



## Corporate Business Travel Insurance



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THIS POLICY (AND THE SCHEDULE WHICH FORM AN INTEGRAL PART OF THE POLICY) IS A LEGAL CONTRACT PLEASE EXAMINE IT THOROUGHLY TO ENSURE IT MEETS YOUR REQUIREMENTS IF IT DOES NOT PLEASE ADVISE YOUR INSURANCE ADVISER IMMEDIATELY.

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WE WOULD REMIND YOU THAT YOU ARE REQUIRED TO INFORM US IMMEDIATELY OF ANY FACTS OR CHANGES WHICH WE WOULD THEN TAKE INTO ACCOUNT IN OUR ASSESSMENT OR ACCEPTANCE OF THIS INSURANCE FAILURE TO DO SO MAY INVALIDATE YOUR COVER OR RESULT IN CERTAIN COVERS NOT OPERATING FULLY IF YOU ARE IN DOUBT AS TO WHETHER A FACT IS MATERIAL OR NOT PLEASE CONTACT YOUR INSURANCE ADVISER.

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This Policy is a contract between **you** (named in the **schedule**) and certain underwriters at Lloyd's (hereafter referred to as **Us, Our, We**).

Lloyd's is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Provided the premium specified has been paid in the required manner **We** will provide the insurance specified in this Policy and **schedule** and any attached endorsements during the **period of insurance**.

All information supplied to **Us** by or on behalf of **you** is deemed to be incorporated in and shall form the basis of this Policy.

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# GENERAL DEFINITIONS

## **Accident**

A sudden unexpected unforeseen and identifiable incident

## **Aircraft Accumulation**

All Insured Persons travelling in any aircraft or airship

## **Annual Salary**

The total annual remuneration as declared and upon which the premium is based excluding payments for overtime commission or bonus (unless specifically agreed otherwise) payable by the Insured to the Insured Person at the date bodily injury following an Accident is sustained

## **Assault**

While the Insured Person is engaged upon duties incidental to the Business and as a direct result of assault other than by the explosion of any bomb or explosive device Cover will also apply where the assault is a direct consequence of the Insured Person's employment with the Insured

## **Baggage**

Personal effects business equipment and trade samples belonging to in the custody or control of or for which the Insured Person is responsible for at the time of the loss

## **Bodily Injury**

Injury which is caused solely by Accidental means and which independently of illness or any other cause results in the Insured Person's death or disablement, within twenty four calendar months from the date of the Accident

## **Britain**

England Scotland Wales Northern Ireland the Channel Islands and the Isle of Man

## **Business**

The Business description as detailed in the Schedule

## **Child**

Any child of an Insured Person who is unmarried and dependent and under 18 years of age or under 25 years of age if in full-time education or under 40 if dependent due to reason of mental or physical disability

## **Country of Domicile**

The country in which the Insured Person is normally resident during the Period of Insurance Where the Insured Person is not domiciled in the United Kingdom and where the context permits, the term United Kingdom shall be construed as meaning the Insured Person's Country of Domicile

## **Detention**

Unlawful prevention of an Insured Person from returning to Britain or country of residence

## **Director**

Director shall mean a serving director (other than non-executive director) of the Insured

- A. whose details have been notified to Companies House in accordance with Section 288 of the Companies Act 1985 or any statutory amendment modification or re-enactment of such Act or Regulations where the Insured is a Underwriter registered in the United Kingdom or
- B. that sits on the Insured's board of Directors where the Insured is a Company registered outside of the United Kingdom

## **Employee**

Any person under a contract of service or apprenticeship with the Insured excluding any Director

**Hijack/Hijacked**

Unlawful seizure of an aircraft or other conveyance in which the Insured Person is travelling

**Hospital**

Any institution which meets fully every one of the following criteria

- A. maintains permanent and full time facilities for the care of overnight resident patients and
- B. has diagnostic and therapeutic facilities for the surgical and medical diagnosis treatment and care of injured and sick persons by or under the supervision of a staff of Medical Practitioners and
- C. continuously provides 24 hours a day nursing service supervised by state registered nurses or by persons with equivalent qualifications and
- D. is not other than incidentally an institution which provides full time facilities for:
  - i) mentally ill or mentally handicapped persons
  - ii) nursing or convalescing
  - iii) aged persons of 70 years or more
  - iv) drug addicts
  - v) alcoholics

**Incident**

All individual losses arising out of and directly occasioned by one sudden unexpected specific event occurring at an identifiable time and place

**Insured**

As detailed in the Schedule

**Insured Journey**

As detailed in the Schedule

**Insured Person**

Any person or category of persons as detailed in the Schedule

Kidnap

Unlawful seizure of an Insured Person

**Loss of Eye**

Permanent and total loss of sight which will be considered as having occurred

- A. in both eyes if the Insured Person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- B. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning seeing at 3 feet what the Insured Person should see at 60 feet)

**Loss of Limb**

- A. in the case of a leg loss by permanent physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg
- B. in the case of an arm loss by permanent physical severance of the four fingers at or above the meta carpo phalangeal joints (where the fingers join the palm of the hand) or permanent and total loss of use of a complete arm or hand

**Medical Expenses**

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a Medical Practitioner and all Hospital nursing home and ambulance charges

### **Medical Practitioner**

Any legally qualified medical practitioner other than

- A. an Insured Person
- B. a member of the immediate family of an Insured Person
- C. a Director or Employee of the Insured

### **Money and Credit Cards**

Coins bank and currency notes cheques postal and money orders travellers cheques travel tickets and petrol and other coupons which have current monetary value and any credit charge cheque bankers or cash card issued in Britain or country of residence to the Insured or the Insured Person provided that such Money had been obtained for travel accommodation meals and personal spending during the Insured Journey and belonged to or was in the custody and control of or for which the Insured Person was responsible for at the time of the loss

### **Nuclear Chemical or Biological Cause**

Use of any nuclear weapon or device or the deliberate emission discharge dispersal release or escape of any solid liquid or gaseous chemical agent and/or Biological agent

Biological agent shall mean any pathogenic micro-organism and/or biologically produced toxin(s) including genetically modified organisms and chemically synthesised toxins

### **Proposal**

The Proposal or statement of fact including any renewal declaration and information supplied by or on behalf of the Insured in addition to or in connection with or in substitution thereof

### **Spouse**

The legally married spouse of an Insured Person or any other person who is not a Child who the Insured consents to be covered by this Certificate

### **Terrorism**

Any act including but not limited to the use of force or violence and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

### **Us. Our, We**

Certain underwriters at Lloyd's

### **War**

War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority

## DEFINITION OF OPERATIVE TIMES

The applicable definition of Operative Time for each category of Insured Person is shown in the appropriate Schedule by means of the abbreviation herein.

**OPERATIVE TIME** shall mean a time during the **Period of Insurance** which is:

### **24 Hours a day**

24 Hours a day at any time, Worldwide.

### **Occupational Accidents Only including Commuting**

Whilst an Insured Person is engaged in their occupation with the Insured, including daily travel between normal residence and normal place of work.

### **Occupational Accidents Only excluding Commuting**

Whilst an Insured Person is engaged in their occupation with the Insured, excluding daily travel between normal residence and normal place of work.

### **Full Assault Cover**

Whilst an Insured Person is engaged in their occupation with the Insured, but only in respect of a Bodily Injury sustained as a result of robbery, hold-up, or attempt thereat or unprovoked malicious assault.

### **Robbery and Hold-up Cover**

Whilst an Insured Person is engaged in their occupation with the Insured, but only in respect of a Bodily Injury sustained as a result of robbery, hold-up, or attempt thereat.

### **Occupants of Vehicles**

Whilst an Insured Person is mounting into, dismounting from or travelling in any vehicle owned by or leased to the Insured including a Bodily Injury sustained in direct connection with the vehicle and emergency roadside repairs.

### **Inching and Crawling**

Whilst an Insured Person is working on the Insured's printing machines while they are being Inched and Crawled.

### **Away from Premises cover including commuting**

Any trip commencing during the Period of Insurance in connection with the business of the Insured, involving travel to a point or points located away from the normal place of business and shall start from the time of leaving home or the normal place of business (whichever is left first) and continue until arrival back at home or the normal place of business (whichever is reached last). Daily travel between the normal residence and the normal place of work is included.

### **Away from Premises cover excluding commuting**

Any trip commencing during the Period of Insurance in connection with the business of the Insured, involving travel to a point or points located away from the normal place of business (whichever is left first) and continue until arrival back at home or the normal place of business (whichever is reached last). Daily travel between the normal residence and the normal place of work is excluded.

### **Business trips outside the United Kingdom**

Any trip commencing during the Period of Insurance in connection with the business of the Insured, involving travel outside the United Kingdom and shall start from the time of leaving home or the normal place of business (whichever is left first) and continue until arrival back at home or the normal place of business (whichever is reached last).

**Business trips outside the United Kingdom including air travel within the United Kingdom**

Any trip commencing during the Period of Insurance in connection with the business of the Insured involving:

1. travel outside the United Kingdom and/or
2. air travel within the United Kingdom and shall start from the time of leaving home or the normal place of business (whichever is left first) and continue until arrival back at home or the normal place of business (whichever is reached last).

**Business trips outside the United Kingdom, air travel within the United Kingdom and trips within the United Kingdom involving an overnight stay**

Any trip commencing during the Period of Insurance in connection with the business of the Insured involving:

1. travel outside the United Kingdom and/or
2. air travel within the United Kingdom and/or
3. any travel within the United Kingdom provided such travel involves an overnight stay away from home or the normal place of business (whichever is left first) and continue until arrival back at home or the normal place of business (whichever is reached last).

**Holiday trips outside the United Kingdom**

Any trip commencing during the Period of Insurance in connection with a holiday outside the United Kingdom and shall start from the time of leaving home or the normal place of business (whichever is left first) and continue until arrival back at home or the normal place of business (whichever is reached last).



# GENERAL CONDITIONS

## Acquisition Clause

If during the Period of Insurance the Insured acquires or creates any new office branch subsidiary or associated company either directly or through one of its subsidiaries cover shall automatically apply from such date of acquisition or creation (provided either the wage roll or number of Insured Persons or travel pattern does not increase by more than 10% of the estimate provided at inception or renewal) at no additional charge

Otherwise We agree to provide cover from the date of creation or acquisition for a period of 30 days during which time the Insured shall provide any additional information and pay any additional premium as may be reasonably required by Us

## Associated Companies

Where this Certificate covers associated companies a list of these companies shall be provided to Us

## Cancellation of Terrorism or War Risks Cover

We may cancel any insurance provided by this Certificate against War or Terrorism by giving 7 days' notice to the Insured at the Insured's last known registered address The insurance in respect of any journey involving travel outside the Insured Person's country of residence which commences before the expiry of such notice shall not be affected

## Data Protection

All personal information supplied by any Insured Person will be treated in confidence by Us and will not be disclosed to any third parties except where your consent has been received or where permitted by law In order to provide you with products and services this information will be held in data systems by Us or Our agents or subcontractors

We may pass your personal data to other companies for processing on its behalf Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data but in all cases We will ensure that it is kept securely and only used for the purposes for which the Insured Person provided it Details of the companies and countries involved can be provided to any Insured Person on request

## Law and Jurisdiction

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of this Certificate shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales

## Certificate Cancellation

This Certificate may be cancelled by either the Insured or by Us by giving 30 days written notice to Us or the Insured at their last known registered address. We shall retain pro rata earned premium for the period that the Certificate was in force

## Fraud

Any fraud misstatement or concealment in the statements made by or on behalf of the Insured prior to or when arranging this Insurance or in the submission of a claim made hereunder shall render this Certificate null and void and all claims shall be forfeited

## Subscribing Insurers Obligations

The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions The subscribing insurers are not responsible for the subscription of any co-insuring insurer who for any reason does not satisfy all or part of its obligations

**Affordable Care Act**

This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States' Patient Protection and Affordable Care Act ("ACA"). This insurance does not provide, and Insurers do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This insurance is not subject to guaranteed issuance or renewability other than as specified in the policy. ACA requires certain US citizens and US residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA-compliant coverage. You should consult Your attorney or tax professional to determine if ACA's requirements are applicable to You.

# GENERAL CLAIMS SETTLEMENT CONDITIONS

## Assignment

We will not be bound to accept or be affected by any trust charge lien assignment or other dealing with or relating to this Certificate

## Claims Notification

The Insured must provide notification to Us no later than 90 days of the occurring of any Accident Incident event or circumstance which may give rise to a loss which is covered under this Certificate except as provided herein

## Evidence Required

The Insured must produce for Us at the Insured's own expense all the detailed particulars and evidence relating to the cause and amount of the loss damage or expenses If We consider it necessary each Insured Person must also agree to have a medical examination (which We will pay for) as often as We may require in connection with any claim

## Foreign Currency

Claims involving foreign currency will be converted into the appropriate currency at the selling rate of exchange published in the Financial Times on the day nearest to the date of the loss or as otherwise paid via documented transaction or as agreed in advance in writing with Us

## Interest

Interest will not be added to any amount paid

## Other Insurances

If at the time of an event giving rise to a claim there is any other insurance policy in force in the Insured's name which also covers the Insured or the Insured Person concerned for the same expense loss damage or liability then We will only pay a proportion of the claim such proportion being determined by reference to the cover provided under each of the relevant policies Personal Accident Benefits will be payable in full subject to the Maximum Incident Limit (and inner limits where applicable)

## Other Interests

The Insured's receipt shall discharge Our liability to pay any amount in respect of a claim The Insured Person or the Insured Person's personal representatives shall have no right to claim from or sue Us If the Insured comprises more than one party having an interest in the Insured Person or the property insured the settlement made by Us shall represent the total amount payable in respect of that Insured Person or property for all interests covered by this Certificate

## Reasonable Care

The Insured and each Insured Person must take all reasonable steps to avoid or minimise any loss or damage and must also make every reasonable effort to recover any property which has been lost or stolen

## Third Party Contract Rights

No person other than the Insured or Us may enforce the terms of this Certificate and the provisions of the Contract (Rights of Third Parties) Act 1999 do not apply

## Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurers shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## GENERAL CERTIFICATE EXCEPTIONS

We will not pay any claim:

1. which is directly or indirectly as a result of or contributed to by war, invasion, civil war, armed hostilities, rebellion, revolution, insurrection, or military or usurped power, unless whilst airborne or waterborne
2. after the expiry of the Period of Insurance in which the Insured Person attains the age of 85 years
3. trips to the USA in excess of 89 days continuous duration

# SECTION 1: PERSONAL ACCIDENT INSURANCE

## The Cover

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of Death or Disablement We will pay to the Insured the appropriate Benefit shown in the Schedule subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

### Special Definitions applying to this Section

#### Benefits

##### Standard Scale

##### 1. Death

2. The amount payable for Benefit 2 shall be a percentage of the amount shown in the Schedule The following scale states the percentages applicable to the forms of disablement specified For forms of permanent disablement not specified the degree of disability will be assessed by comparison with the percentages shown in the scale without taking into account the Insured Person's occupation The appropriate percentage shall be applied to the amount for Benefit 2 shown in the Schedule or to the Limit per Person under Benefit 2 whichever is the lesser

a)	Loss of Eye	100%
b)	Permanent and total loss of speech	100%
c)	Permanent and total loss of hearing:	
i)	in both ears	100%
ii)	in one ear	40%

Loss by permanent physical severance or permanent and total loss of use of:

d)	one Limb	100%
e)	one big toe	15%
f)	any other toe	6%
g)	one thumb	30%
h)	one forefinger	20%
i)	any other finger	10%

Permanent total loss of use of:

j)	shoulder or elbow	25%
k)	wrist hip knee or ankle	22%

Removal by surgical operation of:

l)	lower jaw	30%
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3. Permanent Total Disablement from the Insured Person's usual occupation in the Business

4. Temporary Total Disablement from the Insured Person's usual occupation in the Business

5. Temporary Partial Disablement i.e. disablement from a substantial part of the Insured Person's usual occupation in the Business

## **Disablement**

Benefits 2 to 5

### **Definition of Operative Times**

The Operative Time shown in the Schedule shall have the meanings as shown in the Definitions of Operative Times

### **Maximum Incident Limit**

The maximum amount We will pay under this Certificate and any other Certificate of Personal Accident Insurance issued by Us in the Insured's name in respect of all losses and in respect of all Insured Persons arising out of one and the same Incident

The duration and radius of any one Incident shall be limited to

- A. 72 consecutive hours
- B. 100 miles

No loss which occurs outside this distance or period shall be included in that Incident

### **Special Conditions applying to this Section**

#### **Benefits**

- A. We will not pay in respect of any one Insured Person more than one of Benefits 1 to 3 in connection with the same Accident
- B. On the happening of an Accident giving rise to a claim for 100% of the amount for any of Benefits 2 to 3 this policy will not cover any further Accident to that Insured Person
- C. We will pay any amount claimed for Benefit 4 or 5 in addition to any amount claimed under Benefits 1 to 3 in connection with the same Accident
- D. Loss of Limb or Eye or speech or hearing must be proved to the reasonable satisfaction of Us to be permanent and without expectation of recovery before We will pay for Benefit 2 Permanent Total Disablement must be proved to the reasonable satisfaction of Us to be permanent and without expectation of recovery and any claim for Benefit 4 or 5 must have been settled in full before We will pay for Benefit 3
- E.
  - i) If Benefit 1 is not included for an Insured Person We will not pay for Loss of Limb or Eye or speech or hearing until at least thirteen weeks after the date of the Accident and We will only then pay if the Insured Person has not in the meantime died as a result of the Accident
  - ii) If Benefit 1 is included but the amount payable thereunder is less than the amount for Loss of Limb or Eye or speech or hearing We will not pay more than the amount for Benefit 1 until at least thirteen weeks after the date of the Accident and We will only then pay the balance if the Insured Person has not died in the meantime as a result of the Accident
- F. If Benefit 2 is claimed in respect of the same Insured Person for more than one form of permanent disablement as the result of the same Accident the total of the percentages payable shall not exceed 100% of the amount for Benefit 2 If a claim is payable for loss of use of a whole member of the body a claim for parts of that member cannot also be made
- G. If Benefit 2 under the Standard Scale is claimed for permanent total loss of hearing in one ear We will not pay more than 40% of the amount which would have been payable had the claim been for permanent total loss of hearing in both ears

#### **Disappearance**

In the event of the disappearance of an Insured Person if after a suitable period of time it is reasonable to believe that Death has occurred as a result of bodily injury following an Accident Benefit 1 shall become payable subject to a signed undertaking by the Insured that if the belief is subsequently found to be wrong such amount shall be refunded to Us

## **Exposure**

If an Insured Person suffers Death or Disablement as a result of exposure to the elements We will consider that as having been caused by bodily injury following an Accident

## **Minors**

If the Insured Person is i) under the age of 16 or ii) aged 16 or 17 and is not one of the Insured's Employees

- A. The amount for Benefit 1 will be limited to GBP 20,000
- B. Benefit 3 shall be defined as Permanent Total Disablement from gainful employment of any and every kind
- C. No amount will be payable under Benefit 4 or 5

## **Non-Employees**

If the Insured Person is not an Employee or Director of the Insured Benefit 3 shall be defined as Permanent Total Disablement from any gainful employment for which the Insured Person is fitted by way of training education or experience

## **Special Extensions applying to this Section**

### **Accident Medical Expenses**

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of the incurring of accident Medical Expenses We will pay up to 25% of any amount paid under Benefits 1 to 5 subject to a maximum of GBP 20,000 any one Insured Person

### **Catastrophe**

If during an External Journey or Internal Journey an Incident results in payment of the Death benefit for five or more Directors or Employees of the Insured who are covered under the Personal Accident Section of this Certificate We will pay to the Insured an additional 25% of the total Sum Insured payable relative to those five or more Directors or Employees subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

### **Coma Benefit**

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within 90 days is the sole and independent cause of the Insured Person being in a continuous unconscious state We will pay GBP 50 per full 24 hours up to a maximum of 104 weeks any one Insured Person while they remain in a continuous unconscious state

### **Convalescence Benefit**

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of permanent disablement for which Benefit 2 3 4 or 5 is claimed We will pay necessary expenses incurred with Our prior written consent to employ the services of a chauffeur domestic help or other similar service provider necessitated as a direct result of the Insured Persons Disablement up to GBP 100 per week to a maximum GBP 10,000 any one Insured Person subject to this not being included in any claim under Section Six Medical and Emergency Travel Expenses Insurance

### **Damage to Clothing and Baggage**

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of permanent disablement for which Benefit 2 3 4 or 5 is claimed the Insured Person's clothing or baggage is lost damaged or destroyed as a direct or indirect result of the bodily injury following an Accident We will pay the cost of replacement as new (or at Our option will replace as new) except for items that can be economically repaired (including clothing) where the cost of repair will be paid up to GBP1,000 per Insured Person subject to this not being included in any claim under Section Two Baggage Insurance

## **Disability Assistance**

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of permanent disablement for which Benefit 2 or 3 is claimed We will pay necessary expenses incurred with Our prior written consent to make alterations to the Insured Person's home car or workplace as a direct and necessary result of the permanent disability suffered up to a maximum of GBP 30,000 any one Insured Person.

## **Funeral Expenses**

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of Death We will pay the necessary costs incurred with Our prior written consent for funeral expenses up to a maximum of GBP 10,000 any one Insured Person subject to this not being included in any claim under Section Six Medical and Emergency Travel Expenses Insurance

## **Hospitalisation & Visiting Expenses**

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of the Insured Person being admitted to Hospital on the recommendation of a Medical Practitioner We will pay GBP 50 per full 24 hours up to a maximum of 104 weeks any one Insured Person while they are a Hospital in-patient

In addition We will pay the necessary costs incurred by the Insured Person's Spouse and Children in respect of travel and accommodation expenses in visiting the Insured Person in Hospital up to GBP100 per full 24 hours up to a maximum payment of GBP 5,000 any one Insured Person while they are a Hospital in-patient subject to these not being included in any claim under Section Six Medical and Emergency Travel Expenses Insurance

## **Retraining**

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of the Insured Person suffering Permanent Total Disablement from the Insured Person's usual occupation in the Business for which the benefit is claimed We will pay reasonable expenses incurred in retraining the Insured Person for an alternative occupation with the Insured up to a maximum of GBP 15,000 any one Insured Person

## **Exceptions to this Section**

We will not pay any Benefit where Bodily Injury following an Accident is the result of or is contributed to by:

1. the Insured Person committing or attempting to commit suicide or as a result of self-inflicted injury
2. the Insured Person engaging in flying of any kind other than as a passenger
3. illness or disease (not resulting from bodily injury following an Accident)
4. any naturally occurring condition or degenerative process
5. any gradually operating cause
6. post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an Accident)
7. nuclear reaction nuclear radiation or radioactive contamination whether arising directly or indirectly
8. Terrorism occasioned by any Nuclear Chemical or Biological Cause
9. Any claim in any way caused or contributed to by war whether war be declared or not hostilities or any act of war or civil war when the Insured Person is taking an active part therein



## SECTION 2: BAGGAGE INSURANCE

### The Cover

If during an Insured Journey an Insured Person's Baggage is lost damaged stolen or destroyed We will indemnify the Insured on behalf of the Insured Person concerned for the cost of repair or replacement

### We will pay

the cost of replacement as new (or at Our option will replace as new) except for items that can be economically repaired (including clothing) where the cost of repair will be paid up to the appropriate Sum Insured shown in the Schedule in respect of any one Insured Person less any amount recoverable from the transport provider

### Special Extensions applying to this Section

#### Delayed Baggage

In the event of the Insured Person's Baggage being lost for more than 4 hours We will reimburse the Insured on behalf of the Insured Person concerned up to GBP 1,500 towards the cost of purchasing emergency replacement clothing toilet requisites and similar items

#### Loss of Keys

If during an Insured Journey the keys to the external doors safes or alarms of the Insured Person's home or car are lost damaged stolen or destroyed We will indemnify the Insured on behalf of the Insured Person concerned for the replacement of the keys and lock mechanisms up to GBP 500

#### Automatic reinstatement of Sum Insured after a loss

In respect of any one Insured Person the Sum Insured shall not be reduced by the amount of any loss during any one Insured Journey and no additional premium shall be payable for such automatic reinstatement of cover

### Exceptions to this Section

#### We will not pay

1. more than GBP 1,500 or 25% of the appropriate Sum Insured whichever is the greater in respect of any one item
2. for loss or damage theft or destruction of Money and Credit Cards bonds negotiable instruments securities of any kind
3. for loss or damage or destruction caused by:
  - a) wear and tear depreciation moth vermin atmospheric or climatic conditions or any other gradually operating cause
  - b) any process of cleaning dyeing repairing or restoring
  - c) delay confiscation or detention by order of any Government or Public Authority
4. for mechanical or electrical breakdown or derangement
5. for loss damage theft or destruction of trade samples exceeding GBP 1,000 in total or where insured under a more specific insurance
6. for any Baggage that is lost damaged stolen or destroyed while being shipped as freight or under a bill of lading
7. for any consequential loss other than provided for under the Loss of Keys Special Extension
8. Death disablement loss or destruction to any property whatsoever or any expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused or contributed to or arising from:
  - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
  - b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

# SECTION 3: CANCELLATION CURTAILMENT (INCLUDING REPLACEMENT AND REARRANGEMENT) AND CHANGE OF ITINERARY INSURANCE

## The Cover

### Cancellation

If the Insured or the Insured Person is forced to cancel an Insured Journey as a direct and necessary result of any cause outside the Insured's or the Insured Person's control including volcanic ash We will reimburse the Insured for all deposits advance payments and other charges for transport and accommodation

### Curtailed

If the Insured or the Insured Person is forced to cut short an Insured Journey and return to their normal country of residence as a direct and necessary result of any cause outside the Insured's or the Insured Persons control including volcanic ash We will reimburse the Insured

- A. for all non-recoverable deposits advance payments and other charges for transport and accommodation
- B. for the additional cost of travel and accommodation necessarily incurred to return the Insured Person to their normal country of residence

### Replacement and Rearrangement following Curtailed

Following the Curtailed of an Insured Journey We will reimburse the Insured for the additional cost of travel and accommodation necessarily incurred as a direct result of

- A. the sending of a replacement for the Insured Person to assume the duties of that Insured Person
- B. rearrangement of the Insured Person's Insured Journey to resume his or her duties within six months of Curtailed

### Change of Itinerary including Missed Departure

If the Insured or the Insured Person is forced to alter pre-booked arrangements in connection with an Insured Journey as a direct and necessary result of any cause outside the Insured's or the Insured Person's control We will reimburse the Insured for the additional cost of travel and accommodation necessarily incurred to enable the Insured Person to continue that Insured Journey

### We will pay

up to the cost of the Insured Journey including those trips on the Insured's Business funded for wholly or in part by air miles but not exceeding the appropriate Sum Insured in respect of any one Insured Person subject to the Incident Limit as detailed in the Schedule

### Exceptions to this Section

#### We will not pay

in respect of any claim as a result of:

1. disinclination to travel
2. the Insured Person committing or attempting to commit suicide or as a result of self-inflicted injury
3. the Insured Person engaging in flying of any kind other than as a passenger
4. redundancy of the Insured Person or any of the Insured's Employees
5. the Insured's financial circumstances
6. the financial failure or omission or neglect of any provider (or their agent) of transport or accommodation
7. regulations made by any Government or Public Authority
  
8. withdrawal from service temporarily or permanently of any means of transport on the orders or recommendation of any Port Authority or the Civil Aviation Authority or any similar body in any country
9. strike labour dispute mechanical breakdown or failure of the means of transport other than where the departure of any means of transport on which the Insured Person is booked to travel is delayed by at least 4 hours unless the delay is due to a strike or industrial action which existed or of which advance warning had been given prior to the date on which the journey was booked

10. circumstances involving a person who is travelling or intending to travel against the advice of a Medical Practitioner or for the purpose of obtaining treatment

## SECTION 4: HIJACK KIDNAP AND DETENTION INSURANCE

### **What is Covered:**

We will reimburse the Insured for any costs or expenses incurred as a direct consequence of an Insured Person being victim of a Hi-jack, Kidnap or taken Hostage during the Operative Time up to an amount not exceeding the sum insured stated in the Schedule.

### **Provisions Applicable to Hi-jack**

If during the Operative Time an Insured Person is the victim of a Hi-jack, Kidnap or taken Hostage, the cover shall continue in respect of that Insured Person for up to fifty two (52) weeks from the date of Hi-jack, Kidnap or taken Hostage or until the Insured Person returns home, whichever is the earlier.

## SECTION 5: LEGAL EXPENSES INSURANCE

### The Cover

If an Insured Person sustains bodily injury or illness which is caused by a third party during an Insured Journey and within the Period of Insurance We will pay to the Insured on behalf of the Insured Person Legal Expenses incurred by the Insured Person or their Legal Personal Representative in pursuit of compensation against the third party who has caused the Injury

### We will pay

up to a maximum of GBP 50,000 Any One Claim any one Insured Person

### Special Definitions applying to this Section

#### Any One Claim

All Legal Proceedings including appeals arising from or relating to the same original cause or event

#### Injury

Bodily injury to or death disease or illness of the Insured Person

#### Legal Expenses

- A. Any fees (other than those charged only on the successful outcome of the Legal Proceedings) expenses or other disbursements including costs and fees of expert witnesses reasonably incurred by the Legal Personal Representative in connection with the Legal Proceedings or in appealing or resisting an appeal against the judgement of any court in connection with any Legal Proceedings
- B. Any costs payable by the Insured Person following an award of costs by any court and any costs payable following an out of court settlement to which We have agreed and which is made in connection with any Legal Proceedings

#### Legal Personal Representative

A solicitor or other suitably qualified person appointed to act for Insured or the Insured Person or their Legal Personal Representatives in any Legal Proceedings

#### Legal Proceedings

The pursuit of a legal action in a civil court

### Conditions applying to this Section

1. Legal Representatives must be qualified to practice in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this sub-section is resident
2. The Insured, the Legal Representatives and the Insured Person must co-operate fully with and ensure that We are fully informed at all times in connection with any claim or legal proceedings for damages and or compensation from a third party. We are entitled to obtain from the Legal Representatives any information, document or advice relating to a claim or legal proceedings under this Insurance. On request the Insured Person will give to the Legal Representatives any instructions necessary to ensure such access
3. Our authorisation to incur Legal Expenses will be given if the Insured on behalf of an Insured Person can satisfy Us that:
  - a) there are reasonable grounds for pursuing or defending the claim or legal proceedings and the Legal Expenses will be proportionate to the value of the claim or legal proceedings and
  - b) it is reasonable for Legal Expenses to be provided in a particular case

The decision to grant authorisation will take into account the opinion of the Legal Representatives as well as that of Our own advisers. If there is a dispute, We may request, at the Insured's expense, an opinion of a barrister as to the merits of the claim or legal proceedings. If the claim is admitted, costs in obtaining this opinion will be covered by this Insurance

4. If there is any dispute, other than in respect of the admissibility of a claim on which Our decision is final, the dispute will be referred to a single arbitrator who will be either a solicitor or barrister agreed by all parties, or failing agreement, one who is nominated by the current President of the Law Society of England and Wales The party against whom the decision is made shall meet the costs of the arbitration in full. If the decision is not clearly made against either party the arbitrator shall have the power to apportion costs. If the decision is made in favour of Us, the Insured's costs shall not be recoverable under the Insurance

5. We may at Our discretion assume control at any time of any claim or legal proceedings in the name of the Insured Person for damages and or compensation from a third party
6. Any Legal Expenses incurred without the written agreement from Us shall entitle Us to withdraw cover immediately and to recover any fees or expenses paid to the Insured on behalf of the Insured Person
7. We may at Our discretion require the Insured Person to obtain at the expense of the Insured Person an opinion of a barrister agreed by the Insured Person and Us as to whether or not there are reasonable grounds for continuing to pursue or defend any claim or legal proceedings. We will pay such expense if the opinion indicates that there are reasonable grounds for pursuing or defending the claim or legal proceedings
8. We may at Our discretion offer to settle a claim with the Insured which it considers to be reasonable instead of initiating or continuing any claim or legal proceedings for damages and/or compensation against a third party and any such settlement will be in full and final settlement of Any One Claim under this Insurance
9. We may at Our discretion offer to settle a counter-claim against the Insured Person which it considers to be reasonable instead of continuing any claim or legal proceedings for damages and/or compensation by a third party
10. The Insured shall be responsible for the repayment to Us of all sums paid by Us in respect of the Legal Expenses where:
  - a) an award of costs is made in favour of the Insured Person in the claim or legal proceedings or
  - b) costs are agreed to be paid to the Insured Person as part of any settlement of the claim or legal proceedings
11. If a conflict of interest arises, where We are also the Insurer of the third party or proposed defendant to the claim or legal proceedings, the Insured or the Insured Person has the right to select and appoint other Legal Representatives in accordance with the terms of this Insurance
12. If at the request of the Insured Person Legal Representatives cease to continue acting for the Insured Person We shall be entitled to withdraw cover immediately or agree with the Insured to appoint other Legal Representatives in accordance with the terms of this Insurance

**Specific Exclusions applicable to Legal Expenses**

In respect of each claim under this insurance We will not pay:

1. any claim reported to Us more than 60 days after the beginning of the incident which led to the claim
2. any claim where it is Our opinion that the prospects for success in achieving a reasonable settlement are insufficient and/or where the laws, practices and/or financial regulations of the country in which the incident occurred would preclude the obtaining of a satisfactory settlement or the costs of doing so would be disproportionate to the value of the claim
3. Legal Expenses incurred before receiving Our prior authorisation in writing unless such costs would have been incurred subsequent to Our authorisation
4. Legal Expenses incurred in connection with any criminal or willful act
5. Legal Expenses incurred in the defense against any civil claim or legal proceedings made or brought against the Insured Person unless as a counter claim
6. Fines, penalties, compensation or damages imposed by a court or other authority
7. Legal Expenses incurred for any claim or legal proceedings brought against:
  - a) a tour operator, travel agent, carrier, Underwriter or their agents where the subject matter of the claim or legal proceedings is eligible for consideration under an Arbitration Scheme or Complaint Procedure or
  - b) Us or Our agents or
  - c) the Insured
8. actions between Insured Persons or pursued in order to obtain satisfaction of a judgment or legally binding decision
9. Legal Expenses incurred in pursuing any claim for compensation (either individually or as a member of a group or class action) against the manufacturer, distributor or supplier of any drug, medication or medicine
10. Legal Expenses chargeable by the Legal Representatives under contingency fee arrangements
11. Legal Expenses incurred where an Insured Person has:

- a) failed to co-operate fully with and ensured that We are fully informed at all times in connection with any claim or legal proceedings for damages and or compensation from a third party or
- b) settled or withdrawn a claim in connection with any claim or legal proceedings for damages and or compensation from a third party without the agreement of Us

In such circumstances We shall be entitled to withdraw cover immediately and to recover any fees or expenses paid to the Insured on behalf of the Insured Person

**12.** Legal Expenses incurred after an Insured Person has not:

- a) accepted an offer from a third party to settle a claim or legal proceedings where the offer is considered reasonable by Us or
- b) accepted an offer from Us to settle a claim

**13.** Legal Expenses which We consider unreasonable or excessive or unreasonably incurred

**14.** costs in excess of GBP 100,000 where the same original cause event or circumstance gives rise to claims by more than two Insured Persons

# SECTION 6: MEDICAL AND EMERGENCY TRAVEL EXPENSES INSURANCE

## The Cover

If during an Insured Journey an Insured Person falls ill or sustains bodily injury following an Accident We will indemnify the Insured in respect of Medical and Emergency Travel Expenses which are necessarily incurred as a direct result

## We will pay

up to the appropriate Sum Insured shown in the Schedule for all Medical and Emergency Travel Expenses incurred in respect of any one Insured Person

## Special Definitions applying to this Section

### Medical Expenses

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a Medical Practitioner and all Hospital nursing home and ambulance charges

- A. incurred on an External Journey and within two years of the date that the need for treatment first arises
- B. incurred within Britain or the Insured Person's country of residence on return from an External Journey for an amount not exceeding GBP 50,000 per Insured Person and incurred within three months of the Insured Person's return to Britain or normal country of residence

Dental and optical expenses are included only if necessitated by bodily injury following an Accident or incurred for emergency treatment

### Emergency Travel Expenses (UK and Overseas) including Repatriation and Rescue

The additional costs incurred on an Insured Journey (less any saving by or recovery available to the Insured Person concerned) of travel accommodation rescue and repatriation incurred upon the recommendation of Specialty Assist in respect of the Insured Person or of any business colleague relative or friend who have necessarily to travel to or remain with or escort the Insured Person or the Insured Person's Baggage

### Funeral Expenses

If during the course of an Insured Journey the Insured Person dies We will pay up to a maximum of GBP 10,000 for the necessary cost incurred with Our prior consent of funeral expenses and in the case of death outside the Insured Person's normal country of residence the necessary cost of transporting the body or ashes and the Insured Person's Baggage to their normal country of residence

### Hospitalisation Benefit

If during the course of an Insured Journey the Insured Person is admitted to a Hospital on the recommendation of a Medical Practitioner We will pay GBP 50 per full 24 hours up to a maximum of 104 weeks while the Insured Person is a Hospital in-patient outside Britain

In addition We will pay the necessary costs incurred by the Insured Persons immediate family in respect of travel and accommodation expenses in visiting the Insured Person in Hospital up to GBP 100 per full 24 hours up to a maximum 104 weeks any one Insured Person

## Exceptions to this Section

### We will not pay

- 1. for any Medical Expenses incurred in the country where the Insured Person is normally resident (other than as provided under Special Definition Medical Expenses B above)
- 2. for routine Medical Expenses resulting from pregnancy or childbirth
- 3. for any Medical Expenses resulting from pregnancy or childbirth incurred within four weeks of the expected date of childbirth
- 4. as a result of the Insured Person committing or attempting to commit suicide or as a result of self-inflicted injury
- 5. as a result of the Insured Person engaging in flying of any kind other than as a passenger
- 6. if the Insured Person has taken a drug unless it was taken on proper medical advice or instruction and not for treatment of drug addiction
- 7. any claim if the Insured Person is travelling against medical advice given by a Medical Practitioner or for the purpose of obtaining treatment
- 8. any claim handled by Specialty Assist where it is subsequently found that the person receiving treatment or incurring costs is not



an Insured Person on an Insured Journey in which event such costs will be the sole responsibility of the Insured

9. for trips to the USA in excess of 89 days duration
10. for any National or Citizen of the United States of America or any Insured Person who is domiciled in the USA for any Trip to or within the USA

# MEDICAL EMERGENCY ASSISTANCE

provided by

## SPECIALTY ASSIST LIMITED

In the event of a medical emergency which may require treatment, hospitalisation or emergency travel, you may contact Specialty Assist Control Centre on the numbers detailed below. Please quote, Banner.

**For assistance worldwide, contact:**

Specialty Assist  
London, UK

Tel: +44 (0)20 7902 7405  
E-Mail [operations@specialty-assist.com](mailto:operations@specialty-assist.com)

**For assistance in the Americas, contact:**

Specialty Assist  
Philadelphia, USA

Tel: +1 215 489 3785

**For assistance in Africa, contact:**

Specialty Assist  
Johannesburg, South Africa

Tel: +27 10 500 9093

**For assistance in Asia Pacific, contact:**

Specialty Assist  
Bangkok, Thailand

Tel: +662 645 3932

**You have access to the following services:**

- Multi-lingual 24 hour helpline available 365 days of the year
- Direct Payments - In most cases involving hospitalisation Specialty Group Limited will make direct payments locally. The hospital or clinic should therefore invoice Specialty Group Limited directly for payment. This will relieve you of the need to use your own money to meet these costs
- Air Rescue - In the event of hospitalisation and/or the need for repatriation or travel expenses Specialty Group Limited must be contacted within 24 hours or as soon as possible. All travel expenses by air must be approved and arranged by Specialty Group Limited
- Medical Assistance
  - Medical consultation
  - Doctor and hospital referral
  - Emergency evacuation
  - Medical repatriation
  - Curtailment assistance and travel arrangements
  - Hospital admission
  - Hospital and doctor direct billing
  - Dispatch of medicines
  - Return of mortal remains

## SECTION 7: MONEY AND CREDIT CARDS INSURANCE

### The Cover

We will reimburse the Insured on behalf of the Insured Person concerned if during

- A. an Insured Journey or the 120 hours immediately preceding its commencement or subsequent to its completion an Insured Person loses Money
- B. an Insured Journey an Insured Person suffers financial loss solely as a result of a Credit Card being stolen or lost and subsequently used by any person other than the Insured Person or a member of the Insured Person's family

### We will pay

up to the appropriate Sum Insured detailed in the Schedule in respect of any one Insured Person

### Special Conditions applying to this Section

#### Automatic reinstatement of Sum Insured after a loss

In respect of any one Insured Person the Sum Insured shall not be reduced by the amount of any loss during any one Insured Journey and no additional premium shall be payable for such automatic reinstatement of cover

### Exceptions to this Section

#### We will not pay

1. for losses exceeding GBP 2,000 in respect of coin bank and currency notes
2. for confiscation errors or omissions in receipts payments or accountancy or depreciation in value
3. any claim for loss of a Credit Card unless the Insured or the Insured Person has complied with all the terms and conditions under which the card was issued where reasonably able to do so
4. for any consequential loss

## SECTION 8: PERSONAL LIABILITY INSURANCE

### The Cover

We will indemnify the Insured on behalf of the Insured Person in respect of legal liability for damages arising from accidental

- A. Injury to any person
- B. loss of or damage to material property happening during an Insured Journey

### We will pay

- A. up to GBP 2,000,000 for damages in respect of any one Event and
- B. claimant's costs and expenses for which the Insured Person is legally liable in connection with the Event giving rise to the claim and
- C. all other costs and expenses incurred with Our written consent

### Special Definitions applying to this Section

#### Event

One occurrence or all occurrences of a series consequent on or attributable to one source or original cause

#### Injury

Bodily injury mental injury death disease or illness

#### Insured Person

The Insured Person detailed in the Schedule or the Insured Person's personal representatives

### Claims Settlement Conditions applying to this Section

#### Admission of Liability

No admission offer promise payment or indemnity may be made or given by or on behalf of the Insured or the Insured Person without the written agreement of Us

#### Final Settlement

We may at any time pay the Insured Person the amount for which a claim can be settled up to a limit of GBP 5,000,000 (less any sums already paid as damages) We will then be under no further liability in respect thereof other than for costs and expenses incurred prior to Us making such a payment

#### Notification

The Insured shall give to Us immediate written notice with full particulars of any claim or occurrence which may give rise to a claim

Every letter claim form writ summons and process must be forwarded to Us immediately

The Insured shall notify Us immediately upon becoming aware of any prosecution inquest or inquiry in connection with any occurrence which may give rise to a claim

#### Subrogation Rights

We shall be entitled to take over the defence or settlement of any claim or to prosecute any claim in the name of the Insured Person for Our own benefit and shall have full discretion in the conduct of any proceedings and the settlement of any claim

### **Exceptions to this Section**

#### **The indemnity will not apply to legal liability**

1. arising out of
  - a) the Insured Person's profession trade or business
  - b) the ownership possession or use by or on behalf of the Insured Person of any caravan mechanically propelled vehicle aircraft or other aerial device hovercraft or water-borne craft (other than hand-propelled or sailing craft in inland or territorial waters)
  - c) War
2. in respect of loss of or damage to any property which at the time of the Event giving rise to such legal liability is owned by or held in trust by or in the custody or control of the Insured Person This Exception shall not apply to loss or damage to premises including their fixtures and fittings leased or rented to the Insured Person where such legal liability has not been accepted by agreement

## SECTION 9: TRAVEL DELAY INSURANCE

### The Cover

If the departure (both original and subsequent) of the means of transport on which the Insured Person is booked to travel on an Insured Journey is delayed as a direct and necessary result of any cause outside the Insured or Insured Person's control including volcanic ash We will compensate the Insured for the inconvenience caused

### We will pay

GBP 100 for each consecutive 4 hours up to a maximum of GBP 500 in respect of any one Insured Person

### Exceptions to this Section

#### We will not pay if

1. the delay is due to strike or industrial action which existed or of which advance notice had been given on or before the date on which the journey was booked
2. the delay is due to the withdrawal from service temporarily or permanently of any means of transport on the orders or recommendations of any Port Authority or the Civil Aviation Authority or any similar body in any country
3. the Insured Person has received any financial compensation from the airline concerned in respect of over booking of seats

## SECTION 10: TRAVEL DOCUMENT INSURANCE

### **The Cover**

If in the 120 hours preceding or during an Insured Journey the Insured Person loses or damages their passport visa travel tickets or other essential travel documents We will reimburse the Insured for the necessary additional cost of travel and accommodation and other costs necessarily incurred to enable the Insured Person to obtain replacements.

### **We will pay**

up to GBP 2,500 any one Insured Person

### **Exception to this Section**

### **We will not pay**

If the loss of passport or visa has not been reported to the consular representative of the relevant issuing country within 24 hours of discovery

## Complaints Procedures

We are dedicated to providing a high quality service and want to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance please contact:

- a) the intermediary (if any) who arranged this insurance: or
- b) In the event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's. The contact details are:

Policyholder and Market Assistance  
Lloyd's Market Services  
G6/86  
One Lime Street  
EC3M 7HA

Tel: +44 (0)20 7327 5693  
Fax: +44 (0)20 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by Policyholder and Market Assistance at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

- c) The Financial Ombudsman Service (FOS) who may be approached for assistance in limited circumstances if there is still dissatisfaction with Our final response.

The FOS's contact details are given below. A leaflet explaining the procedure is available on request.

### **Financial Ombudsman Service**

Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Tel: +44 (0)845 080 1800  
Fax: +44 (0)207 964 1001  
Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The existence of these Complaints Procedures does not affect any right of legal action the Insured may have against Us.

### **Consumer Protection Information**

This Contract of Insurance should be read carefully to ensure that it has been prepared in accordance with requirements. If there are any queries, these should be directed to the intermediary who arranged this cover or directly to Us. This Contract of Insurance should be kept in a safe place - it may be needed for reference if a claim is made.



## **Data Protection**

We fully accept Our responsibility to protect the privacy of customers and the confidentiality and security of information entrusted to Us. We will also ensure that We use information fairly, for its intended purpose and will retain records only for as long as necessary. We and other group companies will use information given, together with other information supplied during the course of the Insurance, for the administration of this Insurance, the handling of claims and the provision of customer services. For these purposes and for the prevention of fraud, the information may also be disclosed to and used by:

1. Our service providers and agents; and/or
2. the Insured's agents, where appointed; and/or
3. other Underwriters and regulatory bodies

We may also transfer certain information to countries that do not provide the same level of data protection as the United Kingdom for the above purposes. A contract will be in place to ensure the information transferred is protected

The Insured has a right to request a copy of the information (for which We may charge a small fee) and to correct any inaccuracies. To make sure instructions are followed correctly and to improve Our service through staff training, telephone calls may be monitored and recorded

## **RECIPROCAL HEALTH AGREEMENT**

If the Insured Person will be travelling to a European Union Country or Switzerland, the Insured Person should apply for a European Health Insurance Card (EHIC) and take it with them. More information about the EHIC and how to apply can be found at: [www.ehic-direct.org/](http://www.ehic-direct.org/)

If the Insured Person needs treatment while they are abroad, they should use the European Health Insurance Card (EHIC) as it will save paying the excess amount stated for Medical Expenses under Section Six. When the Insured Person is travelling to Australia or New Zealand and requires medical treatment the Insured Person must enrol with the Medicare or equivalent scheme of those countries.

## **FOREIGN AND COMMONWEALTH OFFICE (FCO)**

Travel to any country where the Foreign and Commonwealth Office ('FCO') advises against all travel of any kind or description, is not covered by this Contract of Insurance. More information can be found at the 'FCO' website: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)

Subject otherwise to the Terms, Exceptions and Conditions of the Certificate

**CORPORATE PERSONAL ACCIDENT and  
TRAVEL INSURANCE**

**CONTRACT OF INSURANCE SCHEDULE**

Intermediary Name	Harrison Beaumont Insurance Services Ltd trading as Banner Financial Services
Intermediary Address	3 Osborn Office Park, Meridian Way, Hook, Hampshire RG27 9HY Tel No. 0870 121 7590
Insured Entity	Christians Abroad which is a project of the Churches Together in Britain and Ireland
Insured Address	22 Ebenezer Close Witham Essex CM8 2HX
Business	Charity
Period of Insurance	From: 1 <sup>st</sup> October 2015 To: 30 <sup>th</sup> September 2016 (both dates inclusive at the address of the Insured)
Premium	Premium GBP £ Invoiced Monthly Insurance Premium Tax: GBP Total: GBP
The Insurer	Certain underwriters at Lloyd's

Date of Issue: 29.9.15

<b>Schedule of Benefits</b>		
<b>Personal Accident</b>		
Category	Insured Persons	Effective Time/ Journey Code
A	Staff and Volunteers of Christian Abroad which is a project of the Churches Together in Britain and Ireland in accordance with the list attached to this Group Certificate of Insurance which may be updated and agreed in writing by Banner Financial Services	TR11
B		
C		

Effective Time / Journey Definition(s)							
Code							
Category	<b>Variable Injury Benefits</b>						
	1	2.		3.		4.	5.
	Death	Permanent Total Disablement* from: U) 'Usual' or A) 'Any' occupation		Permanent Disabling Injuries: A) 'Any' Injury or S) 'Specified' injury – Loss of limb(s), eye(s), speech or hearing		Temporary Total Disablement (per week)	Temporary Partial Disablement (per week)
A	GBP 25,000		U)		S)	Nil	Nil
B							
C							

\*Permanent Total Disablement benefit will apply to those in remunerated employment. For those in non-remunerated employment cover under Permanent Disabling Injuries resulting in 'Any Injury' will apply automatically.

Temporary Total Disablement and Temporary Partial Disablement			
Category	Benefit Period:	Deferment Period:	Maximum weekly benefit for each Insured Person:
A			
B			
C			

Limits			
Aggregate Limits		Maximum Limits Per Insured Person	
1. per Event overall:	1. GBP 15,000,000	Items 1, 2 or 3	GBP 25,000
2. per Event for Insured Persons whilst travelling in any multi-engined aircraft:	2. GBP 5,000,000	1. Death benefit -Child	GBP 20,000
3. per Event for Insured Persons whilst travelling in any aerial device other than a multi-engined aircraft.	3. GBP 5,000,000	2. Death benefit - Insured Persons age 75 or over	GBP 25,000
		Under Items 1 to 5 inclusive and all additional covers	

Accident Medical Expenses
Up to 25% of any amount paid under Items 1, 2, 3, 4 and 5 of the variable injury benefits or GBP 10,000 whichever the lesser amount.

Additional Covers		
Description	Benefit Amount	Operative
Coma	GBP 50 per day up to a maximum of 104 weeks (payable in addition to the Hospital In-patient benefit, as appropriate)	TR11
Convalescence Benefit	Up to GBP 100 per week and a maximum amount of GBP 10,000	TR11
Funeral Expenses	Up to GBP 10,000	TR11
Disability Assistance	Up to GBP 30,000	TR11
Hospital Confinement Benefits	Daily benefit amount – GBP 50 per day up to a maximum of 104 weeks	TR11
Hospital Visiting Expenses	Up to GBP 100 per day subject to a maximum payment of GBP 5,000	TR11
Loss of or damage to Personal Belongings from Accident	Up to GBP 1,000	TR11
Retraining Expenses	Up to GBP 15,000	TR11

**Schedule of Benefits**

**Personal Accident**

Additional Insured Persons

1. The following categories of Additional Insured Persons are automatically covered but only :
  - a) *Where the Effective Time for the main categories of Insured Person is shown as PA1 –'24 hour a day' or PA2/3 - 'Occupational Cover only including/excluding commuting.*
  - b) *where not otherwise insured under this Contract of Insurance.*
2. Section 1 – Injury - Additional Covers - do not apply to Additional Insured Persons.

Category	Definition of Insured Persons	Effective Time/ Journey code
AP1	Partners and/or Children of Directors (provided that such Directors are included under Section A – Injury (a)).	PA1
AP2	Any Visitor.	PA7
AP3	Partners and/or Children of Employees, whilst accompanying, travelling independently to join, or returning from being with, such Employees who are on a Journey, provided that such Employees are also included under Section A–Injury (a).	TR11 or TR12 whichever applies to such Employees
AP4	Directors or Employees and/or guests of the Policyholder not included in any other category of Insured Person.	TR17
AP7	Up to two relatives, friends or close Business associates (who are not included in any other category) of an Insured Person who, on medical advice from a Qualified Medical Practitioner, are advised to be with such Insured Person.	TR18

Category	Variable Injury Benefits		
	1.	2.	3.
	Death*	Permanent Total Disablement from 'Any' occupation	Permanent Disabling Injuries: A) 'Any' Injury or S) 'Specified' injury – Loss of limb(s), eye(s), speech or hearing
AP1			GBP
AP2			GBP
AP3			GBP
AP4			GBP
AP7			GBP

Subject otherwise to the overall Event limits shown in Section 1 Injury (a), an aggregate limit of GBP will apply to all categories of additional Insured Persons who sustain Bodily Injury in any one Event.

\* The death benefit for an Insured Person who is a Child is limited to GBP

Effective Time/ Journey Definitions	
Code	
PA1	<i>24 hours</i> 24 hours a day
PA7	<i>Visitors</i> Whilst legally in or on the Premises.
TR11	<i>Business travel outside the United Kingdom (including Incidental Holiday travel)</i> Any trip involving travel outside the United Kingdom made primarily for Business purposes, including Incidental Holiday travel.
TR12	<i>All Business travel (including Incidental Holiday travel)</i> Any trip made primarily for Business purposes, including Incidental Holiday travel.
TR17	<i>Corporate Event travel</i> Any trip in connection with a Corporate Event involving (a) any travel outside the United Kingdom, or (b) air travel within the United Kingdom, or (c) any travel within the United Kingdom provided such travel involves an overnight stay away from home or normal place of Business,
TR18	<i>Compassionate travel</i> Any trip made solely for the purposes of being with an Insured Person who has sustained injury or suffered illness on a Journey outside the United Kingdom, for which cover is provided by this Section1.

**Schedule of Benefits**

**Travel**

Category	Description of Insured Persons	Journey Code
A	Organisation named on the certificate of Insurance – listing held with Banner Financial Services	TR11
B		
C		
D		
Additional Insured Persons*		
AP1	Partners and/or Children of Directors (provided that such Directors are included under any of the categories above).	TR14
AP4	Directors or Employees and/or guests of the Policyholder not included in any other category of Insured Person.	TR17
AP5	Partners and/or Children of Employees whilst accompanying, travelling independently to join, or returning from being with such Employees who are on a Journey (provided that such Employees are also included for travel made primarily for Business purposes, under any of the categories above.).	TR11 or TR12 whichever applies to such Employees
AP6	Directors (provided that such Directors are included under any of the categories above).	TR16
AP7	Up to two relatives, friends or close Business associates of an Insured Person who, on medical advice from a Qualified Medical Practitioner, are advised to be with such Insured Person	TR18
Journey Code	Journey Description(s)	
TR11	<i>Business travel outside the United Kingdom (including Incidental Holiday travel)</i> Any trip involving travel outside the United Kingdom made primarily for Business purposes, including Incidental Holiday travel.	
TR12	<i>All Business travel (including Incidental Holiday travel)</i> Any trip made primarily for Business purposes, including Incidental Holiday travel.	
TR14	Any trip made for Business or holiday purposes.	
TR16	<i>Holiday travel</i> Any trip made for holiday purposes	
TR17	<i>Corporate Event travel</i> Any trip in connection with a Corporate Event involving (a) any travel outside the United Kingdom, or (b) air travel within the United Kingdom, or (c) any travel within the United Kingdom provided such travel involves an overnight stay away from home or normal place of Business,	
TR18	<i>Compassionate travel</i> Any trip made solely for the purposes of being with an Insured Person who has sustained injury or suffered illness on a Journey outside the United Kingdom, for which cover is provided by this Section 2.	

Sub-section		Benefit Amount
2 – Baggage (Personal Belongings)	Personal Belongings: (Where the value of any one article, pair or set exceeds GBP 1,500 the Policyholder shall be liable for 25% of such excess amount.)	GBP 2,500
	Personal Belongings Delay:	GBP 1,500
	Loss, Theft or Delay of Keys:	GBP 500
	Proof of Purchase/Ownership required for articles valued in excess of GBP NIL	
	An Excess of GBP £50 applies to this sub-section	
2 - Business Equipment	Business Equipment a) Electronic Business Equipment: b) Other Business Equipment:	GBP 2,500
	An Excess of GBP £50 applies to this sub-section	
	Proof of Purchase/Ownership required for articles valued in excess of GBP Nil	
3 – Cancellation and Curtailment	Cancellation Curtailment/Alteration/Rearrangement/Replacement Expenses: Aggregate Limit (per Journey or event) :	GBP 5,000
4 – Hijack Kidnap and Detention	Hijack Kidnap and Detention	GBP 50,000
	Daily Benefit - payable for up to 50 days:	GBP 300
5 - Legal Expenses	Legal Expenses:	GBP 50,000
6 – Medical and Emergency Travel Expenses	Medical Expenses: (Cover does not apply to Journeys within the United Kingdom.)	
	Dental Expenses Up to	GBP 1,000
	Hospital Confinement –	GBP 50 up to 104 weeks
	Aggregate Hospital In-patient Confinement benefit (where the Confinement is also covered under the Section A, Injury).	GBP 50 per day up to 104 weeks
	Travel and Accommodation Expenses: (Including Funeral Expenses up to GBP 10,000	GBP 10,000
	Emergency Repatriation Expenses:	GBP 5,000,000
	On-going medical treatment as an In-Patient in the United Kingdom:	GBP 50,000
	Search and Rescue Expenses:	NIL
	Child Benefit Limit:	NIL
An Excess of GBP £50 applies to this sub-section	N/A	
7 – Money and Credit Cards	Money:  (Where the amount of cash exceeds GBP Nil, the Policyholder shall be liable for 25% of such excess amount.)	GBP 2,000
8 - Personal Liability	Personal Liability:	GBP 2,000,000
9 – Travel Delay	Travel Delay	GBP 500
	After 4 hours:	GBP 100
	For each 4 hour period thereafter:	GBP 100
	Maximum payable any one journey:	GBP 500
10 –Travel Document	Emergency Replacement of Passport, Visa, Travel Documents or Driving License:	GBP 2,500



**Memorandum attaching to and forming part of Certificate number AB/006397/B**

**Director and Family Holiday Travel**

In respect of any Director covered by this Certificate for either External Journey or Internal Journey the Certificate is extended:

- A. to include holiday travel
- B. to include the accompanying Spouse or Child of such Director

In addition the following definitions are amended to read

**External Journey**

Any journey undertaken by the Insured Person that commences during the Period of Insurance and involves travel from the Insured Person's normal country of residence.

The duration of an External Journey shall not exceed 12 months duration unless otherwise agreed in writing with Us.

Insurance operates from the departure of the Insured Person from the Insured Person's residence or place of Business in their normal country of residence (whichever occurs first) until arrival back at such residence or place of Business in their normal country of residence (whichever occurs last) at the end of the journey.

**Internal Journey**

Any journey undertaken by the Insured Person which commences during the Period of Insurance and involves travel within the Insured Person's normal country of residence but only if the journey requires the Insured Person to obtain overnight accommodation away from their normal residence or involves flying as a passenger where the flight has been booked before commencing the journey.

Insurance operates from the departure of the Insured Person from the Insured Person's residence or place of Business in their normal country of residence (whichever occurs first) until arrival back at such residence or place of Business in their normal country of residence (whichever occurs last) at the end of the journey.

**Corporate Hospitality**

The Personal Accident Section of this Certificate is extended to include cover in respect of any guest of the Insured whilst travelling with the knowledge agreement and at the expense of the Insured

**Operative Time:** Internal Journey & External Journey

**Benefits:** 1- 3

**Sum Insured:** GBP 25,000

**Facial Disfigurement Extension**

In respect of any Director Employee of the Insured the Certificate is extended to provide benefit payable in respect of permanent facial disfigurement as follows:-

Permanent facial disfigurement resulting in visible scar tissue of at least 1 centimetre in length in the area from the hairline to and including the lower jaw and ears:

1 to 5 centimetres in length: GBP 1,250

Over 5 centimetres in length: GBP 2,500

### **Visitors Personal Accident Extension**

The Certificate is extended to provide Personal Accident Benefits in respect of Visitors

Visitors shall be defined as;

1. Any person legally on the Insured's premises in pursuance of a contract for the supply to the Insured of services other than of a sedentary nature suffering bodily injury following an Accident as a result of fire lightning explosion collapse of building storm flood evacuation of building or malicious act
2. Any person over the age of 30 days legally on the Insured's premises except Directors and Employees of the Insured (other than Directors or Employees visiting as customers) suffering bodily injury following an Accident

Premises are defined as any premises owned leased or operated (including temporarily occupied) by the Insured situated in Britain and Ireland

**Benefits:** 1 and 2

**Sum Insured** GBP 25,000

Benefits reduce by 50% for persons over the age of 65

The maximum amount We will pay in any one period of insurance shall be GBP 1,000,000