

Embrace and Commercial Select

Business travel key features

This policy overview provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. It is only a summary of the cover and does not contain the full terms and conditions which can be found in the policy document, a copy of which you are entitled to on request. You should refer to your employer's policy schedule, any endorsements and policy wording for full details of the cover.

Insurance Provider

The policy is underwritten by Allianz Insurance plc. The Legal Expenses section is underwritten by Allianz Legal Protection, part of Allianz Insurance plc. Assistance services are administered by Mondial Assistance (UK) Limited trading as Allianz Global Assistance on behalf of Allianz Insurance plc.

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Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
<p>Personal Liability Covers legal costs and damages which the Insured Person becomes legally liable to pay as a result of having caused death or injury to a third party or damage to their property</p>	<p>Up to £2,000,000 any one claim</p> <p>The policy does not cover any claim in respect of:</p> <ul style="list-style-type: none"> bodily injury to employees' immediate family property belonging to an employee or immediate family any business or profession/ownership, possession or use of land or buildings, mechanically propelled vehicle, aircraft, hovercraft or watercraft, or any animal finances, penalties, or liquidated damages, punitive, exemplary or aggravated damages any wilful or malicious or unlawful act or omission. liability covered under another insurance policy loss or damage occurring in any country outside the United Kingdom in which the Insured Person owns premises or is resident. <p>Cover is operative provided that:</p> <ul style="list-style-type: none"> immediate notice of any potential claim is provided to the Insurer all information or documentation that may be requested is provided to the Insurer every letter, writ or summons received is forwarded unanswered to the Insurer no admission of liability or offer or promise or payment is made without consent of the Insurer at the insurer's discretion, it can take over the rights and conduct the defence or settlement of any claim. 	<p>Embrace Policy Wording Cover, page 17 Exclusions, page 25–27 Commercial Select Policy Wording Cover, part 5 of Business Travel Section</p>

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continued

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
<p>Legal Expenses Cover for legal expenses to pursue a negligent third party for damages who causes death or bodily injury to the Insured Person during a business trip within the United Kingdom or Europe.</p>	<p>Up to £50,000 for all claims arising from one event.</p> <p>The Insurer will choose the lawyer to handle the claim and may take over and conduct the claim in the Insured Person's name.</p> <p>The policy does not cover:</p> <ul style="list-style-type: none"> • trips of less than 24 hours duration • legal action brought outside of the UK or Europe • driving a motor vehicle • any claim relating to medical treatment • any costs incurred before acceptance of a claim by the insurer in writing or by a solicitor appointed without the insurer's agreement • any cost the insurer has not agreed to • any fines or penalties • disputes between people covered by this policy • disputes between people the Insured Person lives with or has lived with • when an employee has deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid, prevent and limit that claim • an application for a judicial review • any dispute to do with written or verbal remarks which damage the Insured Person's reputation • any claim for equipment failing to recognise, interpret or deal with any date change • any cost covered by another insurance policy • disputes between the employee and the Insured or insurer • any claim from ionising radiation or radioactive contamination • claims arising from war, invasion, riot, revolution, terrorism or a similar event. <p>The Insurer may refuse any claim and withdraw from the current claim if the Insured Person does not:</p> <ul style="list-style-type: none"> • provide written details of the claim along with other supporting information we may ask for • submit a claim within six months of the occurrence • follow the chosen legal representative's advice and provide any information requested • take every step to recover any legal costs and pay them back the insurer • obtain Allianz Legal Protection's written permission before making an appeal • make sure the chosen legal representative adheres to the insurer's conditions 	<p>Embrace Policy Wording Cover & Exclusions page 18–21</p> <p>Commercial Select Policy Wording, part 6 of Business Travel Section</p>

Refer to the policy wording for full details of cover and the Policy Conditions and Policy Exclusions. In some cases, the first amount of a claim is not covered (known as a policy excess).

Additional Information

Period of Insurance

The policy will cover you usually for 12 months and is annually renewable.

Law Applicable to Contract

Unless agreed otherwise by the Insurer:

- a the language of the policy and all communications relating to it will be English;
- and
- b all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts

Right of Cancellation

No right of cancellation exists for an Insured Person.

Complaints

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager
Allianz Insurance plc
57 Ladymead
Guildford, Surrey
GU1 1DB.

Alternatively phone: 01483 552438

Email: acccsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: acccsm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

Financial Services Compensation Scheme

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet its liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Making a Claim

A claim can be made on this policy by an employee contacting the department responsible for the employer's insurance, or in respect of an overseas medical emergency, by calling the emergency assistance provider on 44 (0) 208 603 9514.

A claim can be made by the employer by contacting:

Claims Division
Allianz Insurance plc
500 Avebury Boulevard
Milton Keynes
MK9 2XX

Tel: 0345 0710 335

Fax: 01483 790726

