



Allianz Insurance plc

Business Travel

Information including Policy
Summary (pages 1–6)



Allianz 

Introduction

Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we've been providing leading insurance solutions in the UK for over 100 years. We work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to support your business.

This summary of cover 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.

Please refer to your policy schedule which details the levels of benefit provided, and confirms which Extensions of Cover are included in your policy.

Period of Insurance

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

Right of Cancellation

No right of cancellation exists for an Insured Person.

Complaints

Our aim is to get it right, first time every time. If you have a complaint we will try to resolve it straight away but if we are unable to we will confirm we have received your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not resolved the situation within eight weeks we will issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If you have a complaint, please contact our Customer Satisfaction Manager at:

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

Telephone number: 01483 552438

Fax Number: 01483 790538

Email: accasm@allianz.co.uk

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

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

Using our complaints procedure or contacting the FOS does not affect your legal rights.

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: accasm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

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: 0344 871 0789

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

24 Hour Claim Notifications

If you have to notify us of a claim outside of our normal operating hours, please contact us on our 24 hour claim notification telephone number 0345 604 9824.

Significant Features, Exclusions and Limitations

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Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
<p>Personal Accident</p> <p>The policy provides compensation for accidental bodily injury that results in:</p> <ul style="list-style-type: none"> • Death • Permanent Total Disablement • Loss of Limb • Loss of Hearing • Loss of Sight • Loss of Internal Organ • Loss of Speech 	<p>The policy does not cover injury arising from:</p> <ul style="list-style-type: none"> • Suicide or self injury • Drugs or Alcoholism • Off-piste winter sports • Sickness or disease • Radioactive contamination • Service in the armed forces • Flying as a member of the aircraft crew • War within Europe in which any of the major powers are involved, or UN enforcement action 	<p>Embrace Policy Wording Cover, page 9 Exclusions, page 25–27</p> <p>Commercial Select Accident Section</p>
<p>Medical Expenses</p> <p>Cover for medical expenses incurred whilst on an insured journey outside of the UK (or normal country of residence if different). This includes, where necessary, repatriation of an Insured Person or bringing an Insured Person's remains back to the UK.</p> <p>Medical and emergency travel expenses up to £10,000,000.</p> <p>Continued medical expenses necessarily incurred, and not otherwise available from the NHS, in the UK for up six months to a maximum benefit amount of £20,000 subject to the Insurer's prior written approval.</p> <p>Emergency Medical Assistance Service Operates 24 hours a day, 365 days a year.</p>	<p>The policy does not cover injury arising:</p> <ul style="list-style-type: none"> • when travelling against the advice of a medical practitioner • when the purpose of the trip is to receive medical treatment, cosmetic treatment, or medical advice • from childbirth/pregnancy in the last month prior to the expected date of delivery • medication costs known or required prior to travelling • when travelling to/from or within countries listed as excluded in the policy wording. <p>The emergency medical assistance service must be contacted first, other than in the event of an emergency where immediate action is required to avert serious health or life threatening consequences. Failure to do so may result in the claim being declined. Details can be obtained from your employer.</p>	<p>Embrace Policy Wording Cover, page 11–13 Exclusions, page 25–27</p> <p>Commercial Select Policy Wording, part 2 of Business Travel Section</p>
<p>Emergency Travel Expenses</p> <p>Additional costs incurred following death, injury or illness for:</p> <ul style="list-style-type: none"> • travel and accommodation of 2 relatives or friends (if required on medical advice) • funeral expenses outside the UK • transportation costs of the body or ashes and personal effects back to the UK • travel expenses to attend a funeral or in the event of critical illness of a immediate member of the Insured Person's family (if unforeseeable at the time of the trip). 		<p>Embrace Policy Wording Cover, page 11–13 Exclusions, page 25–27</p> <p>Commercial Select Policy Wording, part 2 of Business Travel Section</p>

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Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
<p>Emergency Travel Expenses (continued)</p> <p>Extensions of cover: Overseas Hospitalisation £50 for each full 24 hour period of:</p> <ul style="list-style-type: none"> hospitalisation convalescence (at home or a registered nursing home) upon recommendation of a doctor upon discharge following hospitalisation as a result of accidental bodily injury or illness. 	<p>Up to a maximum of £1,000 for hospitalisation. Up to a maximum of £1,000 for convalescence.</p>	
<p>Baggage & Money</p> <p>Baggage Cover for loss, theft or damage to property belonging to the insured Person whilst on an Insured Trip.</p> <p>Money Indemnity for loss or theft of money and items with a monetary value, i.e. tickets.</p> <p>Extensions of cover: Pre-journey and post journey money cover Covers money intended for use whilst travelling.</p> <p>Pre-journey loss of passport If the passport or visa is stolen and reported to the Police within seven days of travelling, we will cover any necessary incurred costs.</p> <p>Loss of passport during a journey If the passport or visa is stolen whilst travelling we will cover any necessary incurred costs.</p>	<p>Losses must be notified to the appropriate authorities as soon as possible, and in any event within 48 hours of discovery, and a written report obtained.</p> <p>The policy does not cover:</p> <ul style="list-style-type: none"> loss of monetary value due to depreciation loss/damage to, or theft of deeds, securities or manuscripts baggage stolen or lost from an unattended vehicle unless in a locked boot/concealed in a locked vehicle computer equipment, unless otherwise agreed by the Insurer money stolen or lost from an unattended vehicle loss or damage caused by delay, detention or confiscation by any government or public authority. <p>The money limit is extended to 72 hours prior to and after travelling.</p> <p>Up to £250 to procure a replacement.</p> <p>Up to £1,000 to procure a replacement.</p>	<p>Embrace Policy Wording Cover, page 14 Exclusions, page 25–27</p> <p>Commercial Select Policy Wording Cover, part 4 of Business Travel Section</p>
<p>Temporary deprivation of baggage If the traveller is temporarily deprived of their baggage for over four hours, we will cover any necessarily incurred emergency essential purchases.</p> <p>Fraudulent use of credit cards If the Insured Person sustains loss due to credit/charge/debit/bankers cards being lost or stolen and fraudulently used.</p>	<p>Up to £1,000. Any claim payment under this section will be deducted from any claim for lost baggage.</p> <p>Up to £1,000 as long as the card issuer's terms have been fully complied with and the Insured is obliged to reimburse the Insured Person at the time of the loss.</p>	<p>Embrace Policy Wording Cover, page 14 Exclusions, page 25–27</p> <p>Commercial Select Policy Wording Cover, part 4 of Business Travel Section</p>

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Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
<p>Cancellation/Curtailment Covers the costs relating to the necessary cancellation or curtailment of an insured trip due to any cause outside the Insured or Insured Person's control.</p>	<p>Up to £10,000.</p> <p>The policy does not cover:</p> <ul style="list-style-type: none"> • disinclination to travel • travelling or planning to travel against the advice of a registered medical practitioner • childbirth/pregnancy in the last month prior to the expected date of delivery • cancellation or rescheduling of the intended purpose of the trip • redundancy or termination of employment • financial circumstances of the Insured or Insured Person • default of any provider of transport or accommodation. 	<p>Embrace Policy Wording Cover, page 15 Exclusions, page 25–27</p> <p>Commercial Select Policy Wording, part 3 of Business Travel Section</p>
<p>Delayed Departure Covers the delay in departure of the aircraft, ship or train.</p>	<p>£30 after the first four hours delay, with £30 for each subsequent hour of delay up to £750 in total.</p> <p>Travellers must check-in no later than the latest published check-in time. Travellers must accept alternative means of travel. Travellers must obtain written confirmation of the delay, and the reason for it, from the travel provider.</p> <p>The policy does not cover:</p> <ul style="list-style-type: none"> • strike or industrial action • financial failure of the travel/travel accommodation provider. 	<p>Embrace Policy Wording Cover, page 16 Exclusions, page 25–27</p> <p>Commercial Select Policy Wording, part 3 of Business Travel Section</p>
<p>Missed International Connection/ Missed Departure Reasonable travel, accommodation and refreshment expenses for missed departure of the aircraft, ship or train.</p>	<p>Up to £500 per insured trip.</p> <p>The transfer time must have been sufficient to allow reasonable expectation of checking-in at least 45 minutes prior to the latest permitted time.</p> <p>The traveller must obtain written confirmation of the delay, and reason for it, from the travel provider.</p> <p>Travellers must accept alternative means of travel.</p> <p>The policy does not cover:</p> <ul style="list-style-type: none"> • strike or industrial action • financial failure of the travel/travel accommodation provider • any claim covered under Delayed Departure. 	<p>Embrace Policy Wording Cover, page 16 Exclusions, page 25–27</p> <p>Commercial Select Policy Wording, part 3 of Business Travel Section</p>
<p>Hijack & Kidnap Provides a daily benefit in the event of the Insured Person being kidnapped, hijacked or taken hostage.</p>	<p>£300 for each complete 24 hours, up to a maximum of £15,000.</p> <p>The policy does not cover:</p> <ul style="list-style-type: none"> • where the country travelled to, or via, is in a state of war • ransom money. 	<p>Embrace Policy Wording Cover, page 17 Exclusions, page 25–27</p> <p>Commercial Select Policy Wording, part 7 of Business Travel Section</p>
<p>Kidnap & Ransom Covers consultation costs and expenses incurred to facilitate the release/ attempted release of the Insured Person</p>	<p>Up to £50,000 any one loss</p>	

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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</p> <p>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 • fines, 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</p> <p>Exclusions, page 25–27</p> <p>Commercial Select Policy Wording, part 5 of Business Travel Section</p>
<p>Legal Expenses</p> <p>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>Embrace Policy Wording Cover & Exclusions page 18–21</p> <p>Commercial Select Policy Wording, part 6 of Business Travel Section</p>

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Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
Legal Expenses (continued)	The Insurer may refuse any claim and withdraw from the current claim if the Insured Person does not: <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 to 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.	

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).

Data Protection

Allianz Insurance plc together with other companies within the Allianz SE group of companies (“Allianz Group”) may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz Group may need to collect and process data relating to individuals who may benefit from the policy (“Insured Persons”), which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by Allianz Group and that this fact is made known to the Insured Persons.

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of your data and your insurance policy data in this way and for these purposes and that your directors, officers, partners, and employees have consented to our using their details in this way.

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www.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638.
Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.
Allianz Insurance plc is a member of the Association of British Insurers.

Allianz Insurance plc is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Financial Services Register number 121849.

