

Business Travel Section

Making a Claim

Claims under the Personal Accident Section and Business Travel Section Items 1 to 7 of this **Policy** should be referred to:

Claims Division Allianz Insurance plc
PO Box 10509
51 Saffron Road
Wigston
LE18 9PF

Tel: 0344 893 9500
Fax: 01483 790726
E mail: casualtyn@allianz.co.uk

Lines are open from 9am to 5pm Monday to Friday.

Claims under **Item 8 Legal Expenses** of this **Policy** should telephone **Allianz Legal Protection** on **0370 241 4140** and quote Master Policy Number **34445**.

Policyholder Helplines

These added value services are provided as automatic benefits under your **Policy** and are administered by AWP Assistance (UK) Limited trading as Allianz Global Assistance on behalf of **the Insurer**.

All services are accessed by **the Insured** or **Insured Person** contacting AWP Assistance (UK) Limited trading as Allianz Global Assistance on the telephone numbers provided alongside each service.

When the Business Travel Section is shown as insured on the schedule, the Insured is entitled to the following service:

Medical Advice Line

Tel +44(0) 208 603 9517

The medical advice helpline can provide advice and information on a wide range of issues from:

- All medical and surgical conditions
- Medications
- Pre and post treatment advice
- The rights of patients and their families
- Hospital procedures
- Location of specialist practitioners, hospitals and consultants
- Dos and donts before and after treatment
- The right questions to ask the doctor/consultant/hospital in plain English
- Details of local and national help and support groups

If they don't have the answer, the medical team will source the required details and call back, e-mail or post these to the employee.

The Medical Advice Line provides comprehensive advice and information, however, it is not an emergency service and will not provide a diagnosis or prescribe treatments.

Policyholder Helplines Continued

**When the Business Travel Section is shown as insured on the schedule, the Insured or Insured Person is entitled to the following services in addition to the Medical Advice Line:
Lines are open 24 hours a day, 365 days a year**

Overseas Legal Advice

Tel +44 (0)370 241 4140

If an **Insured Person** is Injured within **Europe** on a **Business Trip** and needs legal advice before they return to the **United Kingdom**, they can call Allianz Legal Protection and quote Master Policy Number 34445.

Pre-travel Helpline

Tel +44(0) 208 603 9517

Planning a business trip to a country can be a journey in itself. That is why there is a pre-travel helpline on hand to provide support and assistance for travel enquiries ranging from visa queries to inoculations required.

Emergency Medical Assistance Service

Tel +44(0) 208 603 9514

In the event of an employee suffering an illness or accident, there are medical professionals who will take control and manage the process.

Their services include:

- Multi-lingual medical staff to converse with doctors and hospital overseas
- Contacting the hospital and dealing with any necessary fees covered under the policy
- Arranging for loved ones to visit
- Evacuation or repatriation with a qualified medical escort if medically advised

This includes advice and assistance for:-

- Loss of passport and travel documents
- Lost luggage
- Stolen and lost credit cards
- Referral to English speaking lawyers
- Medical treatment for illness or accident

When contacting the Assistance operator please inform them that you are an Allianz Policyholder and ensure you have the following information available:

- **The name of the Insured and policy number as stated on the policy schedule**
- **The name of the patient and the nature of the assistance required**
- **Who you are and your relationship to the policyholder and the patient, for example, I am the spouse of an Employee and looking after our child (the patient) we are all Insured under this policy**
- **Your contact number and email address**
- **Where you are and the contact details, for example, the doctors name, land line and hospital contact details**

Tips learnt from prior calls:

- Keep you mobile charged, turned on, check your signal strength and ask for wifi
- Check the dial code for the country youre in, for example, you might have been skiing in Switzerland and been taken to France for medical treatment

Advice Before You Travel

The Insured or Insured Persons may also choose to consider the following services which are totally independent of and are not part of this policy:

Foreign & Commonwealth Office Travel Advice

The Foreign & Commonwealth Office periodically issue guidelines about locations around the world and whether it is advisable to travel to, or within, such locations.

It is strongly recommended that **the Insured** consults the travel advice section of the Foreign & Commonwealth Office website (www.fco.gov.uk) before allowing an **Insured Person** to travel.

Note: Advice from the Foreign & Commonwealth Office will be relevant to the cover provided by Item 7 - Political Evacuation.

European Health Insurance Card (EHIC)

An EHIC entitles a person to reduced-cost, sometimes free medical treatment that becomes necessary while they are in a European Economic Area (EEA) country or Switzerland.

The EEA consists of all European Union (EU) countries plus Iceland, Lichtenstein and Norway. Switzerland applies the EHIC through an agreement with the EU.

Subject to restrictions, people who are ordinarily resident in the UK are entitled to an EHIC.

A person can apply for an EHIC:

- a. by phone on 0300 330 1350
- b. by post using an EHIC form available from the Post Office
- c. on-line at www.ehic.org.uk

Definitions

Bodily injury and **Associated Illness** directly and solely caused by:

- a. a sudden unexpected identifiable physical injury or
- b. unavoidable exposure to the elements

which

- i. does not result from a series of events which occur or develop over time that cannot be wholly attributable to a single accident or
- ii. is not intentionally self-inflicted or
- iii. does not result from sickness, disease or psychological condition other than in respect of **Benefit 4** of the **Continental Scale**.

Additional Insured Persons

The **Insured Person(s)** who are included within **Personal Accident Extensions** numbered 1 to 4

Associated Illness

Sickness, disease or Post Traumatic Stress Disorder that results directly from the **Insured Person** sustaining **Accidental Bodily Injury** that would not otherwise have arisen and had not previously arisen.

Benefit

The sum or sums of money that **the Insurer** has agreed to pay **the Insured** or, as applicable, the **Insured Person** as shown in the **Schedule**.

Business Equipment

Articles which are the property of **the Insured** for which the **Insured Person** is responsible or acquired during an **Insured Trip** to enable an **Insured Person** to perform their duties on behalf of **the Insured**.

Business Trip

Any journey undertaken by an **Insured Person** on behalf of **the Insured** in connection with the **Business** of **the Insured** that forms part of the **Declared Travel Pattern**.

Cancellation, Curtailment and Change of Itinerary Accumulation Limit

The Insurer's maximum liability in the aggregate under this and any other group personal accident and/or business travel policies issued or to be issued by **the Insurer** to **the Insured** in respect of any one **Loss** under **Item 2 - Cancellation, Curtailment and Change of Itinerary** and **Item 7 - Political Evacuation** as shown in the **Schedule**.

Cheque

For which the **Insured Person** is the authorised signatory.

Clause

Any addition, variation or alteration to the terms of this **Policy** as detailed on the **Schedule**.

Country of Residence

The country in which the **Insured Person** permanently resides or is the country from which the **Insured Person** is expected to reside for more than six (6) months.

Death

Death caused by **Accidental Bodily Injury**.

Declared Travel Pattern

The number of journeys, details of destinations and average duration of each journey as provided by **the Insured** to **the Insurer** before the inception of cover or the renewal of cover.

Dental Injury

Damage to or loss of teeth gingival tissues alveoli or dental prostheses including implants bridges or crowns (whilst in situ within the mouth of the **Insured Person**) which is caused solely by a force external to the mouth of the **Insured Person**.

Dependant Adult

Any person other than a **Dependant Child** who is dependent on the **Insured Person** and where either the **Insured Person** or the dependant adult is in receipt of a carer's or attendance allowance from the government of the **United Kingdom**.

Dependant Child

The unmarried children, stepchildren and legally adopted children who are either under eighteen (18) years of age or under twenty three (23) years of age if studying in full time education at the time of **Death** of the **Insured Person** and for whom the **Insured Person** was the parent or legal guardian.

Directors

The registered company directors of **the Insured**, and any other persons agreed with **the Insurer** in writing to be treated as directors under this **Policy**.

Employee

Any employee of **the Insured** or any other person acting in the capacity of an employee whilst working for **the Insured** in connection with the **Business of the Insured**.

Europe

The **United Kingdom** and Eire, the continent of Europe, islands in the Mediterranean, former member states of the Soviet Union west of the Ural Mountains and Turkey west of 30° East.

Financial Card

Debit or credit or charge cards for which the **Insured Person** is the authorised cardholder.

Hijack

Unlawful seizure or unlawful control of an aircraft or other conveyance in which the **Insured Person** is travelling as a passenger.

Hospital

Any National Health Service Trust or registered private hospital in the **United Kingdom** licensed by a recognised body for the undertaking of surgical operations or any equivalent establishment outside of the **United Kingdom**.

Hospitalisation/Hospitalised

Any continuous period of twenty four (24) hours or more during which time the **Insured Person** has been confined to **Hospital** by a **Qualified Medical Practitioner**.

Insured Person

Any person described on the **Schedule** who is under the age of eighty (80) at the start of the **Period of Insurance** and is resident in the **United Kingdom** unless specifically stated otherwise.

Insured Trip

a. Any **Business Trip** under 6 months and any holiday which is purely ancillary to the **Business Trip** undertaken by an **Insured Person** and their accompanying **Spouse** and immediate family when approved by **the Insured** that forms part of the **Declared Travel Pattern**

or

b. Any other journey under 6 months duration undertaken by an **Insured Person** or guest or Contractor of **the Insured** and their accompanying **Spouse** and immediate family when approved by **the Insured** that forms part of the **Declared Travel Pattern**

or

c. Any journey under thirty (30) calendar days duration undertaken by **Directors of the Insured** and their accompanying **Spouse**, immediate family and domestic staff

or

d. Any journey undertaken by business colleague friend or family of an **Insured Person** travelling on compassionate grounds with the agreement and at the expense of **the Insurer**.

Keys

Key(s) to the doors to the residence safes alarms or usual place of employment of the **Insured Person** or vehicles owned by or hired by or leased to **the Insured** or the **Insured Person**.

Kidnapped/Taken Hostage

The unlawful taking and holding captive of an **Insured Person**.

Loss/Losses

A loss or series of losses arising out of or consequent upon or contributed to directly or indirectly by one originating event.

Loss of Hearing

Total and permanent hearing loss greater than 90 decibels across frequencies between 500 Hz and 3,000 Hz as tested by a **Qualified Medical Practitioner**. The maximum amount payable for Loss of Hearing in one ear is 25% of the **Sum Insured** for **Benefit 2** or £5,000 whichever the greater.

Loss of Limb

In respect of

a. an arm - physical severance or permanent loss of use of all four fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand)

or

b. a leg - physical severance or permanent loss of use at or above the level of the ankle (talo-tibial joint).

Loss of Sight

Total and permanent loss of sight which will be considered as having occurred:

a. in both eyes if the **Insured Person's** name has been added to the Register of Blind Persons maintained by the **United Kingdom** government on the authority of a **Qualified Medical Practitioner**

or

b. in one eye, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Loss of Speech

Total and permanent loss of the ability to speak or communicate verbally

Money

Any Coins or Banknotes bankers draft bill of exchange postal or money order signed travellers cheque and other **Cheque** letter of credit luncheon voucher money order phone card travel ticket Financial Card gift token and prepaid coupon which are taken on or acquired during an **Insured Trip** by the **Insured Person** and are intended for personal expenditure or business expenditure that is reclaimable from **the Insured**.

Operative Time

The time and circumstances when cover under this **Policy** is effective within the **Period of Insurance** shown in the **Schedule**.

Period of Insurance

Applying to Personal Accident and Business Travel Sections

The period of insurance shown in the **Schedule** being the period during which this **Policy** remains valid subject to the **Operative Time**.

The Period of Insurance will end on the earliest date of the following for **the Insured**

- a. 11.59pm on the day immediately prior to the renewal date shown in the **Schedule**.
- b. when **the Insured** or **the Insurer** cancels this **Policy** under **Section Condition 3** or **4**.

The Period of Insurance will end on the earliest date of the following for an **Insured Person**

- a. 11.59pm on the day immediately prior to the renewal date shown in the **Schedule**.
- b. when **the Insured** or **the Insurer** cancels this Policy under **Section Condition 3** or **4**.
- c. the date the policy is cancelled.
- d. on the date an **Insured Person** notifies **the Insured** that they no longer wish to be included in this **Policy**.
- e. if the **Insured Person** is an **Employee of the Insured** on the date on which the **Insured Person** cease their employment with **the Insured**.
- f. at the end of the contract period for a person who is employed by **the Insured** on a contract of fixed duration unless otherwise agreed by **the Insured**.

whichever the sooner other than
 - i. if the **Insured Person** is on an **Insured Trip** that continues beyond the expiry of the **Period of Insurance** for up to ninety(90) consecutive days from the end of the **Period of Insurance** or until the completion of the **Insured Trip** whichever is the sooner.
 - ii. if the **Insured Person** is subject to a claim for **Hijack and Kidnap** then the **Period of Insurance** is extended for up to fifty two (52) weeks or until the **Insured Person** returns to their usual residence whichever is the sooner.

Permanent Partial Disablement

Loss of Sight, Loss of Hearing, Loss of Speech or Loss of Limb

Permanent Total Disablement

Any permanent disablement other than

- a. **Loss of Sight**
- b. **Loss of Hearing**
- c. **Loss of Limb**

which having lasted without interruption for at least twelve (12) months, has no reasonable prospect of improving, and in the opinion of an independent referee who is a **Qualified Medical Practitioner** and acceptable to **the Insurer**, will in all probability permanently, completely and continuously prevent the **Insured Person** from engaging in or giving attention to:

- i. their Usual Occupation if employed by **the Insured**
- ii. business profession or occupation of each and every kind if the **Insured Person** is not employed by **the Insured**
- iii. business profession occupation or schooling of each and every kind if the **Insured Person** is under eighteen (18) years of age or under twenty three (23) years of age and in full time education

for the remainder of their life

Personal Property

Clothing and other personal articles the property of the **Insured Person**.

Qualified Medical Practitioner

A doctor or specialist who is registered or licensed to practice medicine ophthalmology or dentistry under the laws of the country in which they practice and who is not

- i. the **Insured Person**
- ii. the **Spouse** of the **Insured Person**
- iii. a member of the immediate family of the **Insured Person** or
- iv. an **Employee** of the **Insured**.

Rental Vehicle

Any car van or minibus rented by an **Insured Person** under a Rental Agreement from a licensed Rental Vehicle company.

Replacement Value

The full value to replace **Personal Property** or **Business Equipment** without deduction for wear and tear or depreciation.

Sickness

Any illness, disease, medical complaint or medical condition which is not **Accidental Bodily Injury** and which is contracted by an **Insured Person** within **Europe**, the United States of America, Canada, Australia or New Zealand.

Spouse

The spouse, partner or civil partner of the **Insured Person** with whom the **Insured Person** has been cohabiting for at least 3 months as though they were their spouse, partner or civil partner.

Strike or Industrial Action

Any form of industrial action, whether or not organised by a trade union which is carried out with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents

Passport visa travel tickets passes driving licence or any other essential travel documentation belonging to the **Insured Person** that are necessary for them to complete the purpose of the **Insured Trip**.

War

Invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Operative Times

Show the time and circumstances that cover applies to the Insured Person as selected by the Insured and shown in the Schedule

- **Business Travel outside or within the United Kingdom**

While on an **Insured Trip**

- a. outside the **United Kingdom** or **Country of Residence**: or
- b. in the **United Kingdom** or **Country of Residence** involving
 - i. an overnight stay away from the **Insured Person's** residence or
 - ii. a flight in an aircraft or
 - iii. involves either a journey by road rail or sea

excluding commuting between the **Insured Person's** residence or work place

Cover starts from the time of leaving the residence or work place whichever is last, until return to the residence or work place whichever is first.

- **Business Travel outside the United Kingdom**

While on an **Insured Trip** outside the **United Kingdom** or **Country of Residence**.

Cover starts from the time of leaving the residence or work place whichever is last, until return to the residence or work place whichever is first.

Business Travel Section

Item 1 - Medical and Emergency Travel Expenses

24-hour Emergency Medical Assistance

You must contact us immediately about any serious illness or accident where you have to go in to hospital, return home early or extend your stay. 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.

We are open 24 hours a day, 365 days a year.

Phone: +44 (0)208 603 9514

For minor illnesses or accidents needing simple outpatient treatment where the medical expenses are under £250, if possible, please pay the bills, keep the receipts and make a claim when you return home.

Our experienced multi-lingual medical assistance team will take full details of the emergency and can help in the following ways:

- Contacting hospitals and the doctors who are treating you.
- Monitoring your treatment with our medical advisers.
- Contacting your medical practitioner to confirm your medical history, where necessary.
- Making sure hospital and medical bills are guaranteed, where you have a valid claim.
- Making sure relatives or travelling companions are kept up to date.
- Arranging travel and accommodation for someone to stay with you (where medically necessary).
- Deciding and arranging the most suitable, practical and reasonable way to bring your way home. This will normally be by regular airline or road ambulance but, where medically necessary, an air ambulance or air taxi with trained medical escorts will be organized. We can also arrange for you to be admitted in to a hospital in your home country.

Note: This is not a private medical insurance policy and only gives cover for emergency medical treatment if you have an accident or suffer an unexpected illness.

For Non-Emergency Medical related claims please refer to **Notifying a Claim**: Allianz Claims Handling Office Telephone Numbers within the Introduction of this **Policy**.

What to do in the event of a claim

Check your schedule and policy wording which gives details of the cover provided along with appropriate conditions and exclusions and any information you may need to obtain. If you have any questions, please contact your insurance adviser.

Alternatively,

Phone: +44 (0)208 603 9514

Email: travel_claims@allianz-assistance.co.uk

We may ask you to fill in a claim form and send it to us as soon as possible with all the information and documents we ask for (some of which you may need to obtain while you are away). It is essential that you provide us with as much information as possible to enable us to handle your claim quickly. Please keep copies of all information you send us.

Cover

If within the **Operative Time** an **Insured Person** sustains **Accidental Bodily Injury** or becomes ill outside the **United Kingdom** or their **Country of Residence** the **Insurer** will reimburse the **Insured** (in the case of a **Business Trip**) or **Insured Person** (if otherwise) for additional costs necessarily incurred by the **Insured** following the death, injury or illness of an **Insured Person** for:

a. **Medical Expenses outside the United Kingdom**

All costs necessarily incurred outside the **United Kingdom** or outside of the **Country of Residence** of the **Insured Person** within two years as a result of the injury or illness of an **Insured Person** for reasonable costs for:

- i. medical, hospital, surgical, remedial or diagnostic treatment
- ii. attention given or prescribed by a registered medical practitioner or nursing home
- iii. ambulance fees
- iv. dental and optical treatment provided that such treatment is necessarily incurred by reason of a medical, dental or optical emergency.

b. **Continued Medical Expenses inside the United Kingdom**

Medical expenses necessarily incurred, and not otherwise available from the National Health Service, by an **Insured Person** in the **United Kingdom** within six (6) months from the date of return from an **Insured Trip** during which a claim under this Section of the **Policy** for the same continuing injury or illness has been accepted by the **Insurer** up to but not exceeding £50,000 any one **Loss** provided that the **Insurer's** written approval is obtained before any expenses are incurred.

c. **Emergency Travel Expenses**

Additional costs necessarily incurred following the death, injury or illness of an **Insured Person** for the:

i. **Repatriation Costs**

The cost of repatriation of an **Insured Person** to the **United Kingdom** or **Country of Residence** when in the opinion of the **Qualified Medical Practitioner** in attendance and the **Insurer's** medical advisers, the **Insured Person** is fit to travel.

ii. **Attendants Travel Expenses**

Travel and accommodation expenses of up to three relatives or friends of an **Insured Person**, or a **Qualified Medical Practitioner**, who on medical advice is required to travel or remain with the **Insured Person** for the remainder of the **Insured Trip** to escort the **Insured Person** to his or her residence and/or work place as appropriate.

iii. **Body Transportation Costs**

Transportation costs for the carriage of the body or ashes and the personal effects of the **Insured Person** back to their **Country of Residence** or at the **Insurer's** discretion, to any other country as requested by the **Insured Person's** immediate family or Legal Representatives (but not the cost of burial or cremation).

iv. **Immediate Family's Travel Expenses**

Travel expenses in respect of any member of the **Insured Person's** immediate family who is travelling with the **Insured Person** in returning to the **United Kingdom** or their **Country of Residence** in the event of the **Insured Person** being medically repatriated.

The most the **Insurer** will pay for any one **Loss** is

- i. expenses for up to two years from the date of injury or commencement of illness
- ii. the **Sum Insured** shown in the **Schedule**
- iii. £500 unless the **Insured** or the **Insured Person** has contacted and received agreement from the Emergency Medical Assistance service other than where immediate action is required to avert serious health or life threatening consequences.

Failure to seek such prior advice and assistance may result in the **Insurer** declining to pay for any costs incurred.

Extensions

Childcare Expenses

If within the **Operative Time** an **Insured Person** sustains **Accidental Bodily Injury** or contracts an illness resulting in **Hospitalisation** outside their **Country of Residence** the **Insurer** shall indemnify **the Insured** for the benefit of the **Insured Person** for reasonable expenses necessarily incurred for the services of a registered childcare provider if on advice of a **Qualified Medical Practitioner** their **Spouse** is required to travel to or remain with the **Insured Person**.

The maximum amount payable for such sums for any one **Insured Person** £5,000.

Dental Expenses

If within the **Operative Time** an **Insured Person** sustains **Accidental Bodily Injury** resulting in **Dental Injury** the **Insurer** shall indemnify **the Insured** for the benefit of the **Insured Person** up to £2,500 for reasonable expenses necessarily incurred on the advice of a **Qualified Medical Practitioner**.

Domestic Animal Costs

If within the **Operative Time** an **Insured Person** sustains **Accidental Bodily Injury** or contracts an illness resulting in **Hospitalisation** outside their **Country of Residence**, the **Insurer** will pay up to £500 for the additional costs necessarily incurred by the **Insured Person** for additional domestic kennel or cattery fees for pets owned by or entrusted to the **Insured Person**.

Funeral Expenses and Urgent Estate Expenses

If within the **Operative Time** an **Insured Person** sustains **Accidental Bodily Injury** or contracts an illness resulting in Death during an **Insured Trip** the **Insurer** will in addition pay

- a. the reasonable costs incurred with **the Insurer's** prior written consent for the funeral expenses of that **Insured Person**.

The maximum amount payable for such costs for any one **Insured Person** is £10,000.

- b. reasonable expenses necessarily incurred as a direct consequence of the Death of the **Insured Person** which require immediate payment by the executor to the estate of the **Insured Person** whilst the administration of the estate is being arranged.

The maximum amount payable for such expenses for any one **Insured Person** is £2,000.

Hospitalisation Benefits

If within the **Operative Time** an **Insured Person** sustains **Accidental Bodily Injury** or contracts an illness that results in **Hospitalisation** outside the **Insured Person's Country of Residence** on the recommendation of a **Qualified Medical Practitioner** the **Insurer** will pay **the Insured** the following amounts:

a. In-Patient Benefit

£75 for each full twenty four (24) hour period which the **Insured Person** spends in **Hospital** as an in-patient.

b. Coma Benefit

if the **Insured Person** is in a Coma an additional sum of £75 for each full day of the Coma.

The maximum total amount payable for **In-Patient Benefit** and **Coma Benefit** is £54,600 in respect of any one **Insured Person**.

c. Convalescence Benefit

£75 for each full twenty four (24) hour period of convalescence during which the **Insured Person** is confined to his or her home or a registered nursing home on the recommendation of a doctor upon discharge following a period of **Hospitalisation**.

The maximum total amount payable is £2,000 in respect of any one **Insured Person**.

Search and Rescue Costs

If within the **Operative Time** an **Insured Person** is reported as missing and a search or rescue is instigated by an approved rescue or police authority where

- a. it is known or believed that the **Insured Person** has sustained **Accidental Bodily Injury** or has contracted illness
- b. the **Insured Person** is believed to be at risk from suffering **Accidental Bodily Injury** or contracting illness due to weather and/or safety conditions

the Insurer will pay up to a maximum of £50,000 for the necessary and reasonable costs incurred.

Trauma Counselling

If within the **Operative Time** an **Insured Person**

- a. is a victim of an unprovoked malicious assault by another person that has been reported to the police or
- b. directly witnesses an act of **Terrorism** and are interviewed by the police as a witness or
- c. directly witnesses the **Death** or **Permanent Partial Disablement** or **Permanent Total Disablement** of
 - i. their parent or
 - ii. **Spouse** or
 - iii. Child or
 - iv. **Dependant Child** or
 - v. **Dependant Adult** or
- d. sustains **Accidental Bodily Injury** which resulting in **Permanent Partial Disablement** or **Permanent Total Disablement**

and is diagnosed by a **Qualified Medical Practitioner** as suffering from Post Traumatic Stress Disorder **the Insurer** shall indemnify **the Insured** for the benefit of the **Insured Person** fees charged by a trauma counsellor registered with the British Association for Counselling and Psychotherapy or equivalent body in the **Insured Person's Country of Residence** for up to five one hour sessions of counselling for the **Insured Person**.

The maximum amount payable for such sums for any one **Insured Person** is £2,500.

Business Travel Section

Item 2 - Cancellation, Curtailment and Change of Itinerary

Cover

If during the **Period of Insurance the Insured** or the **Insured Person** is forced to

- a. Cancel an **Insured Trip**
- b. Curtail an **Insured Trip**
- c. Replace an **Insured Person** on an **Business Trip**
- d. Rearrange to resume an **Insured Trip**
- e. Change the itinerary of a pre booked **Insured Trip**

as a direct and necessary result of any cause outside the control of **the Insured** or the **Insured Persons** control **the Insurer** will indemnify **the Insured** for

- i. deposits and advance payments (on a proportionate basis in respect of Curtailment)
- ii. charges for transport
- iii. charges for accommodation and sustenance
- iv. any other charges

reasonably and necessarily incurred and that are forfeit under contract or are not otherwise recoverable up to the **Sum Insured** and the **Cancellation, Curtailment and Change of Itinerary Accumulation Limit** shown in the **Schedule**.

Extensions

Delayed Departure

If within the **Operative Time** an **Insured Person** is delayed beyond the published departure time of the:

- a. Aircraft
- b. Sea vessel
- c. Train

in which they are booked to travel during the **Period of Insurance** and **Operative Time** **the Insurer** will pay **the Insured** (in the case of a **Business Trip**) or the **Insured Person** (if otherwise)

- £50 after the first four (4) hours delay
- £50 for each subsequent full hour of delay

provided that the:

- i. **Insured Person** checks in at the airport or port or other departure point designated by the relevant travel provider not later than the latest check in time indicated by the travel provider
- ii. **The Insured** or **Insured Person** obtains written confirmation from the travel provider of the extent of and reason for any delay.

The maximum amount payable is £750 in respect of any one **Insured Person**.

Piste closure

If within the **Operative Time** an **Insured Person** is unable to ski or snow board at their pre-booked resort, because the ski-lifts and ski-schools that you are due to use are closed as a result of adverse weather conditions **the Insurer** will pay up to £50 per day for the cost of extra transport or lift passes to let you ski or snow board at another resort.

The maximum amount payable for any one **Insured Person** is £200.

Business Travel Section

Item 3 - Personal Property

Cover

If within the **Operative Time** an **Insured Person** sustains theft or loss of or damage to **Personal Property** during an **Insured Trip** the **Insurer** shall indemnify **the Insured** for the benefit of the **Insured Person** the **Replacement Value** up to the **Sum Insured** per **Insured Person** shown in the **Schedule**.

Extensions

Automatic Reinstatement of Sums Insured

If within the **Operative Time** an **Insured Person** sustains theft loss of or damage to their **Personal Property** or **Business Equipment** or **Travel Documents** or **Keys** during an **Insured Trip** the **Insurer** shall not reduce the amount of any such loss from the **Sum Insured** per **Insured Trip** shown in the **Schedule** for any subsequent loss that an **Insured Person** sustains during the same **Insured Trip**.

Business Equipment

If within the **Operative Time** an **Insured Person** sustains theft or loss of or damage to **Business Equipment** during an **Insured Trip** the **Insurer** shall indemnify **the Insured** for the benefit of the **Insured Person** the **Replacement Value** up to £3,000 per **Insured Trip**.

Delayed Personal Property

If within the **Operative Time** the **Personal Property** of an **Insured Person** is delayed during an **Insured Trip** the **Insurer** shall indemnify **the Insured** up to £2,000 for the benefit of the **Insured Person** for any reasonable expenses incurred by the **Insured Person** in purchasing essential replacement clothing toilet requisites and/or similar items.

Loss of Keys

If within the **Operative Time** an **Insured Person** sustains theft or loss of or damage to their **Keys** during an **Insured Trip** the **Insurer** shall indemnify **the Insured** up to £1,000 for the benefit of the **Insured Person** for the replacement and fitting costs of lock mechanisms and the reprogramming of remote control car keys.

Loss of Travel Documents

If within the **Operative Time** an **Insured Person** sustains theft or loss of or damage to **Travel Documents** during an **Insured Trip** or during a period of seven days immediately preceding the commencement of an **Insured Trip** or immediately following its completion the **Insurer** shall indemnify **the Insured** up to £2,000 for the benefit of the **Insured Person** for any reasonable additional costs for travel accommodation and other associated costs necessarily incurred to enable the **Insured Person** to obtain essential replacement **Travel Documents**.

Ski Equipment

If within the **Operative Time** the **Insured Person's** skis, ski poles, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots are:

- a. lost or broken as the result of an accident;
- b. lost or misplaced by an airline or other carrier on the outward journey and are delayed for at least twelve(12) hours after the arrival of the **Insured Person** at their destination;

during an **Insured Trip** to undertake Winter Sports the **Insurer** will pay the **Insured Person** up to £50 for each twenty four (24) hour period it is necessary for the **Insured Person** to hire replacement items up to a maximum amount of £200.

Business Travel Section

Item 4 - Money

Cover

If within the **Operative Time** an **Insured Person** sustains theft or loss of or damage to **Money** during an **Insured Trip** or during a period of one hundred and twenty hours (120) either immediately preceding the commencement of an **Insured Trip** or immediately following its completion **the Insurer** shall indemnify **the Insured** for the benefit of the **Insured Person** up to the **Sum Insured per Insured Trip** shown in the **Schedule**.

Extensions

Automatic Reinstatement of Sums Insured

If within the **Operative Time** an **Insured Person** sustains theft loss of or damage to **Money** during an **Insured Trip** **the Insurer** shall not reduce the amount of any such loss from the **Sum Insured per Insured Trip** shown in the **Schedule** for any subsequent loss that an **Insured Person** sustains during the same **Insured Trip**.

Financial Card and Cheque Misuse

If within the **Operative Time** an **Insured Person** sustains theft or loss of a **Financial Card** or **Cheque** during an **Insured Trip** **the Insurer** shall indemnify **the Insured** or **the Insured** for the benefit of the **Insured Person** for any financial loss incurred directly as a result of the **Financial Card** or **Cheque** being fraudulently used up to the **Money Sum Insured per Insured Trip** shown in the **Schedule**.

Business Travel Section

Item 5 - Personal Liability

Cover

If within the **Operative Time** an **Insured Person** on an **Insured Trip** becomes legally liable to pay the amount of any damages or other costs or expenses which result from the **Insured Person** causing death or bodily injury to third parties, or accidental loss of or damage to their property during the **Period of Insurance** and **Operative Time** up to the limit of indemnity shown in the **Schedule** in respect of any one **Loss**

provided that:

- i. **the Insured** or the **Insured Person** must give immediate notice to **the Insurer** of any occurrence which may result in a claim under this Section of this **Policy** even if no notice of impending prosecution, inquest or inquiry has been issued to **the Insured** or **Insured Person**. **The Insured** or **Insured Person** must notify **the Insurer** immediately in writing if any notice of prosecution, inquest or inquiry is received by **the Insured** or **Insured Person**.
- ii. **the Insured** or **Insured Person** must provide **the Insurer** with all information or documentation that **the Insurer** requests in connection with any occurrence which may result in a claim under this Section of the **Policy**.
- iii. **the Insured** or **Insured Person** must forward to **the Insurer** every letter, writ or summons received by **the Insured Person** or **the Insured** in connection with any occurrence that is or may be the subject of a claim under this Section of this **Policy** immediately it is received.
- iv. **the Insured** or **Insured Person** must not make any admission of liability, offer or promise or payment without **the Insurer's** specific written consent.
- v. **the Insurer** is able at its discretion to take over the **Insured Person's** rights and conduct the defence or settlement of any claim in the name of the **Insured Person** and **the Insurer** is able to prosecute any other persons at its own expense and for its own benefit and the **Insured Person** gives **the Insurer** all information and assistance as **the Insurer** may require.
- vi. **the Insurer** may at any time and at its sole discretion pay to the **Insured Person** an amount equal to the Limit of Indemnity shown in the **Schedule** or any lower amount for which any claim or claims can be settled and in that event **the Insurer** will not be under any further liability.

Extensions

Court Attendance

If, during the **Period of Insurance**, an **Insured Person** is required to attend Court in connection with a claim under this **Section** of the **Policy**, **The Insurer** will pay compensation to **The Insured** of £500 for each day of attendance up to a maximum of £20,000.

Rental Vehicle Excess

If within the **Operative Time** an **Insured Person** sustains loss of or theft of or damage to a **Rental Vehicle** during an **Insured Trip** **the Insurer** shall indemnify **the Insured** for the benefit of the **Insured Person** in respect of the monetary amount that the **Insured Person** is legally liable to pay as an excess or deductible to that part of a **Rental Vehicle** insurance policy or any other insurance policy applicable to the **Insured Person** for which cover in respect of loss of or theft of or damage to a **Rental Vehicle** is in force up to £25,000 per **Insured Trip**.

Business Travel Section

Item 6 - Hijack and Kidnap

Cover

If within the **Operative Time** an **Insured Person** is the victim of **Hijack, Kidnap** or is **Taken Hostage** the **Insurer** will pay **the Insured** (in the case of a **Business Trip**) or **Insured Person** (if otherwise) £500 for each complete twenty four (24) hour period that the **Insured Person** is held.

The maximum amount payable is £50,000 in respect of any one **Loss**.

Extension

If the **Insured Person** is subject to a claim under the **Hijack and Kidnap Section** the **Period of Insurance** in respect of that **Insured Person** is automatically extended for up to fifty two (52) weeks or until they return to their usual residence.

Business Travel Section

Item 7 - Political Evacuation

Cover

If within the **Operative Time** an **Insured Person** is forced to leave the local country or area within the local country during an **Insured Trip** outside their **Country of Residence** as a direct and necessary result of the recommendation of

- a. **the Insurer** and **the Insured** agreeing that the **Insured Person** is exposed to a life threatening situation or
- b. **United Kingdom** Government via the Foreign and Commonwealth Office or
- c. the government of the **Insured Persons Country of Residence** or
- d. any legally empowered regulatory governmental or local authority in the country or region in which the **Insured Person** is travelling

the Insurer will reimburse **the Insured** on behalf of the **Insured Person** for all necessary and legitimate expenses incurred for travel accommodation and emergency costs up to the **Sum Insured** shown in the **Schedule** in respect of any one **Loss** subject to the **Cancellation, Curtailment and Change of Itinerary Accumulation Limit**.

Business Travel Section

Item 8 - Legal Expenses

Definitions that only apply to Item 8 Legal Expenses

Allianz Legal Protection

Allianz Legal Protection, part of **the Insurer**.

Their address is: 2530 The Quadrant Aztec West Almondsbury Bristol BS32 4AW United Kingdom

Limit of Indemnity

The most **Allianz Legal Protection** will pay for all **Legal Costs** for all claims arising from one **Insured Event** is £50,000.

Territorial Limits

The **United Kingdom** and **Europe** including Madeira, the Canary Islands and countries bordering the Mediterranean other than Jordan, Libya, Syria, Israel, Egypt and Lebanon.

Insured Event

A sudden and specific event that causes death or bodily injury to an **Insured Person**.

Legal Representative

The solicitor or other person appointed with **Allianz Legal Protection's** agreement under this **Policy** to represent the **Insured Person**.

At any time before **Allianz Legal Protection** agree that legal proceedings need to be issued, **Allianz Legal Protection** will choose the **Legal Representative**. The **Legal Representative** that **Allianz Legal Protection** choose will be one of **Allianz Legal Protection's** approved specialist solicitors.

The **Insured Person** can only choose the **Legal Representative** if **Allianz Legal Protection** agree that legal proceedings need to be issued or if a conflict of interest arises which means that the **Legal Representative** cannot act for the **Insured Person**.

The **Insured Person** must send his or her name to **Allianz Legal Protection**. If **Allianz Legal Protection** agree to appoint a **Legal Representative** that the **Insured Person** chooses, he or she will be appointed on the same terms as **Allianz Legal Protection** would have appointed one of **Allianz Legal Protection's** approved specialist solicitors. **Allianz Legal Protection** may decide not to accept the **Insured Person's** choice of **Legal Representative**. If **Allianz Legal Protection** do not agree with the **Insured Person's** choice, the matter will be settled using the procedure in condition 6 of this Section.

When choosing the **Legal Representative**, the **Insured Person** must remember the **Insured Person's** duty to keep the **Legal Costs** of any legal proceedings as low as possible.

Legal Costs

1. The professional fees and expenses reasonably and properly charged by the **Legal Representative**, up to the standard rates set by the courts, which cannot be recovered from the **Insured Person's** opponent.
2. The **Insured Person's** opponents **Legal Costs** which the **Insured Person** is ordered to pay by a court or tribunal.

Allianz Legal Protection will only pay **Legal Costs** which **Allianz Legal Protection** consider are necessary and in proportion to the value of the **Insured Person's** claim.

Allianz Legal Protection will only start to cover **Legal Costs** from the time **Allianz Legal Protection** has accepted the claim and appointed the **Legal Representative**.

Journey

Any period during which an **Insured Person** is away from his or her normal place of work, as long as

1. The **Insured Person** is away for at least 24 hours.
2. The **Insured Person** is away in connection with the **Business of the Insured**.
3. It is within the **Period of Insurance** and within the **Territorial Limits**.

Cover

Allianz Legal Protection will pay the **Legal Costs** of the **Insured Person** taking legal action as a result of an **Insured Event**. The **Insured Event** must happen during the course of a **Journey** within the **Territorial Limits** and any legal action must be brought within the **Territorial Limits**.

Making a Claim under Item 8

To make a claim under this Section, the **Insured Person** should telephone **Allianz Legal Protection** on **0370 241 4140** and quote Master Policy Number **34445**.

Allianz Legal Protection will send a claim form to the **Insured Person** who must complete the claim form and send it back to **Allianz Legal Protection** at

Redwood House, 2530 The Quadrant Aztec West Almondsbury Bristol BS32 4AW United Kingdom

Allianz Legal Protection will contact the **Insured Person** once **Allianz Legal Protection** has received the claim form. The **Insured Person** must not appoint a solicitor.

If the **Insured Person** has already seen a solicitor before **Allianz Legal Protection** has accepted the **Insured Person's** claim, **Allianz Legal Protection** will not pay any fees or other expenses that the **Insured Person** has incurred. If the **Insured Person's** claim is covered, **Allianz Legal Protection** will appoint the **Legal Representative** that they have agreed to in the **Insured Person's** name and on the **Insured Person's** behalf and will only start to cover the **Legal Costs** from the time **Allianz Legal Protection** has accepted the claim and appointed the **Legal Representative**.

Overseas Legal Advice

If an **Insured Event** happens outside the **United Kingdom**, within the **Territorial Limits**, and the **Insured Person** needs legal advice before he or she returns to the **United Kingdom**, he or she can call **Allianz Legal Protection**.

When calling from outside the **United Kingdom**, the **Insured Person** must remember to use the appropriate international dialling code, depending on which country he or she is calling from.

Exclusions that only apply to Item 8 - Legal Expenses

Allianz Legal Protection will not pay for the following:

1. Any amount of money that the **Insured Person** agrees to or has to pay to any **Legal Representative** out of any compensation or damages that the **Insured Person** receives.
2. Any claim relating to an **Insured Person** who does not normally live in the **United Kingdom**.
3. Any claim relating to the **Insured Person** driving a motor vehicle
4. Any claim relating to medical treatment.
5. Any costs incurred before **Allianz Legal Protection** have accepted the **Insured Person's** claim in writing.
6. Any **Legal Costs** **Allianz Legal Protection** has not agreed to in writing.
7. Any fines or penalties.
8. Disputes between the **Insured Person** and:
 - any other person covered by this **Policy**;
 - someone the **Insured Person** lives with or has lived with;
 - **the Insured**; or
 - **Allianz Legal Protection**
9. Any claim which happens because the **Insured Person** has deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid, prevent and limit that claim.
10. An application for a judicial review.
11. Any dispute to do with written or verbal remarks which damage the **Insured Person's** reputation.
12. Any claim directly or indirectly caused by or resulting from any equipment (whoever owns it) failing to recognise, interpret or deal with any date change.
13. Any **Legal Costs** covered by another insurance policy.
14. Claims directly or indirectly caused by, contributed to or arising from:
 - ionising radiation or radioactive contamination from nuclear fuel or from any nuclear waste arising from burning nuclear fuel;or
 - radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
15. Claims arising from war, invasion, riot, revolution, Terrorism or a similar event.
16. Any VAT which the **Insured Person** can get back from elsewhere.

Conditions that only apply to Item 8 - Legal Expenses

If the **Insured Person** does not keep to the following conditions, **Allianz Legal Protection** will have the right to cancel this Section of the **Policy**, refuse any claim and withdraw from the current claim.

1. The **Insured Person** must do the following
 - a. Report any claim to **Allianz Legal Protection** and not to any other person or organisation.
 - b. Give **Allianz Legal Protection** written details of the claim along with any other supporting information **Allianz Legal Protection** ask for.
 - c. Make any claim within six months of the date of the **Insured Event**.
 - d. Not appoint a **Legal Representative**.
 - e. Follow the **Legal Representative's** advice and provide any information he or she asks for.
 - f. Take every step to get **Legal Costs** back and pay them to **Allianz Legal Protection**.
 - g. Get **Allianz Legal Protection's** written permission before making an appeal.
 - h. Make sure that the **Legal Representative** keeps to all parts of Condition 2 below.
2. The **Legal Representative** must do the following
 - a. Get **Allianz Legal Protection's** written permission before instructing a barrister or expert witness.
 - b. Tell **Allianz Legal Protection** if, at any stage, there is no longer a reasonable chance of successfully getting damages back or getting any other solution.
 - c. Tell **Allianz Legal Protection** straight away if the **Insured Person** or other party makes a payment into a court or any offer to settle the matter.
 - d. Report the result of the claim to **Allianz Legal Protection** when it is finished.
3. **Allianz Legal Protection** will have the right to do the following
 - a. Take over and conduct, in the **Insured Person's** name, any claim or proceedings.
 - b. Settle a claim by paying the amount in dispute.
 - c. Appoint the **Legal Representative** in the **Insured Person's** name and on the **Insured Person's** behalf.
 - d. Have any legal bill audited or assessed.
 - e. Contact the **Legal Representative** at any time, and have access to all statements, opinions and reports relating to the claim.
 - f. End the **Insured Person's** cover if, during the course of the claim, **Allianz Legal Protection** think there is no longer a reasonable chance of success. If the **Insured Person** continues the claim and gets a better settlement than **Allianz Legal Protection** expected, **Allianz Legal Protection** will pay his or her reasonable **Legal Costs**.
 - g. Settle the **Legal Costs** covered by this Section at the end of the claim.
 - h. End the **Insured Person's** cover and to recover any costs from the **Insured Person** which **Allianz Legal Protection** has already paid if the **Insured Person** withdraws their instructions to the **Legal Representative** without **Allianz Legal Protection's** agreement.

4. At any time before **Allianz Legal Protection** agree that legal proceedings need to be issued, **Allianz Legal Protection** will choose the **Legal Representative**. The **Legal Representative** that **Allianz Legal Protection** choose will be one of **Allianz Legal Protection's** approved specialist solicitors. The **Insured Person** can only choose the **Legal Representative** if **Allianz Legal Protection** agree that legal proceedings need to be issued or if a conflict of interest arises which means that the **Legal Representative** cannot act for the **Insured Person**. The **Insured Person** must send his or her name to **Allianz Legal Protection**.

If **Allianz Legal Protection** agree to appoint a **Legal Representative** that the **Insured Person** chooses, he or she will be appointed on the same terms as **Allianz Legal Protection** would have appointed one of **Allianz Legal Protection's** approved specialist solicitors. **Allianz Legal Protection** may decide not to accept the **Insured Person's** choice of **Legal Representative**. If **Allianz Legal Protection** do not agree with the **Insured Person's** choice, the matter will be settled using the procedure in condition 6 of this section.

When choosing the **Legal Representative**, the **Insured Person** must remember the **Insured Person's** duty to keep the **Legal Costs** of any legal proceedings as low as possible.

5. Every notice which needs to be given under this Section must be given in writing. If the **Insured Person** gives **Allianz Legal Protection** notice, he or she must send it to **Allianz Legal Protection** at

2530 The Quadrant Aztec West Almondsbury Bristol
BS32 4AW
United Kingdom.

If **Allianz Legal Protection** gives the **Insured Person** notice, **Allianz Legal Protection** must send it to his or her last known address.

6. If there is a dispute between the **Insured Person** and **Allianz Legal Protection**, the matter may be referred to an arbitrator, who the **Insured Person** and **Allianz Legal Protection** agree to. If **Allianz Legal Protection** and the **Insured Person** cannot agree on an arbitrator, the President of the Law Society or the Chairman of the Bar Council will choose one.

Whoever loses the arbitration must pay all the costs involved. If the decision is not clearly made against either the **Insured Person** or **Allianz Legal Protection**, the arbitrator will decide how the **Insured Person** and **Allianz Legal Protection** will share the costs.

7. **Allianz Legal Protection** does not have to keep to any agreement between the **Insured Person** and the **Legal Representative** or the **Insured Person** and any other person or organisation.
8. **Allianz Legal Protection** or the **Insured** may cancel this Section of the **Policy** by giving 30 days notice. If the **Insured** cancels this Section of the **Policy** during this time, the **Insured** will not be entitled to a refund of the money the **Insured** has paid. If **Allianz Legal Protection** cancel this Section of the **Policy** during this time, **Allianz Legal Protection** will refund any amount the **Insured** has paid for the rest of the **Period of Insurance**, as long as any **Insured Person** has not made a claim.

The **Insured Person** cannot make a claim for an event which occurred after the date this Section of the **Policy** was cancelled, but cancelling this Section of the **Policy** will not affect an **Insured Person's** right to claim for an event which occurred before the date this Section of the **Policy** was cancelled.

Every notice to cancel this Section of the **Policy** must be given in writing by recorded delivery. If the **Insured** gives **Allianz Legal Protection** notice to cancel the **Policy**, the **Insured** must send it to **Allianz Legal Protection's** address. If **Allianz Legal Protection** give the **Insured** notice, **Allianz Legal Protection** will send it to the **Insured's** last known address. The **Insured** will notify all **Insured Person's** of such cancellation.

Business Travel Section

Conditions

In addition to the **General Conditions** this Part of the **Policy** provides details of **Conditions** that apply to all items in the **Business travel section**. There are also additional **Conditions** applicable to **Item 8 Legal Expenses**.

1. Claims conditions

No claim will be paid unless **the Insured** and where applicable the **Insured Person** complies strictly with these conditions:

- a. **the Insured** or **Insured Person** must give notice to **the Insurer** within ninety (90) calendar days of any loss damage or occurrence which may result in a claim under this **Policy**
- b. **the Insured** or **Insured Person** must provide **the Insurer** with all information and evidence which **the Insurer** may reasonably require at no cost to **the Insured**
- c. **the Insured** or **Insured Person** must at **the Insurer's** request provide a medical examination report in respect of any **Accidental Bodily Injury** where **the Insured** requires **the Insurer** to consider a claim under this **Policy** for which **the Insurer** will pay the cost of the medical examination fee
- d. **the Insured** must ensure that as soon as possible after the occurrence of any **Accidental Bodily Injury** the **Insured Person** obtains and follows the advice of a **Qualified Medical Practitioner**
- e. **The Insurer** will not be liable for any bodily injury or medical condition which is worsened or prolonged or any other consequences which arise as a result of the **Insured Person's** failure to obtain and follow such advice and to use such treatment remedies or appliances as may be prescribed
- f. in the event of the **Death** of an **Insured Person** **the Insurer** will be entitled to have a post-mortem examination carried out at its expense
- g. for **the Insured** to claim for **Weekly Benefits** under this **Policy** the **Insured Person** must have no other weekly benefits insurance in force except as declared to and accepted by **the Insurer** during the **Period of Insurance**.

2. Misrepresentation of facts relevant to an Insured Person

If any claim is made under the **Policy**, **the Insurer** will not invoke the remedies which might otherwise have been available to it under Policy Condition 1. Fair Presentation of the Risk as against **the Insured**, if the failure to make a fair presentation of the risk concerns only facts or information which relate to a particular **Insured Person**. If the **Insured Person** concerned or **the Insured** on their behalf makes a careless misrepresentation of facts, **the Insurer** may invoke the remedies available to it under Policy Condition 1 as against that **Insured Person** only, as if a separate insurance contract had been issued to such person, leaving the remainder of the **Policy** unaffected.

3. The Insurer's right to cancel this policy

Other than where **Policy** Condition 5 Fraud applies **the Insurer** may cancel this **Policy** by giving **the Insured** thirty (30) calendar days' notice at their last known address. Provided the premium has been paid in full and no claim has been made during the **Period of Insurance**, **the Insured** shall be entitled to a proportionate rebate of premium in respect of the unexpired period of the insurance.

If the premium for this **Policy** is paid by instalments, in the event that **the Insured** fails to pay one or more instalments whether in full or in part **the Insurer** may cancel the **Policy** by giving fourteen (14) calendar days' notice in writing to **the Insured** sent to their last known address.

The **Insured Persons** and **the Insured** may not cancel this **Policy**.

4. **Cancellation - War Risks**

The Insurer may cancel cover under this **Policy** in respect of **War** risks at any time and at its discretion by sending fourteen (14) days notice by recorded delivery post to **the Insured** at **the Insured's** last known address but such cancellation of cover will not apply for any **Business Trip** or **Insured Trip** outside of the **United Kingdom** or the **Insured Person's Country of Residence** which commenced prior to the effective date of the notice of cancellation. **The Insured** will notify all **Insured Persons** of such cancellation

5. **Fraudulent Claims**

If any fraud to which Policy Condition 5 relates is perpetrated by or on behalf of an **Insured Person** (and not on behalf of **the Insured**), Policy Condition 5 should be read as if it applies only to that **Insured Person's** claim and references to the **Policy** should be read as if they were references to the cover effected for that person alone and not to the **Policy** as a whole.

6. **Payment of Premium**

The Insured must pay to **the Insurer** all premiums due to **the Insurer** together with all taxes due on the premiums.

If **the Insurer** agrees to accept payment of premiums by instalments and payment of any instalment is not made on a due date for whatever reason the full outstanding balance shall become payable immediately.

7. **Change in Risk**

It is a condition precedent to the liability of **the Insurer** that **the Insured** must give immediate notice to **the Insurer** of any change to the occupation of any **Insured Person** from that which **the Insured** originally advised to the Insurer.

8. **Benefit Limits**

- a. If the **Insured Person** is included in more than one **Category, Section** or **Clause** of this **Policy** **the Insurer** will only pay the larger **Benefit** or **Extension** respect of the same **Loss**.
- b. **Dental Expenses** shall be limited to £250 unless recommended safety equipment for protection against **Dental Injury** was being worn by the **Insured Person** whilst participating in any sport or activity for which the wearing of such safety equipment is reasonably required.

9. **Accumulation Limits**

The Insurer's maximum liability for all accepted claims in total in respect of all **Insured Persons** involved in the same **Loss** shall not exceed the **Cancellation, Curtailment and Change of Itinerary Limit** as applicable.

Where the total of all individual claims exceeds the limit applicable the individual claims shall be reduced proportionately until the total of all individual claims does not exceed the limit applicable in the **Schedule**.

Business Travel Section Exclusions

This Section does not cover:

Liability to pay any claim or provide any cover under this **Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit hereunder would expose **the Insurer** or members of the Allianz Group to:

- A. any sanction, prohibition or restriction under United Nations resolutions; or
- B. the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America; or
- C. any other applicable economic or trade sanctions law or regulations.

Sanctions programs are subject to change and prohibitions or restrictions could take effect post-inception of this **Policy**.

Sanctions seek to prevent particular governments, non-state entities or individuals from purchasing arms, accessing financial support or services, or trading in specified goods or services, and are backed by criminal and civil penalties. Sanctions can include asset freezes, arms and trade embargoes, travel bans and other.

or

1. Any claim for any Section of this **Policy** arising out of or consequent upon or contributed to directly or indirectly by:
 - a. any **Insured Person** taking part or whilst engaged in civil commotions or riots of any kind.
 - b. the **Insured Person**
 - i. taking illegal drugs or taking non-prescribed drugs for recreational purposes or taking drugs prescribed for the **Insured Person's** own drug addiction or alcoholism
 - ii. serving in the Armed Forces of any Nation or International Authority
 - iii. participating in any sport as a professional
 - c. **War** (whether declared or not):
 - i. between any of the Major Powers (specifically China, France, the **United Kingdom**, any of the former member states of the Soviet Union and the United States of America) and/or
 - ii. within **Europe** in which any of such Major Powers or their armed forces are involved or any enforcement action within **Europe** by or on behalf of the United Nations.

In respect of **Item 8 Legal Expenses** Exclusion 1c is replaced by Exclusion 15 as noted in **Item 8 Legal Expenses**.

- d. ionising radiations radioactive contamination or radiation of any kind including the radioactive, toxic or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
2. Any claim in excess of:
 - a. **Cancellation, Curtailment and Change of Itinerary Accumulation Limit**
 - b. £25 million

whichever shall be the lower.

3. **Any claim under Business Travel Section, Item 1 (Emergency Medical and Other Expenses) of this Policy:**
- a. where an **Insured Person** is travelling:-
 - i. against the advice of a **Qualified Medical Practitioner**
 - ii. for the specific purpose of receiving medical treatment or advice
 - b. in the last month prior to the most recently advised expected date of delivery as a result of the **Insured Person** being pregnant or giving birth (unless disability arises from a diagnosed medical complication which is not a normal symptom of pregnancy or childbirth)
 - c. for cosmetic treatment unless agreed by **the Insurer** and necessary as a result of **Accidental Bodily Injury**
 - d. for costs of medication known by the **Insured Person** to be required or continued whilst on the **Insured Trip**
 - e. costs of private medical care in the **United Kingdom** or **Country of Residence** unless covered by **Continued Medical Expenses in the United Kingdom**
 - f. any expenses recoverable under Private Medical Insurance, International Private Medical Insurance, other travel insurance or national insurance programs that cover the **Insured Person**.
4. **Any claim under Business Travel Section, Item 2 (Cancellation, Curtailment and Change of Itinerary) of this Policy in respect of:**
- a. the disinclination of the **Insured Person** or companion or family member to travel
 - b. the **Insured Person** or family member or companion who accompanies the **Insured Person**:
 - i. travelling or planning to travel against the advice of a **Qualified Medical Practitioner**
 - ii. being pregnant where the cancellation, curtailment or re-arrangement occurs within one month of the most recently advised expected date of delivery for such person giving birth (unless disability arises from a diagnosed medical complication which is not a normal symptom of pregnancy or childbirth)
 - c. the cancellation or rescheduling of the intended purpose of the **Insured Trip**
 - d. the redundancy or the termination of employment of the **Insured Person**
 - e. **the Insured** or **Insured Person's** financial circumstances
 - f. the default of any provider (or their agent) of transport or accommodation, acting for **the Insured** or **Insured Person**.
 - g. **Strike or Industrial Action** affecting travel services which is in progress or which had been publicly threatened and/or publicly announced at the time of booking the **Insured Trip**
 - h. delay due to the financial failure of the provider of the travel and/or accommodation services or the travel agent or tour operator acting for **the Insured** or **Insured Person**.
 - i. costs recoverable under **Business Travel Section, Item 7 Political Evacuation**.

5. **Any claim under Business Travel Section, Item 3 (Personal Property) of this Policy in respect of:**
- a. loss/damage to, or theft of, deeds, securities or manuscripts
 - b. any property of
 - i. **the Insured** more specifically insured under this **Policy** or
 - ii. **the Insured Person** more specifically insured under another insurance policy.
 - c. **Personal Property** stolen or lost from an unattended vehicle unless such **Personal Property** were in the locked boot or concealed in a covered luggage compartment of a fully locked vehicle
 - d. loss or damage caused by delay, detention or confiscation by order of any Government or Public Authority
 - e. any single item or set of skis, ski poles, ski binding, ski boots, snowboard, snowboard bindings and snowboard boots over £500 or any other single item or set of **Personal Property** over £3,000.
6. **Any claim under Business Travel Section, Item 4 (Money) of this Policy in respect of:**
- a. loss of monetary value due to depreciation
 - b. **Money** stolen or lost from an unattended vehicle
 - c. loss of Coins or Banknotes in excess of £3,000
 - d. loss of or theft of a **Financial Card** or **Cheque** not reported to the police or other appropriate authority within forty eight (48) hours of the discovery of the loss or sooner as required by the **Financial Card** or **Cheque** issuer
7. **Any claim under Business Travel Section, Item 5 (Personal Liability) of this Policy in respect of:**
- a. bodily injury caused to any member of the **Insured Person's** immediate family or loss or damage caused to property belonging to or in the custody or control of the **Insured Person** or any member of the **Insured Person's** immediate family or employee or any servant or agent of the **Insured Person**
 - b. bodily injury or loss of or damage to property which arises whilst the **Insured Person** is performing any duty or action in connection with the **Business of the Insured** or any other business occupation or profession of the **Insured Person**
 - c. bodily injury or loss of or damage to property which arises out of the ownership, possession or use of or legal responsibility for any:
 - i. land or buildings
 - ii. mechanically propelled or towed vehicle
 - iii. aircraft, hovercraft or watercraft
 - iv. animal (of a species defined as a dangerous species in the Animals Act 1971 or the Dangerous Dogs Act 1991 or Dangerous Dogs Act (Amendment) 1996) by the **Insured Person**
 - d. Liability in respect of fines, penalties, or liquidated damages, punitive, exemplary or aggravated damages
 - e. any loss or damage occurring in any country outside the United Kingdom in which the Insured Person owns premises or is resident or domiciled

- f. Liability arising directly or indirectly by or through or in connection with any or malicious or unlawful act or omission
 - g. Liability loss or damage for which indemnity is provided under any other insurance.
 - h. any **Loss** unless the **Insured Person** has complied with all requirements of the **Rental Vehicle Agreement** and of the **Rental Vehicle** insurance policy or any other insurance policy applicable to the **Insured Person** under which the **Insured Person** is claiming in respect of loss of or theft of or damage to the **Rental Vehicle**
 - i. any loss of or damage to a **Rental Vehicle** arising out of wear and tear gradual deterioration mechanical or electrical failure not attributable to accidental damage and damage that existed at the commencement of the period of rental
 - j. any loss or damage to a **Rental Vehicle** caused deliberately by the **Insured Person**.
8. **Any claim under Business Travel Section, Item 6 (Hijack and Kidnap) of this Policy in respect of:**
- a. **Hijack** or being **Kidnapped/Taken Hostage** when the scheduled destination of the flight is or is by way of a country in a state of **War**
 - b. being **Kidnapped/Taken Hostage** where the **Insured Person** is **Kidnapped/Taken Hostage** in a country that is in a state of **War**
 - c. ransom payments, or reimburse payment of promises of payments of any kind made to secure the release of an **Insured Person**.
9. **Any claim under Business Travel Section, Item 7 - Political Evacuation of this Policy in respect of**
- a. any cost recoverable under **Business Travel Section, Item 2 Cancellation, Curtailment and Change of Itinerary**
 - b. the **Insured Person** not following advice of the government of the **United Kingdom** or local country or their respective law enforcement or armed forces
 - c. any cost incurred if the **Insured Person** is a resident of the local country
 - d. the **Insured Person** not having the correct visa passport work permits or other documents for necessary for the **Insured Trip**.

Note

Business Travel Section, Item 8 (Legal Expenses) Exclusions are detailed within that Item.