) is travelling knowing they will need treatment or consultation at any medical facility during the **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, 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.

YOUR INSURANCE COVER

SECTION 1: CANCELLATION, LOSS OF DEPOSIT OR CURTAILMENT

If **you** think **you** may have to cut **your trip** short (curtail), **we** must be told immediately - see under the heading '24-hour Emergency Medical Assistance' on page 12 for more information.

What you are covered for

We will pay up to **£10,000** (a limit of **£2,500** for leisure only travel) in total, for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation / Loss of deposit

If **you** cancel **your trip** before it begins because one of the following happens:

- the death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **close relative** or **close business colleague** of **you** or a **travelling companion**;
- **you** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country;
- **you** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in **your home** country;
- **your redundancy**.

Curtailment

You cut **your trip** short (curtail) after it has begun because of one of the following:

- anything mentioned in Cancellation / Loss of deposit except **redundancy**;
- **you** are injured or ill and are in hospital for the rest of **your trip**.

Loss of Frequent Flyer points

We will pay up to **£1,500** in total for each **person insured** for the loss of Frequent Flyer points where it is not possible to transfer **your** pre-booked flight arrangements to an alternative economy class flight; or in the event that **you** forfeit Frequent Flyer points as a consequence of the financial failure of the issuing Scheduled Airline **we** will pay up to 50% of the cost of alternative economy class flight arrangements based on the last published scale of the issuing Scheduled Airline.

Note: **we** will calculate curtailment claims from the date it is necessary for **you** to return to **your home** or the date **you** are hospitalised as an inpatient, for the rest of **your trip**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

What you are not covered for

Under Cancellation, Loss of deposit, Curtailment or Loss of Frequent Flyer points

1. Any condition where **you** are unable to comply with the Health Declaration on page 5.
2. Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.
3. Booking, credit card and non-Sterling transaction fees.
4. The cost of Airport Departure Duty/Tax recoverable from elsewhere.
5. Administration costs charged by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure Duty/Tax refunds).

6. Anything caused by:
- **you** not having the correct passport or visa;
 - **your** carriers' refusal to allow **you** to travel for whatever reason;
 - any restriction caused by the law of any country or people enforcing these laws;
 - bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
 - anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
 - **your** vehicle being stolen or breaking down;
 - **you** not wanting to travel or not enjoying **your trip**;
 - riot, civil commotion, strike or lock-out;
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - the direct or indirect effect of **you** using alcohol or solvents;
 - the death of any pet or animal;
 - the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Cancellation / Loss of deposit

1. Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.
2. Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your trip** were bought (whichever is the later).

Under Curtailment

1. Cutting short **your trip** unless **we** have agreed.
2. Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.
3. The cost of any of **your** remaining pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home** country earlier than planned.
4. **You** travelling on a motorcycle, unless the rider holds a valid **UK** or **Channel Islands** motorcycle licence and all **persons insured** are wearing crash helmets.
5. Anything caused by **you** taking part in a **hazardous activity** unless shown on **your policy schedule**.

Under Loss of Frequent Flyer Points

1. More than **£1,500** in total for each **person insured** following the loss of frequent flyer points where it is not possible to transfer **your** pre-booked flight arrangements to an alternative economy class flight.
2. Losses not supported by **your** original Frequent Flyer statements and confirmation of the Frequent Flyer points conversion scale.

Please refer to **General Exclusions, Conditions and the Claims Procedure** that also apply.

SECTION 2: MEDICAL & EMERGENCY EXPENSES

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your trip** because of illness or accident, or if **your** medical expenses are over **£500** **we** must be told immediately - see under the heading '24-hour Emergency Medical Assistance' on page 12 for more information.

What you are covered for

We will pay **you** or **your** Personal Representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your trip**.

Cover outside your home country

Up to **£10 million** in total for reasonable fees or charges **you** incur for:

- **Treatment** - medical, surgical, medication costs, hospital, nursing home or nursing services.

- **Repatriation** - **your** repatriation to **your home** country if medically necessary.
- **Transport and accommodation** - reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.
- **Funeral expenses** - the reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **£3,500** for **your** funeral expenses, in the place where **you** die outside **your home** country.
- **Search and rescue** - mountain search and rescue services when deemed medically necessary.

We will also pay:

- **In-patient benefit** - **£100** for each 24-hour period that **you** are in hospital as an in-patient up to **£1,000** in total during the **trip** as well as any fees or charges paid under **Treatment**.
- **Dental** - Up to **£300** for emergency dental treatment to relieve sudden pain.
- **Excursions** - Up to **£250** in total for **your** excursions that have been paid for before **your trip** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your trip**.
- **On-going treatment in your home country** - Up to **£5,000** for medical treatment for up to 3 months after **your** return, subject to the acceptance of a valid claim under **Treatment** incurred during **your trip**.
- **Staff replacement costs** - Up to **£10,000** for additional transport (economy class) and accommodation costs due to **you** being temporarily totally disabled for a continuous period of at least 72 hours, or due to the sudden death, serious illness or injury (at **home**) of **your** spouse, **close relative** or **close business colleague**.
- **Re-arranged trip costs** - Up to **£2,500** (or the cost of **your** original **trip**, whichever is less) if it is not possible for another staff member to replace **you**, so that the business of the original **trip** may be completed. Subject to **you** being hospitalised for more than 5 days outside **your home** country and the acceptance of a valid claim under **Treatment**.

Cover within your home country

Up to **£1,500** for:

- **Transport and accommodation** - Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home** country on medical advice; and the reasonable cost of transporting **you**, **your** ashes or body **home**.

What you are not covered for

Under Cover outside your home country and Cover within your home country

1. Any condition where **you** are unable to comply with the Health Declaration on page 5.
2. The cost of replacing any medication **you** were using when **you** began **your trip**.
3. Extra transport and accommodation costs which are of a higher standard to those already used on **your trip**, unless **we** agree.
4. Anything caused by:
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - the direct or indirect effect of **you** using alcohol or solvents;
 - **you** travelling on a motorcycle, unless the rider holds an appropriate valid **UK** or **Channel Islands** motorcycle licence and all **persons insured** are wearing crash helmets;
 - **you** taking part in any **hazardous activity** unless shown on **your policy schedule**.
5. Any costs incurred 12 months after the date of **your** death, injury or illness.
6. Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Under Cover outside your home country - Treatment

1. Services or treatments **you** receive within **your home** country (except as provided for under on-going treatment in **your home** country).
2. Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back **home**.
3. Medical costs over **£500**, in-patient treatment or repatriation which **we** have not authorised.
4. The extra costs of having a single or private room in a hospital or nursing home.

- The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under Cover outside your home country - Funeral expenses

- Your burial or cremation within your home country.

Under Cover outside your home country - Dental

- Replacing or repairing false teeth or artificial teeth (such as crowns).
- Dental work involving the use of precious metals.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

SECTION 3: PERSONAL POSSESSIONS & BUSINESS EQUIPMENT

What you are covered for

We will pay up to **£7,500** in total for each **person insured** in respect of:

- loss or damage to **your personal possessions** (this does not include **business equipment**) up to **£2,500** taken with **you** or purchased on **your trip** but subject to the following limits:
 - Valuables - £500** in total
 - single items, **pair or set - £500**
- the purchase or hire of essential items up to **£500**, if **your personal possessions** or **business equipment** is misplaced or stolen on **your outward trip** for over 6 hours from the time **you** arrived at **your** final destination (note: the amount payable will be deducted from the final claim settlement if **your** property is permanently lost);
- loss or damage to **business equipment** taken with **you** up to **£5,000**, sent in advance or purchased on **your trip** but subject to a limit of **£2,000** in respect of single items, **pair or set**.

Basis of claims settlement - A&C

At **our** option **we** may choose to pay the cost of repairing the item, replacing the item or paying the cost to replace the item. If the damaged item is beyond economical repair and the original purchase receipt or valuation is provided **we** will pay the replacement cost (subject to the limits set out above applying), otherwise **we** will assess the claim based on the intrinsic value at the time of loss, making allowance for age, wear and depreciation.

What you are not covered for

- More than **£50** for tobacco, alcohol, fragrances and perfumes.
- More than the part of the **pair or set** that is stolen, lost or destroyed.
- Breakage of or damage to sports equipment while it is being used, fragile articles, audio, video, television, fax and phone equipment.
- Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.
- The cost of replacing or repairing false teeth.
- A claim for more than one mobile phone per **person insured**.
- Loss or theft of, or damage to the following:
 - items for which **you** are unable to provide a receipt or other proof of purchase;
 - films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
 - goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
 - valuables** left in a motor vehicle;
 - valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time;
 - valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**;
 - contact or corneal lenses, unless following fire or theft;
 - bonds, share certificates, guarantees or documents of any kind;
 - personal possessions** or **business equipment** unless they are on **your** person, locked in the accommodation **you** are using on **your trip** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**);
 - personal money** (see section 5);
 - passport (see section 4).

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

SECTION 4: LOSS OF PASSPORT

What you are covered for

We will pay the following if **your** passport is lost, stolen or destroyed on **your trip**.

Costs for issuing a temporary passport

Up to **£1,000** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home** country.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost, stolen or destroyed.

What you are not covered for

Any claim unless **you** get a letter from the consulate **you** reported the loss to.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

SECTION 5: PERSONAL MONEY

What you are covered for

Up to **£1,000** for loss or theft of **your personal money** (but no more than **£500** in cash in total, whether jointly owned or not) while on **your trip** (cover commences up to 7 days before **your trip** commences in respect of foreign currency and travel documents only).

What you are not covered for

- Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.
- Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**.
- Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.
- More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

SECTION 6: PERSONAL LIABILITY

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your trip** **you** must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our** policy.

What you are covered for

We will pay up to **£2 million** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your trip** for which **you** are legally liable and results in one of the following

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a relative have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your trip** that does not belong to **you** or a relative.

Note: inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section. Please do not negotiate, pay, settle admit or deny any liability to any third party, without our written consent.

What you are not covered for

- Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:
 - something which is suffered by anyone employed by **you** or a **close relative** and is caused by the work they are employed to do;

- something which is caused by something **you** deliberately did or did not do;
 - something which is caused by **your** employment or employment of a **close relative**;
 - something which is caused by **you** using any firearm or weapon;
 - something which is caused by any animal **you** own, look after or control;
 - something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.
2. Any contractual liabilities.
 3. Any liability for bodily injury suffered by **you**, a **close relative** or **travelling companion**.
 4. Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:
 - the use of any land or building except for the accommodation **you** are using on **your trip**;
 - motorised or mechanical vehicles and any trailers attached to them;
 - aircraft, motorised watercraft or sailing vessels.

Please refer to **General Exclusions, Conditions and the Claims Procedure that also apply**.

SECTION 7: PERSONAL ACCIDENT

What you are covered for

We will pay **you** or **your** Personal Representative one of the following amounts for an **accident** during **your trip**.

Death

£50,000 for death (**we** will not pay more than **£5,000** if **you** are aged 15 or under, or 66 or over at the time of the **accident**).

Note: death benefit payments will be made to **your** Personal Representative.

Permanent loss

£50,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

£50,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do (**we** will not pay any compensation if **you** are aged 15 or under, or 66 or over at the time of the **accident**).

What you are not covered for

1. Any condition where **you** are unable to comply with the Health Declaration on page 5.
2. Any claim arising more than one year after the original **accident**.
3. Anything caused by:
 - **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your policy schedule**;
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - the direct or indirect effect of **you** using alcohol or solvents;
 - **you** travelling on a motorcycle, unless the rider holds a valid **UK** or **Channel Islands** motorcycle licence and all persons **insured** are wearing crash helmets;
 - **you** taking part in any **hazardous activity** unless shown on **your policy schedule**.
4. **We** will not pay more than one of the benefits resulting from the same injury.

Please refer to **General Exclusions, Conditions and the Claims Procedure that also apply**.

What you are covered for

A) Missed departure or Missed connection

We will pay up to a maximum of **£2,000** in total for each **person insured** for reasonable additional accommodation and travel expenses necessarily incurred to reach the overseas destination or to reach **home** because:

- i. the public transport **you** are using to get **you** to the **departure point** does not run to its timetable;
- ii. the vehicle **you** are travelling in to get to the **departure point** has an accident or breaks down;
- iii. **your** travel documents are lost or stolen, or
- iv. **your** outward or return flight from the **departure point** is being delayed and **you** miss a connecting flight;

B) Travel delay or Abandonment

- i. **We** will pay **£50** for each full 6 hour delay up to a maximum of **£500** in respect of travel delay of at least 6 hours in departure of the international aircraft, sea vessel, or train (using the Channel Tunnel), on which **you** are booked on **your** outward or return **trip** from the **departure point**; or
- ii. if the outward **trip** from the **departure point** is delayed for more than 6 hours **you** may opt to abandon **your trip** and claim irrecoverable cancellation costs up to **£10,000** (a limit of **£2,500** for leisure only travel) in total for each **person insured**.

Note: **you** may claim under **A)** or **B)** but not both.

What you are not covered for

Under A) Missed departure or Missed connection

1. Any claim unless **you**:
 - get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
 - get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
 - have allowed time in **your** travel plans for delays which are expected.
2. Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your trip** were bought (whichever is later).
3. Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you left home** or where **you** could have reasonably made other travel arrangements.
4. The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under B) Travel delay

1. Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.
2. Missed connections.
3. Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.
4. Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your trip** were bought (whichever is later).
5. The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under B) Abandonment

1. More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to **General Exclusions, Conditions and the Claims Procedure that also apply**.

SECTION 9: TRAVEL RISKS

What you are covered for

A) Kidnap or Hijack

We will pay **£500** each complete period of **24** hours **you** are either **Kidnapped** or **Hijacked** up to a maximum of **£25,000**.

B) Mugging

We will pay **£1,000** in full in the event that **you** are hospitalised in excess of 2 days following a **mugging** attack.

C) Catastrophe

We will pay up to **£1,000** in respect of reasonable additional accommodation and travel expenses necessarily incurred in the event that the booked accommodation or transport for **your trip** cannot be used as a result of a **catastrophe**.

D) Bumped flight

We will pay **£200** in total for **you** and, if travelling, **your family** in the event of **your** inability to travel on **your** Scheduled flight due to over-booking.

E) Unexpected early return

We will pay up to **£1,000** in respect of reasonable additional accommodation and travel expenses necessarily incurred in the event that **you** have to return to **your** place of business due to sudden and unforeseen circumstances (as confirmed in writing by a senior officer of the **insured**).

What you are not covered for

- Expenses that **you** would have incurred during the normal course of **your trip**.
- Circumstances already known at the time of taking out this insurance or booking the **trip**.
- Your** failure to check in on time or to allow sufficient time to get to the **departure point**.
- Claims not supported by a written report from the appropriate authorities.
- Claims that are not justifiable given the circumstances, for example; the fear of an event happening or not taking place.
- Claims under **C**) where compensation is provided by the company providing accommodation, **your** tour operator or from anywhere else.
- Claims under **D**) where compensation is provided by the airline or where the airline does not make it mandatory for **you** to give up **your** flight.
- Claims under **E**) not authorised by **us**.

Please refer to **General Exclusions, Conditions and the Claims Procedure** that also apply.

SECTION 10: JOURNEY DISRUPTION INCLUDING AIRSPACE CLOSURE

What you are covered for

A) £50 for each 12 hour delay up to a maximum of **£250** in respect of delayed departure provided **you** eventually travel;

or

B) i) up to **£5,000** (a limit of **£2,500** for leisure only travel) in respect of unused travel and accommodation costs (including excursions up to **£250**) which **you** have paid or are contracted to pay and which **you** cannot recover from any other source;

ii) up to **£1,000** for reasonable additional accommodation (room only) and transport costs incurred up to the standard of **your** original booking which **you** cannot recover from any other source;

If as a result of:

- an airport, port or airspace **you** are travelling from or through being closed for more than 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary and **your** departure is delayed or cancelled, and no other suitable alternative flight could be provided within 24 hours;
- your** flight being diverted or re-directed after takeoff or;
- you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours;
- you** having to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation due to fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease;

e. **your trip** being cancelled or curtailed before completion as a result of the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive:

- prohibiting all travel or all but essential travel to;
or
- recommending evacuation from the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of curtailment after **you** had left **your home** country to commence the **trip**.

Note

- You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the departure point.
- Payment for additional accommodation/transport will only be considered where **your** provider or their handling agents have not been able to offer **you** suitable alternative arrangements.
- You** must comply with the terms of contract of the travel agent, tour operator or public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of cancellation, long flight delays or **you** are denied boarding.

What you are not covered for

- Trips** where **you** do not have a return date scheduled at the time the airspace, airport or port is closed.
- Deposits or unused travel and accommodation costs in excess of those shown in the booking conditions of the travel or accommodation provider or for which **you** receive or are expected to receive compensation or reimbursement.
- Any costs where these are recoverable from **your** travel and/or accommodation provider.
- Any costs where **you** received or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or reimbursement.
- Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
- Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
- Any claim for administration costs charged by **your** travel and/or accommodation provider in respect of obtaining a refund or documentary evidence in support of **your** claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this section.
- Your** disinclination to travel, for whatever cause.
- Travel tickets paid for using any airline mileage reward scheme, (for example Avios) unless evidence of specific monetary value can be provided.
- Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme, in addition any property maintenance costs or fees incurred by **you** as part of **your** involvement in such schemes are not covered.
- Any cost if **your trip** was booked as part of a package holiday (as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992) except under:
 - What you are covered for**, sub section **A**);
or
 - What you are covered for**, sub section **B**) any cost relating to travel/transport and accommodation costs which do not form part of **your** package holiday.
- Claims arising directly or indirectly from:
 - strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**;

- an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;
- denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.

Please refer to **General Exclusions, Conditions and the Claims Procedure** that also apply.

SECTION 11: LEGAL EXPENSES

You can call **our** personal 24-hour legal helpline for advice on any travel related legal problem to do with **your** trip.

Within **your** home country: **020 8603 9804**

Outside **your** home country: **+44 (0) 20 8603 9804**

What you are covered for

If **you** die, are ill, or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- pay up to **£50,000 legal costs** for **legal action** for **you** (but not more than **£100,000** in total for all **persons insured** on this policy) for each event giving rise to a claim.

Note:

- **You** must conduct **your** claim in the way requested by the **appointed adviser**;
- **You** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **We** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

What you are not covered for

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between **you** and members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy or **our** agent.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- if **we**, **you** or **your appointed adviser**, are unable to recover **legal costs** incurred following a successful claim for compensation. **We** will be entitled to receive such costs from the compensation **you** receive. Any repayment to **us** is limited to the actual costs incurred and will not be more than half of **your** compensation amount;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please refer to **General Exclusions, Conditions and the Claims Procedure** that also apply.

CLAIMS PROCEDURE

Claims Notification

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 directly from the site.

Alternatively, please phone:

Within **your** home country: **020 8666 9248**

Outside **your** home country: **+44 (0) 20 8666 9248**

8am-6pm Monday to Friday and 9am-12noon Saturday and ask for a claim form or write to:

Allianz Global Assistance, Business Claims Department,
PO Box 451, Feltham, TW13 9EE

or email travel.claims@allianz-assistance.co.uk

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send us.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **Your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Cancellation, loss of deposit or curtailment

- If **you** need to curtail **your** trip or if it is necessary for a business associate to replace **you** following curtailment of **your** trip call:
Within **your** home country: **020 8666 9247**
Outside **your** home country: **+44 (0) 20 8666 9247**
immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- Frequent flyer statements and confirmation of the frequent flyer points conversion scale if **your** claim is for loss of frequent flyer points.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.
- If it is necessary for a **close business colleague** to replace **you** call:
Within **your** home country: **020 8666 9247**
Outside **your** home country: **+44 (0) 20 8666 9247**
immediately to get **our** prior agreement.

Personal possessions, Business equipment and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.

- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions** or **business equipment**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to us.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions and business equipment

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

If your passport is lost, stolen or destroyed

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

Personal liability

- A detailed account of the circumstances surrounding the claim including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Personal accident

- Detailed account of the circumstances surrounding the event including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure or Missed connection

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Travel delay or Abandonment

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Hijack / Mugging / Kidnap

- A letter from the airline, rail company, shipping line or their handling agent confirming **you** were Hijacked.
- Report the **mugging** to the police within 24-hours of the incident and ask them for a written report confirming **you** were hospitalised as a result of the **mugging**.
- Report the **kidnap** to the police within 24-hours of the incident and ask them for a written report.

Catastrophe

- Written confirmation from the company providing **your** accommodation, **your** tour operator or the police of the reason and dates that **you** could not use **your** accommodation.

Bumped flight

- Confirmation from the airline that **you** were required to give up **your** flight.

Unexpected early return

- If it is necessary for **you** to return early call:
Within **your home** country: **020 8666 9247**
Outside **your home** country: **+44 (0) 20 8666 9247**
immediately to get **our** prior agreement.

Journey disruption including airspace closure

- Inform **your** tour operator, travel agent, transport or accommodation provider immediately of **your** necessity to cancel and request a cancellation invoice.
- Provide documentary evidence if **you** have been unable to obtain a refund.
- Obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the cancellation, delay or diversion.
- Obtain written confirmation from **your** transport provider or their handling agents that shows **you** have been denied boarding and the reason for being denied boarding.
- Obtain written confirmation from the provider of the accommodation, the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Provide receipts for necessary expenses incurred.

Legal expenses

- Detailed account of the circumstances surrounding the event including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

MAKING A COMPLAINT

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact:

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

Complaints regarding the Sale of the Policy

The Customer Services Manager
P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX
Telephone: **023 9241 9833**
Email: customerservices@pjhayman.com

When making a complaint, please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

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

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Tel: **0345 080 1800**
Tel: **0800 023 4567** calls to this number are now free on mobile phones and landlines
Tel: **0300 123 9123** calls to this number cost no more than calls to 01 and 02 numbers
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Further details will be provided at the appropriate stage of the complaints process.

Online sales only

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 tell **us** 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.

You can call 24 hours a day 365 days a year or e-mail on the following numbers:

Telephone:

Within **your home** country: **020 8666 9247**

Outside **your home** country: **+44 (0) 20 8666 9247**

Fax:

Within **your home** country: **020 8603 0204**

Outside **your home** country: **+44 (0) 20 8603 0204**

Email:

medical@allianz-assistance.co.uk

Please give **us** **your** age and **your** policy number. Say that **you** are insured with Business travel insurance through P J Hayman & Company Limited.

Below are some of the ways the 24-hour Emergency Medical Assistance service can help.

Confirmation of payment

We will contact hospitals or Doctors abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home** country, **you** will normally be transferred by regular airline or road ambulance.

Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **we** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

European Health Insurance Card (EHIC)

- The EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.

Note: the EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home** country or for a relative to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to or the closest hospital may be private.

You may apply for an EHIC online at: www.dh.gov.UK/travellers or by calling **0300 330 1350**

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **you** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **You** leave Australia.

For more information on Medicare visit: www.medicareaustralia.gov.au or e-mail: medicare@medicareaustralia.gov.au

Please call 02392 419 050 for large print, audio and Braille

Business travel insurance is arranged by P J Hayman & Company Limited
Registered Address: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965
Business travel insurance is underwritten by AWP P&C SA and is administered in the UK by Allianz Global Assistance

Allianz Global Assistance is a trading name of AWP Assistance UK Ltd

AWP Assistance UK Ltd is registered in England No. 1710361. Registered Office PO Box 74005, 60 Gracechurch Street, London EC3P 3DS

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AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation
by the Prudential Regulation Authority and the Financial Conduct Authority

Allianz Global Assistance acts as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds

P J Hayman & Company Limited acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds