



Allianz Insurance plc

# Embrace

## Guide to cover

Group personal accident, business  
travel and sickness

**Allianz** 

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# Introduction

Allianz Insurance plc is one of the UK's leading insurers, focused on servicing the general insurance needs of UK businesses. As part of Europe's largest insurer we provide you with the peace of mind that comes from dealing with one of the most financially secure insurers.

Our professional, efficient and friendly people are committed to provide you with a high quality service.

In the event of having a claim, you will be in good hands. Our professional teams of claims handlers will deal with your loss promptly and seek flexible solutions to get your business back to full strength as soon as possible.

This document provides a summary of the main policy benefits, terms and conditions only. In some instances, cover is subject to an excess period, or an excess. Where this is applicable, it is detailed in your policy schedule. For full details please refer to the policy document, a copy of which is available on request. Your insurance adviser will be pleased to explain the policy cover in more detail.

## What is Embrace?

Embrace is designed especially for organisations who are looking to

- enhance their employee benefits package
- protect business continuity in the event of employee absence due to injury or illness
- protect employees on business trips.

Embrace is underwritten by Allianz Insurance plc. The assistance service is administered by Mondial Assistance (UK) Limited trading as Allianz Global Assistance on behalf of Allianz Insurance plc.

## Covers available:

- **Group Personal Accident**  
A lump sum or weekly benefit to the company in the event of an employee sustaining accidental bodily injury.
- **Sickness**  
A weekly benefit to the company in the event of an employee being unable to work due to illness.
- **Business Travel**  
Cover in respect of employees whilst on a business trip.

# Covers Available

Group Personal Accident	
Key Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>The policy provides compensation for accidental bodily injury that results in:</p> <p>Death</p> <p>Permanent Total Disablement</p> <p>Loss of Limb</p> <p>Loss of Hearing</p> <p>Loss of Sight</p> <p>Loss of Internal Organ</p> <p>Loss of Speech</p> <p>Temporary Total Disablement</p> <p>Temporary Partial Disablement</p> <p><b>Extensions of cover:</b></p> <p>Rehabilitation and Retraining Expenses</p> <p>Visitors Benefit</p> <p>Hospitalisation Benefit</p> <p>Training Placements Benefit</p> <p>Age Enhancement Benefit</p> <p>Assault Injury Enhanced Benefit</p> <p>Temporary Replacement Staff Cost</p> <p>First Aid Expenses</p> <p>Legal Advice</p> <p>Medical Helpline</p>	<p>The policy does not cover injury arising from:</p> <p>Suicide or self injury</p> <p>Drugs or Alcoholism</p> <p>Off-piste winter sports</p> <p>Sickness or disease</p> <p>Radioactive contamination</p> <p>Service in the armed forces</p> <p>Flying as a member of the aircraft crew</p> <p>War within Europe in which any of the major powers are involved, or UN enforcement action</p> <p>Up to £10,000 to pay for rehabilitation and retraining costs in the event of an Insured Person suffering Permanent Total Disablement</p> <p>Up to £2,500 per visitor if they sustain accidental bodily injury whilst on your premises up to a maximum of £10,000 any one claim</p> <p>£50 per day if hospitalisation occurs as a result of accidental bodily injury up to a maximum of £2,000</p> <p>Covers work experience placement trainees under government funded training programmes up to £25,000 per person</p> <p>Cover extends to cover Insured Persons between 75 and 80 years of age for a benefit of £2,500</p> <p>An additional 10% of the benefits covered if an Insured Person sustains accidental bodily injury as a result of an assault up to a maximum amount of £25,000</p> <p>An additional £5,000 following payment of the death benefit, towards reasonable additional costs incurred in conducting the business</p> <p>Up to:</p> <ul style="list-style-type: none"> <li>• 15% of the capital sum benefit covered</li> <li>• 30% of the weekly benefit covered</li> </ul> <p>Maximum benefit payable £15,000</p> <p>Free service operating 24 hours a day, 365 days a year</p> <p>Free service operating 24 hours a day, 365 days a year</p>

# Covers Available

Sickness	
Key Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>The policy provides compensation for sickness contracted in Europe, the United States of America, Canada, Australia or New Zealand that results in:</p> <p>Temporary Total Disablement</p>	<p>The policy does not cover illness arising from:</p> <p>Suicide or self injury</p> <p>Drugs or Alcoholism</p> <p>Off-piste winter sports</p> <p>Pre existing physical defects</p> <p>Gradually operating causes</p> <p>Sickness which commences:</p> <ul style="list-style-type: none"><li>• before the Insured Person first becomes covered under this section</li><li>• within the first 28 days of the Insured Person being covered under this section</li></ul> <p>Radioactive contamination</p> <p>Service in the armed forces</p> <p>Flying as a member of the aircraft crew</p> <p>Pre existing conditions</p> <p>Sickness as a result of pregnancy</p> <p>War within Europe in which any of the major powers are involved, or UN enforcement action</p>

# Covers Available

Business Travel	
Key Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Medical Expenses</b> Provides indemnity for medical expenses incurred whilst on an insured journey outside of the UK. 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 to 6 months to a maximum benefit amount of £20,000</p> <p>Emergency Medical Assistance Service Free service operating 24 hours a day, 365 days a year</p> <p><b>Emergency Travel Expenses</b> Additional costs incurred following death, injury or illness for:</p> <p>Travel and accommodation of 2 relatives or friends (if required on medical advice)</p> <p>Funeral expenses outside the UK</p> <p>Transportation costs of the body or ashes and personal effects back to the UK</p> <p>Travel expenses to attend a funeral or in the event of critical illness of a immediate member of the family (if unforeseeable at the time of the trip)</p> <p><b>Extensions of cover:</b> Overseas Hospitalisation</p>	<p><b>The policy does not cover injury or illness arising from:</b> When travelling against the advice of a medical practitioner</p> <p>When the purpose of the trip is to receive medical treatment or advice</p> <p>Childbirth/pregnancy in the last month prior to the expected date of confinement</p> <p>When the purpose of the trip is to receive cosmetic treatment</p> <p>Medication costs known or required prior to travelling</p> <p>The Emergency Medical Assistance Service must be consulted prior to incurring any costs</p> <p>£50 per each complete 24 hour period of hospitalisation or convalescence occurring as a result of accidental bodily injury or illness up to a maximum of £1,000</p>
<p><b>Replacement Personnel Expenses</b> Up to £10,000</p>	<p><b>Provided:</b> You do not incur unnecessary costs</p> <p>The replacement personnel are a business necessity</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><b>Baggage &amp; Money</b></p> <p><b>Baggage</b> Loss, theft or damage to an Insured Person's personal effects.</p> <p><b>Money</b> Loss or theft of money and items with a monetary value, i.e. tickets</p>	<p><b>The policy does not cover:</b> Loss of monetary value due to depreciation</p> <p>Loss/damage to, or theft of deeds, securities or manuscripts</p> <p>Baggage stolen or lost from an unattended vehicle unless in a locked boot/concealed in a locked vehicle</p> <p>Money stolen or lost from an unattended vehicle</p>

Key Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Baggage &amp; Money (continued)</b></p> <p><b>Extensions of cover:</b> Pre-journey and post journey money cover. The money limit is extended to 72 hours prior to and after travelling</p> <p><b>Pre-journey loss of passport</b> If the passport or visa is stolen and reported to the Police within 7 days of travelling, we will cover any necessary incurred costs up to £250 to procure a replacement</p> <p><b>Loss of passport during a journey</b> If the passport or visa is stolen whilst travelling, we will cover any necessary incurred costs up to £1,000 to procure a replacement</p> <p><b>Temporary deprivation of baggage</b> In the event baggage is temporarily deprived for over 4 hours, we will cover any necessarily incurred emergency essential purchases up to £1,000</p> <p><b>Fraudulent use of credit cards</b> If credit/charge/debit/bankers cards are lost or stolen and fraudulently used, will cover up to £1,000.</p>	<p>Computer equipment, unless declared to and accepted by the Insurer</p> <p>Loss or damage caused by delay, detention or confiscation by any government or public authority</p> <p>Any claim payment under this extension from any claim for lost baggage</p> <p>As long as the card issuers terms have been complied with and the Insured is obliged to reimburse the Insured Person at the time of loss</p>
<p><b>Cancellation/Curtailment</b> Covers the costs relating to the necessary cancellation or curtailment of an insured trip due to any cause outside their control up to £10,000</p>	<p><b>The policy does not cover:</b></p> <ul style="list-style-type: none"> <li>Disinclination to travel</li> <li>Travelling or planning to travel against the advice of a registered medical practitioner</li> <li>Childbirth/pregnancy in the last month prior to the expected date of delivery</li> <li>Cancellation or rescheduling of the intended purpose of the trip</li> <li>Redundancy or termination of employment</li> <li>Financial circumstances of the Insured or Insured Person</li> <li>Default of any provider of transport or accommodation</li> </ul>
<p><b>Delayed Departure</b> Cover for the delay in departure of the aircraft, ship or train. £30 after the first 4 hours delay, with £30 for each subsequent hour of delay up to £750.</p>	<p>Travellers must check-in no later than the latest published check-in time</p> <p>Travellers must accept alternative means of travel</p> <p>Travellers must obtain written confirmation of the delay, and the reason for it, from the travel provider</p>

Key Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Delayed Departure (continued)</b></p>	<p><b>The policy does not cover:</b> Strike or industrial action</p> <p>Financial failure of the travel agent/travel accommodation provider</p>
<p><b>Missed International Connection/Missed Departure</b> Reasonable travel, accommodation and refreshment expenses for missed departure of the aircraft, ship or train up to £500.</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><b>The policy does not cover:</b> Strike or industrial action</p> <p>Financial failure of the travel agent/travel accommodation provider</p> <p>Any claim covered under Delayed Departure</p>
<p><b>Hijack &amp; Kidnap</b> Compensatory benefit of £300 for each complete 24 hours, up to a maximum of £15,000 in the event of an Insured Person being involved in a hijack or kidnap</p>	<p><b>The policy does not cover:</b> Where the country travelled to, or via, is in a state of war</p> <p>Ransom money</p>
<p><b>Personal Liability</b> Covers against costs and damages associated with 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><b>The policy does not cover:</b> Bodily injury to employees' immediate family</p> <p>Any act/duty in connection with the Insured's business or profession Injury/damage/loss arising out of ownership or use of:</p> <ul style="list-style-type: none"> <li>• land or buildings</li> <li>• mechanically propelled or towed vehicles</li> <li>• aircraft, hovercraft or watercraft</li> <li>• animal (of a species defined as dangerous in the Animals Act or Dangerous Dogs Act)</li> </ul> <p>Malicious or unlawful act</p> <p>Liability covered under any other insurance</p> <p>Loss/damage occurring in any country outside the UK in which the Insured Person owns premises or is resident/domiciled</p> <p>Fines, penalties, liquidated damages, punitive, exemplary or aggravated damages</p>

Key Features and Benefits

**Legal Expenses**

Cover for legal expenses to pursue a negligent third party for damages who caused injury or illness.

Up to £50,000

Significant or Unusual Exclusions or Limitations

The Insured Person must notify and provide all information as may be required to the Insurer

The Insurer may take over and conduct the claim in the Insured Person's name

Claims must be made within 6 months of the situation giving rise to a loss

The Insurer will choose the lawyer to handle the claim

**The policy does not cover:**

Legal costs insured under another insurance policy

Claims related to driving a motor vehicle

Claims relating to medical treatment

Legal costs not agreed by Allianz Legal Protection

Claims arising from War, invasion, riot, revolution and terrorism

Legal costs incurred outside Europe

Fines or penalties

Where the Insured Person has deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid/prevent/limit that claim

Disputes between the Insured Person and any other person covered by this policy, or the Insured Person and the Insured, or the Insured Person and the Insurer.

Disputes between the Insured Person and someone they live with or have lived with

Disputes to do with written/verbal remarks which damage the Insured Person's reputation

## Exclusions applying to all Business Travel sections

The policy does not cover injury arising from:

Suicide or self injury

Drugs or Alcoholism

Off-piste winter sports

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

## Limitations applying across all sections

Age limit	
Group Personal Accident	Up to 75
Business Travel	Up to 75
Sickness	Up to 55
Accumulation Limits	
Event Accumulation Limit	Variable up to £25,000,000
Aircraft Accumulation Limit	Variable up to £25,000,000
Non-Scheduled Air Accumulation Limit	Variable up to £250,000
Contamination by Terrorism Accumulation Limit	Variable up to £1,000,000
Terrorism Limit excluding Nuclear, Biological & Chemical contamination is covered up to the Event Accumulation Limit	

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 renewable annually.

## Right of Cancellation

The Insurer may cancel the policy by 30 days written notice to the Insured. No cancellation rights exist for the Insured or Insured Persons.

## Law Applicable to Contract

Unless We agree otherwise:

- (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

## Insurance Premium Tax

Insurance Premium Tax is added to your premium at a rate set by HM Government. We have a separate information sheet which provides information relating to the tax situation concerning the proceeds of A&H claim payments, but we recommend you take advice on this point.

## Instalments

For a small additional charge, the premium can be spread by paying in monthly instalments by Direct Debit. A Direct Debit form & Credit Agreement will need to be completed, & we will then make the necessary arrangements. This facility means that you will not be in danger of forgetting to renew your policy each year, although we will of course inform you in advance of any changes to your premium.

## Complaints

Our aim is to get it right, first time every time. If we make a mistake we will try and put it right promptly.

We will always confirm to you the receipt of 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 provide you with information about the Financial Ombudsman 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: [acccsm@allianz.co.uk](mailto:acccsm@allianz.co.uk)

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

## Financial Services Compensation Scheme

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

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

## Making a Claim

Claims under the policy should be referred to:

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

Telephone 0345 0710 335

Fax 01483 790726

Lines are open from Monday to Friday.

[www.allianz.co.uk](http://www.allianz.co.uk)

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