

# Corporate Accident and Business Travel Policy document



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# Data protection statement

## Who controls your personal information

This notice tells you how Zurich Insurance plc ('Zurich'), as data controller, will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how your personal information will be used.

You can ask for further information about our use of your personal information, or complain about its use in the first instance, by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at [GBZ.General.Data.Protection@uk.zurich.com](mailto:GBZ.General.Data.Protection@uk.zurich.com).

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

## What personal information we collect about you

We will collect and process the personal information that you give us by phone, email, filling in forms, including on our website, and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser in order to provide you with the services you have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. We will also collect information you have volunteered to be in the public domain and other industry-wide sources.

We will only collect personal information that we require to fulfil our contractual or legal requirements unless you consent to provide additional information. The type of personal information we will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

If you give us personal information on other individuals, this will be used to provide you with a quotation and/or contract of insurance and/or provision of financial services. You agree you have their permission to do so. Except where you are managing the contract on another's behalf, please ensure that the individual knows how their personal information will be used by Zurich. More information about this can be found in the 'How we use your personal information' section.

## How we use your personal information

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested; (ii) to meet our legal or regulatory obligations, or for the establishment, exercise or defence of legal claims; (iii) for our "legitimate interests". It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

Examples of the purposes for which we will collect and use your personal information are:

- to provide you with a quotation and/or contract of insurance
- to identify you when you contact us
- to deal with administration and assess claims
- to make and receive payments
- to obtain feedback on the service we provide to you
- to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes
- for fraud prevention and detection purposes.

We will use your health information and information about any convictions for the purposes of providing insurance, and this includes arranging, underwriting, advising on or administering an insurance contract between you and us.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

### **Who we share your personal information with**

Where necessary, we share personal information for the purposes of providing you with the goods and services you requested with the types of organisations described below:

- associated companies including reinsurers, suppliers and service providers
- brokers, introducers and professional advisers
- survey and research organisations
- credit reference agencies
- healthcare professionals, social and welfare organisations
- other insurance companies
- comparison websites and similar companies that offer ways to research and apply for financial services products
- fraud prevention and detection agencies.

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

- regulatory and legal bodies
- central government or local councils
- law enforcement bodies, including investigators
- credit reference agencies
- other insurance companies.

We may also share the following data with the types of organisations outlined above, for the purpose of statistical analysis, research and improving services:

- anonymised data – data encrypted to make it anonymous, which protects an individual's privacy by removing personally identifiable information
- pseudonymised data – personally identifiable information replaced with a pseudonym to make the data less identifiable, such as replacing a name with a unique number
- aggregated data – similar groups of data, such as age, profession or income which are expressed as a summary for statistical analysis.

### **How we use your personal information for websites and email communications**

When you visit one of our websites we may collect information from you such as your email address or IP address. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

### **How we transfer your personal information to other countries**

Where we transfer your personal information to countries that are outside of the UK and the European Union (EU) we will ensure that it is protected and that the transfer is lawful. We will do this by ensuring that the personal information is given adequate safeguards by using 'standard contractual clauses' which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of our security measures for personal information transfers can be obtained from our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN, or by emailing the Data Protection Officer at [GBZ.General.Data.Protection@uk.zurich.com](mailto:GBZ.General.Data.Protection@uk.zurich.com).

### **How long we keep your personal information for**

We will keep and process your personal information for as long as necessary to meet the purposes for which it was originally collected.

There are a number of factors influencing how long we will keep your personal information, and these are shown below:

- to comply with applicable laws and regulations or set out in codes issued by regulatory authorities or professional bodies
- our business processes, associated with the type of product or service that we have provided to you
- the type of data that we hold about you
- if your data relates to any ongoing, pending, threatened, imminent or likely dispute, litigation or investigation
- to enable us to respond to any questions, complaints, claims or potential claims
- if you or a regulatory authority require us to keep your data for a legitimate purpose.

### **Your data protection rights**

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest and/or you have consented to this.

You have a number of rights under the data protection laws, namely:

- to access your data (by way of a subject access request)
- to have your data rectified if it is inaccurate or incomplete
- in certain circumstances, to have your data deleted or removed
- in certain circumstances, to restrict the processing of your data
- a right of data portability, namely to obtain and reuse your data for your own purposes across different services
- to object to direct marketing
- not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you
- to claim compensation for damages caused by a breach of the data protection legislation
- if we are processing your personal information with your consent, you have the right to withdraw your consent at any time.

You can exercise your rights by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at [GBZ.General.Data.Protection@uk.zurich.com](mailto:GBZ.General.Data.Protection@uk.zurich.com).

### **What happens if you fail to provide your personal information to us**

If you do not provide us with your personal information, we will not be able to provide you with a contract or assess future claims for the service you have requested.

# Important notes

## **Fraud prevention and detection**

In order to prevent and detect fraud we may at any time:

- check your personal data against counter fraud systems
- use your information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review your claims history
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

## **Claims history**

We may pass information relating to claims or potential claims to any relevant database.

We and other insurers may search these databases when you apply for insurance, when claims or potential claims are notified to us or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

# Our complaints procedure

## **Our commitment to customer service**

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

## **Who to contact in the first instance**

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you.

## **Many complaints can be resolved within a few days of receipt**

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

## **Next steps if you are still unhappy**

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

## **The Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

# Claims contact details and additional benefits

## Making a Claim

Please contact us as follows:



**A&HClaims@uk.zurich.com**



**+44 (0)800 0260 184 Option 3**



**Zurich Insurance Accident and Health, PO Box 3305, Royal Wootton Bassett, Swindon, SN4 8WH**



**<http://travelandpa.zurich.co.uk>**

Please refer to the applicable claims conditions for further information.

## Zurich Travel Assistance

**Call +44 (0)1489 868 888 or visit [www.zurich.co.uk/travelassistance](http://www.zurich.co.uk/travelassistance)**

The helpline is manned 24 hours a day, 365 days a year by multi-lingual assistance co-ordinators, experienced in managing medical assistance cases with hospitals and clinics worldwide. Also available are security experts to provide a comprehensive range of complementary security services. See Section 5 Travel, Security and General assistance services for more details of the services available.

## Zurich's Risk Management Advice Line

**Call 0800 302 9052**

To help you proactively identify and manage issues before they occur, our risk management helpline operates during normal business hours, providing free practical guidance on risk issues such as property, security, food hygiene, business continuity, environmental and health and safety management.

Please note that this helpline includes services provided by Zurich Management Services Limited and third parties under contract to Zurich Insurance plc.

Zurich Insurance plc and Zurich Management Services Limited will not accept responsibility if any of the helplines are unavailable for reasons Zurich Insurance plc and Zurich Management Services Limited cannot control.

# Your Corporate Accident and Business Travel policy

This policy is a contract between you and us.

This policy and any schedule and endorsements should be read as if they are one document.

We will insure you under those sections stated in the schedule as insured during any period of insurance for which we have accepted your premium. Our liability will in no case exceed the amount of any sum insured or limit of indemnity stated in this policy, the schedule or any endorsement to this policy.

Any reference to the singular will include the plural and vice versa.

Any reference to any statute or statutory instrument will include any amendments thereto or re-enactment thereof.

Any heading in this policy is for ease of reference only and does not affect its interpretation.

## **Law applicable to this contract**

In the UK the law allows both you and us to choose the law applicable to this contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon your address as stated in your schedule. If there is any dispute as to which law applies it will be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

This is a legal document and should be kept in a safe place.

Please read this policy, schedule and endorsements carefully and if they do not meet your needs contact us or your broker or insurance intermediary.

# Policy Schedule

Policy Number:	7124365
Insured:	Ice Hockey UK Limited
Address:	Regus House Malthouse Avenue Cardiff CF23 8RU
Effective date:	31/07/2021
Expiry date:	30/07/2022 (both dates inclusive)

## Maximum Policy Limits

Event Aggregate Limit	GBP 7,500,000
Cancellation and/or Curtailment Limit	GBP 250,000
Kidnap Aggregate Limit	GBP 500,000
Multi-Engine Aircraft Limit	GBP 5,000,000
Other Forms of Aerial Transport Including Rotor Wing Limit	GBP 2,500,000
Maximum Benefit Any One Person (Corporate Personal Accident Benefits 1 to 5)	GBP 100,000
Maximum Benefit Any One Person (Corporate Personal Accident Benefit 6)	GBP 250
Maximum Benefit Any One Person (Corporate Personal Accident Benefit 7)	Not Applicable

Premium GBP 16,133.80

Insurance Premium Tax	GBP 1,936.05
Total Amount Payable	GBP 18,069.85

# Corporate Personal Accident Coverage

## Category A

Insured persons  
Senior Player, recreational players and Officials of the Insured

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Operative time

### Special

During the Period of Insurance and whilst an Insured Person is either;

- a) Taking part in the Insured Sport in any event organised by the Insured or in which the Insured is participating but excluding any exposure at Elite Ice Hockey League
  - b) Taking part in training organised by the Insured
  - c) Watching the Insured sport at any event organised by the Insured or which the Insured is participating
  - d) Travelling directly to or directly back from the Insured away fixture as part of an organised party under the direction of the Insured
  - e) Taking part in any social activity organised by and taking place on the premises owned leased or hired or borrowed by the Insured
  - f) Taking part in any training approved by or with the knowledge and agreement of the Insured but excluding any exposure at Elite Ice Hockey League
- 

### Section 2. Corporate Personal Accident

Benefit per **insured person** per event.

1. Accidental Death:  
GBP 100,000
2. Loss of Limb(s) (one or more) and/or Loss of Sight (in one or both eyes)  
GBP 100,000
4. Total Loss of Hearing (in both ears) and/or Total Loss of Speech  
GBP 100,000
- Total Loss of Hearing in one ear  
25% of Benefit 4 above
6. Temporary Total Disablement:  
GBP 100  
Benefit Period: 52 weeks  
Deferment Period: 1 week
7. Temporary Partial Disablement:  
Not Applicable

## Category B

Insured persons  
Junior Players of the Insured

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Operative time

### Special

During the Period of Insurance and whilst an Insured Person is either;

- a) Taking part in the Insured Sport in any event organised by the Insured or in which the Insured is participating but excluding any exposure at Elite Ice Hockey League
  - b) Taking part in training organised by the Insured
  - c) Watching the Insured sport at any event organised by the Insured or which the Insured is participating
  - d) Travelling directly to or directly back from the Insured away fixture as part of an organised party under the direction of the Insured
  - e) Taking part in any social activity organised by and taking place on the premises owned leased or hired or borrowed by the Insured
  - f) Taking part in any training approved by or with the knowledge and agreement of the Insured but excluding any exposure at Elite Ice Hockey League
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### Section 2. Corporate Personal Accident

Benefit per **insured person** per event.

1. Accidental Death:  
GBP 20,000
  2. Loss of Limb(s) (one or more) and/or Loss of Sight (in one or both eyes)  
GBP 100,000
  4. Total Loss of Hearing (in both ears) and/or Total Loss of Speech  
GBP 100,000
- Total Loss of Hearing in one ear  
25% of Benefit 4 above
6. Temporary Total Disablement:  
GBP 25  
Benefit Period: 52 weeks  
Deferment Period: 1 week
  7. Temporary Partial Disablement:  
Not Applicable

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## Catastrophic Injury Rehabilitation

Your Choice of:

- |                    |                 |
|--------------------|-----------------|
| 1) Fund Available: | GBP 250,000; or |
| 2) Lump Sums:      |                 |
| Hemiplegia         | GBP 125,000     |
| Paraplegia         | GBP 125,000     |
| Quadriplegia       | GBP 250,000     |
| Triplegia          | GBP 200,000     |
| All else:          | GBP 125,000     |

For more information please refer to the catastrophic injury definition

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## Additional Benefits: Corporate Personal Accident

### Additional Benefits: Insured Person

#### Immediate Benefits

<b>Benefits</b>	<b>Currency</b>	<b>Sum Insured</b>
Coma Benefit	GBP	525 per week up to 104 weeks
Cosmetic Surgery	GBP	Up to 7,500
Dental Injury Expenses	GBP	Up to 10,000
Disappearance	GBP	Included
Exposure	GBP	Included
Facial Scarring	GBP	Up to 10,000
Hijack or Kidnap	GBP	Included
Hospitalisation Benefit	GBP	525 per week up to 52 weeks
Medical Expenses - Personal Accident	GBP	Up to 25,000
Permanent Partial Disablement	GBP	Refer to percentages in wording

#### Long Term Benefits

<b>Benefits</b>	<b>Currency</b>	<b>Sum Insured</b>
Damage to Personal Property Following	GBP	Up to 1,000
Disability Assistance	GBP	Up to 25,000
Funeral Expenses	GBP	Up to 10,000
Medical Certificate Expenses	GBP	Up to 200
Moving Costs	GBP	Up to 25,000
Out-Patient expenses	GBP	100 per week up to a maximum of 1,000
Physiotherapy	GBP	Up to 5,000
Post-Traumatic Stress Disorder - Terrorism	GBP	350 per week for 13 weeks
Professional Counselling Benefit	GBP	Up to 3,000
Prosthetic Limbs Fund	GBP	Up to 40,000
Retraining Expenses - Insured Person or Partner	GBP	Up to 25,000
Travel to work Expenses	GBP	Up to 100 per day up to maximum of 5,000

#### Additional Benefits: Insured

<b>Benefits</b>	<b>Currency</b>	<b>Sum Insured</b>
Corporate Events Cover - Employee and Guest's Personal Accident	GBP	Up to 25,000
Corporate Reputation Protection	GBP	Up to 50,000
Personnel Replacement Expenses	GBP	Up to 10,000
Recruitment Expenses	GBP	Up to 15,000
Suicide Recruitment Costs	GBP	Up to 15,000
Visitors Personal Accident	GBP	Up to 50,000

## Additional Benefits: Insured Person's Family

<b>Benefits</b>	<b>Currency</b>	<b>Sum Insured</b>
Childcare costs and Domestic Staff Expenses	GBP	Up to 500 per week for up to 26 weeks
Compassionate Travel Personal Accident	GBP	Up to 25,000
Dependents Benefit	GBP	Up to 50,000
Directors Family Personal Accident	GBP	Up to 25,000
Domestic Travel Expenses	GBP	Up to 5,000
Employee's Family Travel Personal Accident	GBP	Up to 25,000
Executor Expenses	GBP	Up to 2,000
Family Counselling Benefit Following Accidental Death	GBP	Up to 2,500
Independent Financial and Tax Advice	GBP	Up to 2,000
Partner Disability Benefit	GBP	Hemiplegia and Paraplegia 100,000 Triplegia and Quadriplegia 150,000
Simultaneous Death of Insured Person and Partner	GBP	Up to 250,000
Travel to Hospital Expenses	GBP	Up to 100 per day up to maximum of 3,000

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# Business Travel Coverage

## Category A

Benefit per insured person per journey.

Insured persons

All persons who are a junior player, senior player, official or referee (including attendants) of the Insured

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Operative time

### External and internal journey

During the period of insurance and whilst:

- a) in pursuit of normal occupational duties on your behalf; and
- b) undertaking a journey including incidental holiday with destinations outside the insured person's country of permanent residence or country of secondment or within an insured person's country of permanent residence or country of secondment.

Cover under b) above shall commence from the time of leaving the place of residence or the place of employment (whichever occurs last) and continues until arrival back at the place of residence or the place of employment (whichever occurs first).

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Benefit per **insured person** per journey

### Section 2. Corporate Personal Accident

1. Accidental Death: GBP 25,000
2. Loss of Limb(s) (one or more) and/or Loss of Sight (in one or both eyes): GBP 25,000
3. Permanent Total Disablement: GBP 25,000
4. Total Loss of Hearing (in both ears) and/or Total Loss of Speech: GBP 25,000

Total Loss of Hearing in one ear  
25% of benefit 4

5. Permanent Partial Disablement: GBP 25,000

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### Section 3 - Heart Attack and Stroke

Death due to heart attack or stroke while undertaking an overseas journey

Included where an insured person is also covered under Personal Accident Benefit 1. Up to GBP 300,000.

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### Section 4 – Overseas Medical and Travel Expenses

Coverage	Unlimited	
Compassionate Travel Expenses	GBP	Up to 20,000
Foreign Coma Benefit	GBP	75 per day up to 104 weeks
Foreign Funeral Expenses	GBP	Up to 10,000
Foreign Hospital Confinement Benefit	GBP	50 per day up to 104 weeks
Home Country Repatriation Expenses	GBP	Up to 50,000
Search and Rescue Expenses	GBP	Up to 50,000
Supplementary Hospital Expenses	GBP	Up to 50,000
Premature Childbirth	Included under the Overseas Medical Expenses	

**Travel Expenses**

Included under Section 4 Benefit above

- Travel companions for the insured person, where medically necessary
- Repatriation of mortal remains

**Section 5 – Travel and Security Assistance (Applicable in connection with Sections 4, 6, 7, 9, 10 and 11)**

Security Assistance	GBP	25,000
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**Section 6 – Personal Property**

Coverage	GBP	10,000
Single article limit	GBP	5,000
Delayed Personal Baggage:	GBP	2,000
Loss of Keys:	GBP	1,000
Loss of Vehicle Key:	GBP	500
Passport or Visa Loss During Journey:	GBP	2,000
Single Article Benefit Extension Option:	Up to twice the Coverage above	

**Section 7 – Money**

Coverage	GBP	5,000
Cash limit	GBP	3,000
Lost Money Benefit Extension	Up to twice the Coverage above	

**Section 8 – Electronic Business Equipment**

Coverage	GBP	5,000
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**Section 9 – Cancellation, Curtailment, Rearrangement and Replacement Expenses**

Coverage	GBP	10,000
Missed international connection and Missed departure:	GBP	1,500
Promotional Vouchers and Awards:	Included Above	
Replacement Expenses:	Included Above	
Travel Delay:	GBP	75 per hour or part thereof after four hours up to 750
Travel Delay Caused by Natural Catastrophe:	GBP	100 per hour or part thereof after four hours up to 800

**Section 10 – Kidnap, Hijack and Ransom**

Ransom	GBP	250,000
Consultants Costs	GBP	Up to 250,000
Hijack	GBP	500 per day for 100 days

**Section 11 – Political and Natural Disaster Evacuation**

Coverage:	GBP	50,000
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Accommodation Expenses	GBP	150 per day for 26 days
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**Section 12 – Legal Expenses**

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Coverage:	GBP	100,000
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**Section 13 – Personal Liability**

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Coverage:	GBP	10,000,000
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**Section 14 – Rental Vehicle Excess**

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Annual Aggregate	GBP	25,000
Per Event	GBP	1,500

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# Endorsements and conditions to apply

No cover provided until written confirmation of acceptance received by **us**.

## Endorsements

### Endorsement 1 - Disturbed Area Travel

The Insured did not declare or anticipate travel to any of the listed countries; therefore, this policy does not include any journeys to these countries without prior acceptance by *Us*:

Afghanistan, Iraq, Syria and Yemen

### Kidnap Disturbed Area Travel

Afghanistan, Colombia, Iraq, Mexico, Nigeria, Pakistan, Somalia, Syria, Venezuela, Yemen

### Endorsement 2 – Insured Persons Description

#### Senior Player

Any person who is registered as a senior player and is a fully paid up member of the policyholder, or who is participating in a trial, or practice session for a senior team.

Includes unregistered players whilst playing in charity and testimonial matches organised by the Insured and subject to prior agreement with them.

#### Referee

Any person acting in the capacity as a referee who is registered as a referee and is fully paid up member of the insured.

#### Official

Any person acting in the capacity as an official who is registered as an official and is a fully paid up member of the Insured. The official may be non-registered if called up at short notice.

#### Junior Player

Any person, who is 3 - 17 years of age, registered as a junior player and is a fully paid up member of the Insured, or who is participating in a trial or practice match for a junior team.

### Endorsement 3 – Dental Expenses Excess

Excess of £100.00 to be applied to each and every claim

### Endorsement 4 - Physiotherapy Excess

Excess of £100.00 to be applied to each and every claim

### Endorsement 5 - Injury Assistance Parents Inconvenience for Junior Players

75% of non-medical expenses incurred as a result of Bodily Injury to a Junior Player – limited to £25.00 per day and a maximum limit of £250.00 per incident

### Endorsement 6 – Membership benefit

In the event of Bodily Injury and annual membership cancellation we will pay up to £500.00 for refunded membership fees subject to a pro rata amount.

**All other terms, conditions and limits that apply to this policy remain unchanged.**

# Section 1 - General Definitions

Certain words in this policy have special meanings. These words and their meanings are detailed in this section and apply wherever we have printed them in bold throughout.

## **Annual Salary**

The total annual gross salary including overtime, bonuses and Directors' dividends, but excluding commission payments (unless specifically agreed otherwise) payable by you to the insured person at the date bodily injury is sustained.

Overtime, bonus and Directors' dividend payments will be calculated on the average payments made during the twelve months immediately prior to the date bodily injury is sustained. Cover is only provided where overtime, bonus and Directors' dividend estimates were included in declarations to us.

## **Benefit Period**

The total period (not necessarily consecutive) for which benefits for temporary total disablement and/or temporary partial disablement are payable in respect of any one loss to an insured person.

Where an insured person is employed by you on a fixed period contract the benefit period will cease at expiry of the contract or as defined in the schedule whichever is earlier.

## **Bodily Injury**

An identifiable physical injury caused by an event.

## **Cancellation or Curtailment Limit**

The maximum amount for which we can be held liable in respect of all claims under Section 9 for loss and expense arising out of any one event.

## **Catastrophic Injury**

A bodily injury that results in hemiplegia, paraplegia, quadriplegia, triplegia, an acquired brain injury or severe burns that permanently prevents an insured person from engaging in their usual occupation.

## **Channel Islands**

Jersey, Guernsey, Alderney, Sark, Herm, Jethou and Brecqhou.

## **Child**

Any child of an insured person who is unmarried and dependant and under 18 years of age or under 25 years of age if in full-time education.

## **Consultants' Costs**

Reasonable fees and expenses of our chosen consultants necessarily incurred in response to a kidnap.

## **Conveyance**

An aircraft, ship, train, coach or similar means of transport which operates under a scheduled published timetable.

## **Country of Permanent Residence**

The country where an insured person resides indefinitely or where an insured person has the intent to reside indefinitely.

For the purpose of this definition the Channel Islands as a single group of territories, the Isle of Man and the United Kingdom will each be treated as separate and distinct countries.

## **Country of Secondment**

The country where an insured person:

- a) temporarily resides under a contract of employment with you
- b) undertakes an activity on your behalf and at your request

for more than 12 months and agreed by us in a country of secondment endorsement attached to and forming part of this policy.

For the purpose of this definition the Channel Islands as a single group of territories, the Isle of Man and the United Kingdom will each be treated as separate and distinct countries.

**Deferment Period**

The beginning of a period of temporary disablement during which compensation for temporary total disablement or temporary partial disablement will not be payable.

**Director**

Any person holding the position of director with you excluding any non-executive director unless specifically agreed by us in writing.

**Domestic Staff**

Any salaried individual employed by a director in any of the following roles: nanny, au pair, maternity nurse, wet nurse, housekeeper, tutor, personal trainer, or chauffeur.

**Electronic Business Equipment**

Property owned by you and provided to the insured person to enable the insured person to perform their occupational tasks. These items must be of an electronic nature and cannot be items supplied or manufactured by you.

**Emergency Repatriation Expenses**

Reasonable costs including the cost of medical attendants necessarily incurred in transporting the insured person to an appropriate hospital or nursing home or to the country of permanent residence or the country of secondment if recommended by Zurich Travel Assistance in conjunction with the local attending medical practitioner.

**Employee**

Any person under a contract of service or apprenticeship with you or any person you have the right to instruct in his or her performance.

**Event**

A sudden, unforeseen and identifiable occurrence.

All occurrences or series of occurrences arising from or attributable to one source or original cause will be regarded as a single occurrence where they occur within a 10 mile radius and within 72 consecutive hours of the one source or original cause.

**Event Aggregate Limit**

Our maximum liability in respect of all claims for bodily injury arising out of any one event.

**Excluded Territories – Kidnap**

Afghanistan, Colombia, Iraq, Mexico, Nigeria, Pakistan, Somalia, Syria, Venezuela, Yemen.

**Gross Weekly Wage**

The gross average weekly equivalent of annual salary.

**Heart Attack**

Sudden loss of heart function with interruption of blood circulation around the body.

**Hemiplegia**

The permanent paralysis of one lower limb and one upper limb on the same side of the body.

**Hijack**

The unlawful seizure or taking control of a conveyance in which the insured person is travelling.

**Holiday Travel**

A trip purely arranged for non-business purposes.

**Incidental Holiday**

Leisure time undertaken as part of a journey not exceeding the duration of the business component of the journey but including connected weekend travel.

**Independent Financial Adviser**

An adviser who is authorised and regulated by the Financial Conduct Authority or equivalent regulatory authority in the insured person's country of permanent residence and who is not the insured person, the partner of the insured person, a member of the immediate family of the insured person or an employee.

### **Insured Person**

Any person or category of persons as stated in the schedule.

Except in respect of Section 2 where the definition is extended to any nominated person whom we have agreed to pay travel expenses.

### **Journey**

A business journey not exceeding 12 months in duration authorised by you and undertaken by an insured person and commencing during the period of insurance.

### **Kidnap**

The unlawful abduction and detention of an insured person against their will.

### **Kidnap Aggregate Limit**

Our maximum liability during any one period of insurance in respect of ransom and consultants' costs.

### **Legal Expenses**

- a) Any reasonable fees, expenses and other disbursements necessarily incurred with our written consent by a solicitor, firm of solicitors or any other appropriately qualified person, firm or company appointed by you or by the insured person including costs and expenses of expert witnesses and any such fees, expenses and other disbursements incurred by us in connection with such claims or procedures
- b) any costs for which an insured person is legally liable following an award of costs by any court or tribunal and any costs following an out of court settlement made in connection with any claim or legal proceedings.

### **Life-Threatening Situation**

Any situation occurring outside the insured person's country of permanent residence or country of secondment where Zurich Travel Assistance agree that the insured person's life is in danger.

### **Loss of Limb**

- a) In the case of a lower limb loss by permanent physical severance at or above the ankle or permanent total loss of use of an entire leg or foot
- b) in the case of an upper limb loss by permanent physical severance of the entire 4 fingers through or above the metacarpal phalangeal joints or permanent total loss of use of an entire arm or hand.

### **Loss of Sight**

The total loss of sight which will be deemed to have occurred:

- a) in both eyes when the condition is shown to our satisfaction to be permanent and without expectation of recovery and the insured person's name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and we are satisfied that the condition is permanent and without expectation of recovery.

### **Medical Expenses**

All reasonable costs necessarily incurred for medical, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner and all hospital, nursing home or ambulance charges. Dental, optical expenses and routine pregnancy expenses are excluded unless incurred as the result of an emergency.

### **Medical Practitioner**

Any legally qualified medical practitioner other than an insured person, a member of the immediate family of an insured person or a non-executive director of you, a director or employee.

### **Missed Departure**

The failure of a conveyance in which an insured person is travelling to reach its destination point at the published expected time of arrival resulting in the insured person missing the first conveyance at the beginning of a journey which involves travel outside the insured person's country of permanent residence or country of secondment.

### **Missed International Connection**

The failure of a conveyance in which an insured person is travelling to reach its destination point outside the insured person's country of permanent residence or country of secondment at the published expected time of arrival resulting

in the insured person missing an onward connecting conveyance on which the insured person is booked to travel in the course of a journey.

### **Money**

Current coinage, current bank and currency notes, bankers drafts, bills of exchange, letters of credit, postal and money orders, postal stamps, signed travellers and other cheques, postal and money orders, phone cards, travel tickets, debit/credit cards, charge cards, gift tokens and coupons which belong to or are in the custody and control of the insured person on a journey and are intended for travel, meals, accommodation and personal expenditure only.

### **Multi-Engined Aircraft Limit**

Our maximum liability in respect of all claims for bodily injury arising out of any one event involving the same multi-engined aircraft.

### **Natural Catastrophe**

An event caused by a natural phenomenon including earthquake, flood, hurricane, landslide, tornado, tsunami, volcanic eruption or wildfire.

### **Operative Time**

The period of time and/or activities for which you or an insured person are covered under this policy as stated in the schedule.

### **Other Forms of Aerial Transport Including Rotor Wing Limit**

The maximum amount for which we can be held liable in respect of all claims for bodily injury arising out of any one event involving the same aircraft (not being a multi-engined aircraft).

### **Overseas Medical Expenses**

All reasonable costs necessarily incurred for medical, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner and all hospital, nursing home or ambulance charges outside the insured person's country of permanent residence or country of secondment. Dental, optical and routine pregnancy expenses are excluded unless incurred as the result of an emergency.

### **Paraplegia**

The permanent and total paralysis of the two (2) lower limbs.

### **Partner**

The spouse, co-habiting partner or any other person recognised as the lawful partner of an insured person.

### **Permanent Total Disablement**

- a) In respect of an insured person who is an employee and above 16 years of age and below state retirement age: disablement caused other than by loss of limb, loss of sight, total loss of hearing or total loss of speech which will in all probability totally prevent the insured person from engaging in their usual occupation for the remainder of their life.
- b) In respect of an insured person who is either:
  - i) not an employee
  - ii) an employee who is below 16 years of age or above the state retirement agedisablement caused other than by loss of limb, loss of sight, total loss of hearing or total loss of speech which will in all probability entirely prevent the insured person from engaging in any occupation for the remainder of their life.

### **Personal Property**

Personal goods belonging to the insured person or for which they are responsible which are taken by them on a journey, sent in advance of a journey or acquired during a journey excluding money and electronic business equipment, which are covered under Sections 7 and 8 respectively.

### **Quadriplegia**

The permanent and total paralysis of all four (4) limbs of the body.

### **Ransom**

Money and/or goods or services given or to be given by or on behalf of the Insured to meet a Kidnap demand.

### **Security Costs**

Reasonable costs necessarily incurred by Zurich Travel Assistance under Section 5.

### **Temporary Partial Disablement**

Temporary disablement which prevents the insured person from engaging in more than 60% of their usual occupation.

### **Stroke**

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull.

### **Temporary Total Disablement**

Temporary disablement which totally prevents the insured person from engaging in all elements of their usual occupation.

### **Terrorism**

Any act undertaken for economic, political, religious, ideological or similar purpose with the intention to influence any government and/or put the public, or any section of the public, in fear.

### **Total Loss of Hearing**

Total and permanent loss of hearing.

### **Total Loss of Speech**

Total and permanent loss of speech.

### **Travel Expenses**

All reasonable costs necessarily incurred:

- a) for travel, sustenance and accommodation expenses of up to 2 nominated persons who on medical advice are required to travel to or remain with the insured person up to a maximum amount stated in the schedule for any one claim
- b) in transporting the insured person's body or ashes and personal property back to their country of permanent residence or country of secondment.

### **Triplegia**

The permanent and total paralysis of three (3) limbs.

### **United Kingdom**

England, Scotland, Wales and Northern Ireland.

### **Usual Occupation**

The main occupation of the insured person.

### **War**

Armed conflict between nations including forces acting for any international authority whether war be declared or not, invasion, civil war, any attempt to usurp power or any activity arising out of an attempt to participate in military force between nations.

### **We, Us, Our or Ourselves**

Zurich Insurance plc.

### **You, Your or Yourselves**

The organisation stated in the schedule as the Insured.

### **Zurich Assistance/Zurich Travel Assistance**

The coordinator on our behalf of a range of services in connection with medical, security, travel and other general assistance supported by a 24 hour helpline.

Please note that these services are supplied by specialist third parties who are contracted to us and not by Zurich personnel.

## Section 2 – Personal Accident

### The Cover

If an insured person sustains bodily injury during the operative time that within 24 months solely and independently of any other cause results in death or disablement we will pay you the appropriate benefit stated in the schedule.

In respect of any one insured person a benefit will not be payable under more than one of benefits 1 to 5. Any benefit payable under benefit 6 or benefit 7 will immediately cease should a benefit under one of benefits 1 to 5 subsequently be payable by us to you.

In respect of an insured person under the age of 16 the maximum compensation payable under benefit 1 will be GBP 25,000.

### Catastrophic Injury Rehabilitation

In respect of any one insured person a benefit will not be payable under Section 2 benefit 2 if a claim is made under this section, and vice versa.

#### Fund Option:

In the event that the insured person or their partner or child sustains catastrophic injury during the operative time we will provide the insured person with access to one of our appointed rehabilitation specialists who will provide a range of services covering but not necessarily limited to:

- a) reviewing any available medical notes, liaising with the insured person, partner or child's medical consultants and attending physicians
- b) arranging a meeting with the insured person and their family
- c) nominating an appropriately qualified medical professional to undertake an immediate needs assessment report
- d) identifying the need for equipment and resources to assist and improve the insured person, partner or child's quality of life and building this into a care plan that is specific to the needs of each insured person, partner or child
- e) identifying the cost of goods and services of the life care plan and the vendors and service providers for each of the recommendations provided.

These recommendations will consider the insured person, partner or child's degree of residual disability, preferences and lifestyle needs and could include one or a number of the following services up to the maximum amount of the available fund for the insured person and a maximum of 50% of the available fund for the partner or child:

Counselling, wheelchair provision, accommodation, transport, training, improved prosthetics, financial advice, nursing support, holidays, independent living, technology, mobility equipment, adapted computer equipment, communication skills, clothing, minimising medical complications, continence, sport, leisure activities and domestic help.

Our rehabilitation specialist will also assist in identifying what statutory provisions are available and how these can be accessed, assisting the insured person, partner or child in making application(s).

Provided always that:

- a) the services provided and the value of the available fund will be in addition to any other benefit for which the insured person, partner or child might be eligible under Section 2 – Corporate Personal Accident
- b) there is no cash alternative to the rehabilitation services provided by this section
- c) any medical procedures recommended will be limited to evidence based treatment.

#### Lump Sum Option:

In the event that the insured person or their partner or child sustains catastrophic injury during the operative time we will pay the insured person up to the sum insured stated in the schedule.

The maximum available to the insured person's partner or child is limited to 50% of the sum insured stated in the schedule.

## Additional Benefits: Personal Accident

### Insured Person

#### Immediate Benefits

##### Coma Benefit

In the event of the continuous unconsciousness of the insured person caused solely and independently by bodily injury sustained during the operative time we will pay you the amount stated in the schedule per week for each full week of continuous unconsciousness up to a maximum period stated in the schedule.

##### Cosmetic Surgery

If an insured person sustains bodily injury which results in a valid claim under Section 2 Personal Accident for a benefit of GBP 50,000 or more, we will pay you up to GBP 7,500 for costs incurred for connected cosmetic reconstructive treatment that have been recommended by a medical practitioner within 24 months of the bodily injury. Injuries incurred as a result of a surgical procedure are excluded. We would not pay this benefit in addition to a benefit for facial scarring.

##### Dental Injury Expenses

If an insured person sustains bodily injury resulting in loss of or damage to teeth or fixed dentures during the operative time we will pay you for the cost of necessary dental treatment required within 12 months of the event giving rise to the loss or damage up to a maximum of the stated amount in the schedule.

##### Disappearance

If an insured person disappears and after a suitable period of time as judged reasonable by the appropriate legal authority it is reasonable to believe that the insured person's death resulted from bodily injury during the operative time we will pay you the amount stated under benefit 1. If it later transpires that the insured person has not died any amount paid will be refunded by you to us.

##### Exposure

If an **insured person** suffers unavoidable exposure to the elements during the **operative time** that within 24 months solely and independently of any other cause results in death or disablement **we** will pay **you** in accordance with the benefits stated in the schedule

##### Facial Scarring

If an insured person sustains bodily injury during the operative time which results in permanent scarring to no less than 15% of the facial area we will pay you GBP 1,500 and this benefit will be increased proportionally to a maximum amount stated in the schedule on the basis of actual scarring of the facial area up to 100%.

##### Hijack or Kidnap

If an insured person is the victim of hijack or kidnap during the operative time the cover provided under this section will remain in force until the insured person has returned to their country of permanent residence or country of secondment or until a period of 12 months from the date of the hijack or kidnap has expired whichever will occur first.

##### Hospitalisation Benefit

If an insured person is admitted to hospital as an in-patient as a result of bodily injury sustained during the operative time we will pay you up to the amount stated in the schedule for each full week of hospitalisation up to a maximum of 52 weeks.

##### Medical Expenses – Personal Accident

If an insured person incurs medical expenses as a result of bodily injury sustained during the operative time we will pay you up to 20% of the amounts paid under benefits 1 to 5 inclusive or 30% of the amounts paid under either benefit 6 or benefit 7 whichever is the greater but not exceeding the amount stated in the schedule.

##### Permanent Partial Disablement

If an insured person sustains permanent partial disablement during the operative time we will pay you the following percentages of the amount payable under benefit 5 for permanent severance or permanent total loss of use of:

- |               |     |
|---------------|-----|
| a) one thumb  | 30% |
| b) forefinger | 20% |

c)	any finger other than forefinger	10%
d)	big toe	15%
e)	any toe other than big toe	5%
f)	shoulder or elbow	25%
g)	wrist, hip, knee or ankle	20%
h)	lower jaw by surgical operation	30%

Provided always that:

- i) when an insured person suffers more than one form of permanent partial disablement as a result of an event the percentages from each will be added together but we will not pay more than 100% of benefit 5
- ii) any permanent partial disablement not more specifically defined above will be calculated by assessing the disablement relative to the types of disablement mentioned above without reference to the insured person's occupation
- iii) no claim is payable for a component part of a body part which has been lost or the insured person has lost the use of and claimed for under the benefits above.

## Long Term Benefits

### Damage to Personal Property Following Assault

If an insured person sustains loss of or damage to their personal property as a result of unprovoked assault during the operative time we will pay you the amount of such loss or damage up to a maximum of the stated amount in schedule.

### Disability Assistance

If an insured person sustains bodily injury during the operative time that within 24 months solely and independently of any other cause results in either hemiplegia, paraplegia, quadriplegia or triplegia we will pay you up to the amount stated in the schedule for expenses incurred with our prior written consent for alterations that are required to the insured person's home or car.

Provided always that expenses must have been incurred within 12 months of you receiving a benefit payment for either hemiplegia, paraplegia, quadriplegia or triplegia from us.

### Funeral Expenses

If a payment is made under benefit 1 we will pay you up to a maximum stated in the schedule for reasonable funeral expenses. We will not be liable for more than the event aggregate limit stated in the schedule.

### Medical Certificate Expenses

In the event that an insured person sustains bodily injury that results in them having to obtain a Medical Certificate, we will pay you for the cost of obtaining the certificate up to a maximum of the sum insured in the schedule.

### Moving Costs

Where an insured person sustains bodily injury resulting in permanent total disablement and we agree to a claim for such disablement, we will pay you on behalf of the insured person up to a maximum of the amount stated in the schedule for estate agent's fees, stamp duty and removal costs incurred by the insured person within 24 months of the event giving rise to the disablement as a result of which it becomes necessary to move the insured person's permanent residence to an alternative permanent residence.

### Out-patient expenses

If an insured person is required to travel to hospital as an out-patient as a result of bodily injury sustained during the operative time we will pay you the amount stated in the schedule for reasonable travel costs necessarily incurred by the insured person up to a maximum amount stated in the schedule.

### **Physiotherapy**

In the event of a claim being agreed by us for temporary total disablement we will pay you on behalf of the insured person for the cost of physiotherapy up to a maximum of the amount stated in the schedule.

### **Post-Traumatic Stress Disorder – Terrorism**

If an insured person directly witnesses an event amounting to an act of terrorism during the operative time and without sustaining bodily injury suffers post-traumatic stress disorder (as diagnosed by a suitably qualified medical practitioner) resulting within 6 months of the event in temporary total disablement we will pay you 50% of the amount payable under benefit 6 but not exceeding the amount stated in the schedule.

Provided always that this clause will apply only where cover in respect of temporary total disablement is stated in the schedule as operative.

### **Professional Counselling Benefit**

If during the operative time the insured person sustains bodily injury, we will pay the insured person up to the sum insured in the schedule for the reasonable expenses necessarily incurred for professional psychological counselling treatment provided that we are made aware of the treatment in writing.

### **Prosthetic Limbs**

If we make a payment for loss of limb(s) (one or more) and/or loss of sight (in one or both eyes) we will also pay you up to a maximum amount stated in the schedule to acquire and have fitted a prosthetic limb, or to replace an existing prosthetic limb, provided it is deemed medically necessary for them to do so.

Where a claim results in more than one prosthetic limb being required an aggregate limit of the amount stated in the schedule multiplied by two (2) will apply.

### **Retraining Expenses – Insured Person or Partner**

If we make a payment for permanent total disablement we will also pay you up to a maximum amount stated in the schedule for reasonable expenses necessarily incurred in retraining the insured person for an alternative occupation. In the event of the insured person being unable to undertake retraining for any alternative occupation we will pay you up to a maximum amount as stated in the schedule for reasonable expenses incurred in retraining the insured person's partner for a new or alternative occupation.

### **Travel to Work Expenses**

In the event that an insured person sustains bodily injury that results in loss of limb(s) (one or more) or loss of sight in both eyes or permanent partial disablement or temporary total disablement or temporary partial disablement, we will pay you or the insured person up to the sum insured in the schedule for reasonable expenses necessarily incurred for the services of a chauffeur or taxi to convey the insured person between their usual place of employment and their home.

## **Insured**

### **Corporate Events Cover – Employees and Guests Personal Accident**

The operative time includes participation by employees and your guests in corporate events including expensed business meals.

Provided always that:

- a) the benefit will be restricted to benefits 1, 2, 3 and 4 of the schedule; and
- b) the amount payable will be GBP 25,000 except where the employee is an insured person when the amount payable will be the amount stated in the schedule or GBP 25,000 whichever is the greater.

### **Corporate Reputation Protection**

Via Zurich Assistance we will provide internal and external stakeholder communications support, brand rehabilitation and recovery services or any other appropriate public relations support to help you to manage a public relations crisis which has resulted directly in connection from the death, total loss of hearing, loss of limb, loss of sight or total loss of speech of one or more insured persons.

You must contact Zurich Assistance on: +44 (0)1489 868 988 as soon as is reasonable where it is your intention to use the assistance services provided under this benefit.

The maximum amount we will pay in respect of any one incident is as per the amount stated in the schedule.

### **Personnel Replacement Expenses**

If an insured person sustains bodily injury resulting in death or permanent total disablement during the operative time we will pay you up to a maximum amount as stated in the schedule for reasonable costs necessarily incurred within 26 weeks of the date of loss in employing a temporary employee recruited through a registered recruitment company in order to directly replace the insured person.

#### **Recruitment Expenses**

In the event that an insured person sustains bodily injury that results in death or permanent total disablement during the operative time we will pay you up to the sum insured stated in the schedule for reasonable expenses necessarily incurred in employing a registered recruitment company to recruit a permanent employee as a direct replacement for the insured person.

#### **Suicide – Recruitment Costs**

In the event of the death of a director or employee as a result of their suicide or the permanent total disablement of a director or employee as a result of their attempted suicide we will pay you up to a maximum amount stated in the schedule for authorised and documented costs incurred in engaging a replacement director or employee.

#### **Visitors Personal Accident**

If a lawful visitor suffers bodily injury while on any premises or at any site of yours that within 3 months results solely and independently of any other cause in their death we will pay you the amount stated in the schedule.

### **Family of Insured Person**

#### **Childcare Costs and Domestic Staff Expenses**

In the event of a claim being agreed by us for temporary total disablement we will indemnify you on behalf of the insured person for childcare costs and domestic staff expenses up to a maximum of the amount stated in the schedule per week for a maximum period of 26 weeks or until the date of return full time to usual occupation whichever is the lesser period.

#### **Compassionate Travel Personal Accident**

Where up to two relatives or friends on medical advice from a qualified medical practitioner are advised to travel to or remain with an insured person who is admitted to hospital as an in-patient as a result of bodily injury sustained during the operative time we will consider those relatives or friends as insured persons during the period of such travel or stay with the following benefits applying:

- a) loss of limb (one or more)
- b) loss of sight (one or both eyes)
- c) total loss of hearing (in both ears)
- d) total loss of speech
- e) permanent total disablement

up to a maximum amount stated in the schedule resulting from any one event.

Provided always that such relatives or friends are not included in any other category of insured person.

#### **Dependants' Benefit**

If a payment is made under benefit 1 we will pay you an amount per child of 5% of the amount stated under benefit 1 subject to a maximum amount stated in the schedule per child and up to a total of 10% of the amount stated under benefit 1 or the amount stated in the schedule whichever is the lesser.

#### **Director's Family Personal Accident**

When directors or business partners are covered on a 24 hour basis, at any time during the period of insurance we will provide cover to their partner(s), child(ren), and domestic staff for the following benefits:

- a) loss of limb (one or more)
- b) loss of sight (one or both eyes)
- c) total loss of hearing (in both ears)
- d) total loss of speech
- e) permanent total disablement.

Cover is provided up to the amount stated in the schedule.

### **Domestic Travel Expenses**

If an insured person sustains bodily injury while on a journey during the operative time and requires an in-patient hospital admission within the insured person's country of permanent residence or country of secondment we will pay you up to a maximum amount stated in the schedule for all reasonable costs necessarily incurred for:

- a) travel, sustenance and accommodation expenses for up to two (2) nominated persons who on medical advice are required to travel to or remain with the insured person until the insured person's return to the place where the insured person permanently resides within the country where they are an in-patient
- b) the return transportation of the insured person to the place where the insured person permanently resides within the country where they are an in-patient
- c) the transportation of the insured person to their final resting place within their country of permanent residence or country of secondment in the event of the death of the insured person as a result of such bodily injury.

### **Employee's Family Travel**

We will consider as insured persons the partners or children of employees accompanying, travelling independently to join, or returning from being with such employees that are on a journey or an incidental holiday with the following benefits applying:

- a) loss of limb (one or more)
- b) loss of sight (one or both eyes)
- c) total loss of hearing (in both ears)
- d) total loss of speech
- e) permanent total disablement

up to a maximum stated in the schedule resulting from any one event.

### **Executor Expenses**

In the event that an insured person sustains bodily injury during the operative time that results in death we will on the production of an interim death certificate indemnify you up to the sum insured in the schedule for any 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.

### **Family Counselling Benefit Following Accidental Death**

If during the operative time the insured person suffers death as the result of bodily injury, we will pay up to the sum insured in the schedule for the cost of professional psychological counselling treatment for their partner and/or child(ren) provided that we are made aware of the treatment in writing.

### **Independent Financial and Tax Advice**

If an insured person sustains a bodily injury which results in a claim for the benefits listed below, we will pay the insured person or their estate upon their request up to the amount stated in the schedule to cover the fees charged by an independent financial adviser who is authorised and regulated by the Financial Conduct Authority, to provide the insured person or their estate with professional financial and tax advice:

- a) loss of limb (one or more)
- b) loss of sight (one or both eyes)
- c) total loss of hearing (in both ears)
- d) total loss of speech
- e) permanent total disablement

### **Partner Disability Benefit**

In the event that the partner of an insured person sustains bodily injury and where this results in hemiplegia paraplegia, quadriplegia or triplegia we will pay you up to the amount stated in the schedule.

### **Simultaneous Death of Insured Person and Partner**

Where bodily injury results in the death of an insured person and their partner in a single event and there is a child we will pay you 2.5 times the amount stated under benefit 1 but not more than the amount stated in the schedule.

### **Travel to Hospital Expenses**

In the event that an insured person sustains bodily injury that results in loss of limb (one or more) or loss of sight in both eyes or loss of hearing or loss of speech or permanent total disablement or permanent partial disablement as insured under Medical Expenses – Personal Accident or temporary total disablement or temporary partial disablement we will pay you up to the sum insured in the schedule for reasonable expenses necessarily incurred for taxi, the services of a chauffeur or other additional travel costs to convey a partner, child or parent of the insured person from the home of the insured person to a hospital where the insured person is an in-patient up to a maximum period of 52 weeks.

## **Exclusions to Section 2**

This section does not cover:

### **1. Excluded Causes**

any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause or post-traumatic stress disorder other than as a direct result of bodily injury or as provided for under Post-Traumatic Stress Disorder – Terrorism

### **2. Non-Passenger Air Travel**

any loss or expenses arising from an insured person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft

### **3. Suicide or Self-Injury**

any loss or expenses arising from an insured person committing or attempting to commit suicide or intentionally inflicting self-injury other than as provided under Suicide – Recruitment Costs.

# Section 3 – Heart Attack and Stroke

## The Cover

If an insured person sustains a heart attack or stroke that solely and independently of any other cause results in death while undertaking a journey with destinations outside the insured person's country of permanent residence, we will pay you the amount shown in the schedule for Section 2, benefit 1 for accidental death up to a maximum of GBP 300,000 per insured person.

Cover shall commence from the time of leaving the place of residence or the place of employment (whichever occurs last) and continue until arrival back at the place of residence or the place of employment (whichever occurs first) and includes incidental holiday.

In respect of any one insured person a benefit will not be payable under Section 2 benefit 1 if a claim is made under this section, and vice versa.

The benefit for partners and children under this section will match the benefit shown in the schedule for the insured person they are accompanying. The benefit for children under this section will not exceed GBP 25,000.

## Exclusions to Section 3

This section does not cover:

- 1. Over 65s**  
any insured person that has attained the age of 66 or over
- 2. Pre-existing Medical Conditions**  
Pre-existing Medical Condition – any medical condition for which an insured person has been treated or sought advice within 24 months of a trip being booked or commencing
- 3. Travelling Against Medical Advice**  
any insured person travelling or intending to travel against the advice of a medical practitioner
- 4. Travelling for Medical Treatment or Advice**  
any insured person travelling or intending to travel for the purpose of obtaining medical treatment or medical advice.

# Section 4 – Overseas Medical and Travel Expenses

## The Cover

We will pay you or the insured person for overseas medical expenses and travel expenses and emergency repatriation expenses incurred as a direct result of an insured person becoming ill or sustaining bodily injury while on a journey during the operative time for a period not exceeding 24 months from the date of the bodily injury or first diagnosis of the illness up to the sum insured in the schedule.

Provided always that you or an insured person must contact Zurich Travel Assistance as soon as reasonable if illness or bodily injury results in the need for in-patient hospital treatment.

### Compassionate Travel Expenses

In the event of an insured person being hospitalised as a result of serious illness or injury (as determined by Zurich Travel Assistance) we will pay for reasonable additional travel and accommodation expenses incurred by up to two relatives or friends to visit the insured person, up to the sum insured in the schedule. Cover under Sections 4, 6 and 7 will be provided for those travelling at the same level of benefit as in place for the insured person.

### Foreign Coma Benefit

In the event of an insured person while on a journey becoming ill or sustaining bodily injury resulting in a state of continuous unconsciousness outside their country of permanent residence or country of secondment we will pay you the amount stated in the schedule for each day of continuous unconsciousness up to a maximum period of 104 weeks.

### Foreign Funeral Expenses

In the event of the death of an insured person while on a journey we will pay up to a maximum amount stated in the schedule for the reasonable cost of funeral expenses necessarily incurred outside the insured person's country of permanent residence or country of secondment.

### Foreign Hospital Confinement Benefit

In the event of an insured person becoming ill or sustaining bodily injury while on a journey outside their country of permanent residence or country of secondment resulting in their admission to hospital as an in-patient on the advice of a medical practitioner we will pay you the amount stated in the schedule for each day up to a maximum period of 52 weeks.

### Home Country Repatriation Expenses

In the event of an insured person becoming ill or sustaining bodily injury while on a journey within the United Kingdom or the insured person's country of permanent residence or country of secondment and as a direct result requiring hospital treatment as an in-patient we will pay you for the reasonable costs necessarily incurred of transporting the insured person and accompanying medical staff by private ambulance or air ambulance to a hospital local to the insured person's home address up to the amount stated in the schedule.

### Search and Rescue Expenses

Where an insured person is reported missing to the appropriate authorities during a journey we will pay you on behalf of the insured person for costs incurred by recognised rescue authorities in searching for and rescuing the insured person up to a maximum amount stated in the schedule per insured person provided always that we will not pay more than GBP 100,000 irrespective of the number of insured persons involved in one event and GBP 250,000 irrespective of the number of events throughout the period of insurance.

### Supplementary Hospital Expenses

In the event of a valid claim under this section we will pay the reasonable costs of hospital in-patient medical charges necessarily incurred within the three (3) months immediately following the date of return to the insured person's country of permanent residence or country of secondment up to the amount stated in the schedule.

### Premature Childbirth

In the event of the premature birth of a child to an insured person while on a journey outside of the insured person's country of permanent residence or country of secondment during the operative time we will pay you up to the sum insured in the schedule for the overseas medical expenses and repatriation expenses actually incurred in respect of the prematurely born child.

## Exclusions to Section 4

This section does not cover:

**1. Non-Passenger Air Travel**

any expense arising from an insured person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft

**2. Other Insurances**

any expense which has been recovered from:

- a) any other insurance policy in your name or the insured person's name
- b) any national insurance programme which is applicable to the insured person

**3. Suicide or Self-Injury**

any expense arising from an insured person committing or attempting to commit suicide or intentionally inflicting self-injury except the reasonable costs necessarily incurred in transporting the insured person's body or ashes back to their country of permanent residence or country of secondment

**4. Travelling Against Medical Advice**

any expense incurred if an insured person is travelling or intending to travel against the advice of a medical practitioner

**5. Travelling for Medical Treatment or Advice**

any expense incurred if an insured person is travelling or intending to travel for the purpose of obtaining medical treatment or medical advice

**6. Unapproved Emergency Repatriation Expenses**

any emergency repatriation expenses incurred without the prior consent of Zurich Travel Assistance

**7. Unapproved Hospital Treatment**

any hospital treatment provided on an in-patient basis where the insured person has not made all reasonable attempts to obtain the prior consent of Zurich Travel Assistance or obtained the consent of Zurich Travel Assistance at the first opportunity after such treatment.

# Section 5 - Travel, Security and General Assistance

## Travel Assistance

### The Cover

The cover provided under this section applies where Sections 4, 6, 7, 9, 10, 11 and the security assistance provided in this section are operative and includes a range of assistance services supported by the Zurich Travel Assistance 24 hour helpline.

Please note that these services are supplied by third parties who are contracted to Zurich.

### A) Medical and Other Assistance

In the event that an insured person is travelling on a journey during the operative time and requires assistance they should contact the emergency helpline:

+44 (0)1489 868 888

The helpline is manned 24 hours a day 365 days a year by multi-lingual assistance co-ordinators experienced in managing medical assistance cases with hospitals and clinics worldwide.

You or an insured person must contact Zurich Travel Assistance as soon as reasonable if illness or bodily injury results in the need for in-patient hospital treatment.

We will not pay for any emergency repatriation expenses incurred without the prior consent of Zurich Travel Assistance or for any hospital treatment provided on an in-patient basis where the insured person has not made all reasonable attempts to obtain the prior consent of Zurich Travel Assistance or obtained the consent of Zurich Travel Assistance as soon as reasonable.

When seeking medical or travel assistance please make sure the following information is available:

- a) the insured person's name
- b) the telephone or facsimile number where an insured person can be contacted
- c) the insured person's address abroad
- d) the nature of the emergency or the assistance required
- e) the name of the insured person's company, employer or organisation.

The medical assistance services provided are:

#### **Air Ambulance**

The medical assistance service has the resources to provide repatriation by air ambulance or scheduled airline services depending on the circumstances. If necessary this can include a fully qualified medical escort.

#### **Direct Billing**

The medical assistance service has the ability to arrange direct billing with a network of hospitals and clinics worldwide which guarantees the payment for treatment provided.

#### **Emergency Medical Supplies**

Assistance in locating and forwarding medicine or medical equipment that might be unavailable locally.

#### **Emergency Travel Assistance**

Where an insured person falls ill or sustains bodily injury during a journey and the attending medical practitioner recommends that two relatives or friends travel to and remain with the insured person assistance will be provided in making the travel and accommodation arrangements.

#### **Medical Referral**

Where out-patient treatment is required referral can be made to a suitable hospital, doctor or dentist. With access to a team of highly qualified medical consultants advice can be provided on a range of medical conditions.

### **Medical Staff**

The medical assistance service has a team of medical consultants and nursing staff on hand at any time to coordinate any medical assistance cases, arranging hospital admissions and ensuring that the most appropriate treatment is provided.

The medical assistance services also include a range of additional services which are summarised below:

### **Emergency Cash Advance**

Assistance in replacing cash lost or stolen during a journey. The value of any cash advance will be deducted from any subsequent claim under Section 7. Where no claim is made the value of the cash advanced will be reimbursed by you to us upon completion of the journey.

### **Emergency Message Communication**

Forwarding on messages to family and business colleagues in an emergency.

### **Legal Referral**

The service enables the insured person to have access to an Embassy or Consulate if legal assistance is required including referral to an English speaking lawyer. Assistance can also be provided in facilitating the payment of bail subject to a satisfactory financial guarantee of reimbursement.

### **Lost Ticket and Baggage Location**

Assistance in replacing lost or stolen tickets, passport or other travel documents and assistance in locating lost or delayed luggage.

### **On-line Information**

A web information service is also available and accessed at: <http://www.zurich.co.uk/business/zurichtravelassistance> and provides valuable medical and travel information including online country guides that provide security information reflecting the situation in numerous territories. Access is gained by entering your policy number when prompted.

### **Travel Advice**

The insured person has access to a wealth of helpful and relevant information including currency and banking information, visa details, health requirements and reciprocal health agreements.

### **Vehicle Return**

The assistance service can organise the return of a rental or privately owned vehicle where an insured person falls ill or sustains bodily injury during a journey.

## **B) Airport Breakdown Assistance (Motor)**

Insured persons have access to roadside assistance in the event of their own private vehicle in which they are travelling to or from an airport in the United Kingdom suffering a breakdown or accident where their intention is to catch a flight in connection with a journey.

We will arrange for a mechanic and/or a taxi to attend the insured person in order to repair or recover the vehicle or to transport the insured person to the airport.

This is an arrangement service only. All third party costs must be borne by you or the insured person who will be made aware of this during the call.

This service is available by contacting Zurich Travel Assistance on: +44 (0)1489 868 888.

## **C) Home Emergency**

If while the insured person is undertaking a journey outside the United Kingdom and is made aware of a domestic emergency at their private residence they can contact Zurich Travel Assistance to organise an emergency repair.

This is an arrangement service only. All third party costs must be borne by you or the insured person who will be made aware of this during the call.

The insured person will need to be able to provide access to the premises and have the means available to pay for all costs upon completion of the work.

Within reason there are no limitations to the nature of services the insured person can request provided always that they should be on an emergency repair basis only and typically for plumbing, electrical or property fabric repairs in order to make the premises sound and secure.

This service is available by contacting Zurich Travel Assistance on: +44 (0)1489 868 888.

## D) Check-In Service

A scheduled safety check service is available for insured persons undertaking a journey to countries with a heightened security risk. Specific protocols can be put in place so that if a response is not received emergency contacts will immediately be notified.

The cost of the service is to be met by you who will benefit from a 10% discount as our policyholder. You must allow at least five (5) working days' notice for Zurich Travel Assistance to arrange the necessary provisions and protocols.

This service is available by contacting Zurich Travel Assistance on: +44 (0)1489 868 888.

## E) Meet and Greet Service

You may take advantage of this airport transfer service where an insured person can be provided with safe and comfortable transportation in high risk locations. All drivers are vetted and have an in depth local knowledge of the region to ensure the safety of their passengers remains paramount at all times. A quotation for a specific trip can be obtained by calling Zurich Travel Assistance on: +44 (0)1489 868 888. You will be responsible for all charges for the transport and greet services arranged but as our policyholder you will have access to a 10% discount on standard fees.

You must allow at least five (5) working days' notice for Zurich Travel Assistance to arrange the necessary provisions and protocols.

## F) Airport Lounge Access

As our policyholder you have access to concessions for your personnel to enjoy the use of over 600 airport VIP lounges. Insured persons may take advantage of this special offer by joining online at:

<http://www.zurich.co.uk/business/zurichtravelassistance>

where various options on levels of membership are publicised along with available discounts. Options include access by accompanying guests.

## Security Assistance

### The Cover

We have partnered with security experts to provide you with a comprehensive range of complementary security services. The security assistance provided in this section are supported by the Zurich Travel Assistance 24 hour helpline.

Please note that these services are supplied by third parties who are contracted to Zurich.

### Emergency Response

Where serious difficulties or a life-threatening situation arise during a journey abroad (personnel missing, attacked or kidnapped or a rapid deterioration in the safety of the location – as insured under Sections 10 and 11) a team of security specialists appointed by Zurich Travel Assistance will be available to assist you and your personnel with advice, kidnap negotiation and coordination of their return to safety.

### Assistance Provided

In the event of an insured person becoming involved in a life-threatening situation while on a journey during the operative time we will pay you up to the maximum amount stated in the policy schedule for security costs in extracting the insured person from such a situation. Any incident that could give rise to a claim under this section must be notified immediately to Zurich Travel Assistance. Their contact number is +44 (0)1489 868 888.

### Exclusions to Section 5 – Security Assistance

This section does not cover:

#### 1. Dangerous Areas

any costs incurred in a country or part of a country where after commencement of a journey warnings to leave or evacuate had been given by the British Government through its Foreign, Commonwealth & Development Office, equivalent body in the insured person's country of residence or Zurich Travel Assistance but such warnings had not been heeded by the insured person in a reasonably timely manner

#### 2. Debt or Fraud

any costs incurred where the life-threatening situation was due to the insured person's unpaid debt, or to a fraudulent, dishonest or criminal act committed by you or the insured person

### 3. **Hijack or Kidnap**

any claim associated with hijack or kidnap

### 4. **Legal Liability**

any sums which you become legally liable to pay as a result of any legal action for damages including legal costs incurred by you in defence of such action arising out of alleged negligence or incompetence in extracting an insured person from a life-threatening situation or in not preventing the involvement of an insured person in such a situation

### 5. **Unnecessary Exposure to Danger**

deliberate exposure of an insured person to danger.

## **Provisions to Section 5 – Security Assistance**

### 1. **Compulsory Use of Zurich Travel Assistance**

Any extraction must be organised by Zurich Travel Assistance who will use the most suitable method including if necessary the attendance of a security specialist to accompany the insured person.

### 2. **Immediate Contact**

You or an insured person must contact Zurich Travel Assistance as soon as reasonable if a life-threatening situation arises.

### 3. **Information Provision**

You and the insured person must provide Zurich Travel Assistance with all information in a timely manner and must not make or attempt to make arrangements without the reasonable agreement of Zurich Travel Assistance.

### 4. **Reimbursement of costs**

You will reimburse us for all costs incurred in the event of security services being provided by Zurich Travel Assistance in good faith to a person that is not an insured person.

## **Travel Security Assistance**

In the event that an insured person is travelling on a journey during the operative time and requires security assistance they should contact the emergency helpline:

+44 (0)1489 868 888

or visit <http://www.zurich.co.uk/business/zurichtravelassistance>

The security assistance services provided are:

## **Daily News**

Subscription is available to email reports sent each weekday, covering political instability, civil unrest, disease outbreaks, crime patterns and terrorism news from around the world. Please subscribe/unsubscribe for these reports at:

<http://www.zurich.co.uk/business/zurichtravelassistance>

## **Travel Security Website**

Security information on over 180 countries worldwide via the Zurich Travel Assistance website at:

<http://www.zurich.co.uk/business/zurichtravelassistance>.

## **Travel Security and Safety Briefings for High Risk Destinations**

With 48 hours' notice the security partner of Zurich Travel Assistance will provide your personnel with a security briefing tailored for their travel itinerary for high risk destinations subject to a maximum of two (2) briefings per trip or group booking. This will cover the risks, preventative measures and important contact details your personnel require to help them remain safe while abroad on a journey. For all standard destinations the Zurich Travel Assistance website at:

<http://www.zurich.co.uk/business/zurichtravelassistance> is available.

Please contact Zurich Travel Assistance on: +44 (0)1489 868 888.

## General Assistance

The cover provided here applies where Section 2 – Corporate Personal Accident is operative and includes a range of assistance services supported by the Zurich Assistance 24 hour helpline on +44 (0)1489 868 988.

Please note that these services are supplied by third parties who are contracted to Zurich.

## Counselling and Support Services

Insured persons may access a wide range of personal support services providing practical information, resources and counselling to help them balance their work, family and personal life.

Topics include but are not limited to the following:

- Work-life balance
- Relationships
- Childcare
- Health and well-being
- Debt
- Disability and illness
- Careers
- Bereavement and loss
- Stress
- Elder care
- Life events
- Immigration
- Anxiety and depression
- Family issues
- Bullying and harassment
- Education
- Consumer rights
- Workplace pressure

Support is for up to six (6) telephone sessions within three (3) weeks of the first session available by contacting Zurich Assistance on +44 (0)1489 868 988.

## Medical Second Opinion

Insured persons may gain access to a medical second opinion on any critical illness they are suffering. This illness must be serious in nature and the insured person must already be under the care of a medical consultant who has recommended treatment, medication, surgery or other relevant measures. The second opinion service is arranged via our partner who has a network of medical professionals who will review the insured person's results and reports (to be supplied by the insured person) and offer a written assessment to the insured person.

This assessment is for information purposes only and the insured person is under no obligation to act on it. An initial telephone interview may be arranged by contacting Zurich Assistance on: +44 (0)1489 868 988.

# Section 6 - Personal Property

## The Cover

We will pay you or the insured person up to the sum insured in the schedule in the event of loss of or damage to personal property on a journey during the operative time subject to a single article limit for each lost or damaged article as stated in the schedule.

### Delayed Personal Baggage

We will pay you or the insured person up to a maximum amount stated in the schedule for any reasonable expenses necessarily incurred in purchasing essential replacement items if while on a journey during the operative time an insured person's personal property is temporarily lost for more than 4 consecutive hours during the outward or onward trip of the journey. Any payment we make will be deducted from the total amount payable under this section if the personal property is permanently lost.

### Loss of Keys

We will pay you or the insured person for the replacement of the lock mechanisms up to the amount stated in the schedule if the keys to the external doors, safes or alarms of the insured person's normal place of residence are lost, damaged or stolen while on a journey during the operative time.

### Loss of Vehicle Key

We will pay you or the insured person for the replacement of a key to the insured person's vehicle up to the amount stated in the schedule if the key is lost, damaged or stolen while on a journey during the operative time.

### Passport or Visa Loss During a Journey

We will pay you or the insured person up to the amount stated in the schedule for reasonable additional travel and accommodation expenses necessarily incurred including any charges levied by the issuing office for a replacement passport or visa if an insured person loses or damages their passport while on a journey during the operative time.

### Pre-journey Loss of Passport or Visa

We will pay you or the insured person up to the amount stated in the schedule for reasonable additional travel and accommodation expenses necessarily incurred including any charges levied by the issuing office for a replacement passport or visa if the insured person's passport or visa is stolen within the 7 day period immediately prior to the planned commencement of a journey.

Provided always that the insured person reports the theft of the passport or visa to the Police or other appropriate authorities and obtains a written loss report from them.

## Additional Cover

### Single Article Benefit Extension Option

We will pay for loss of a single article above the amount stated in the schedule, provided that you or the insured person bears the first 25% of the proportion of single article above the benefit stated in the schedule.

This extension is not available to insured persons in their country of secondment.

## Exclusions to Section 6

This section does not cover:

- 1. Changes in Environment, Moth or Vermin, Mechanical or Electrical Failure and Process Risks**  
loss of or damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration
- 2. Confiscation or Detention**  
loss due to confiscation or detention by customs or any other competent authority
- 3. Excluded Property**  
loss of or damage to vehicles, their accessories, spare parts or trailers
- 4. Loss from Unattended Vehicles**  
loss of personal property from any unattended vehicle unless the personal property was out of sight in a glove box or luggage compartment and the vehicle was locked when unattended.

## Provision to Section 6

### **New for Old**

Where we agree to replace personal property that is lost or beyond repair we will pay on the basis of a new item that is substantially the same as the item lost or beyond repair and we will not deduct an amount for wear and tear.

## Assistance Services

We will also provide assistance in replacing lost or stolen tickets, passport or other travel documents and assistance in locating lost or delayed luggage.

# Section 7 - Money

## The Cover

We will pay you or the insured person up to the sum insured in the schedule in the event of loss of or damage to money or financial loss suffered as the result of the fraudulent use of credit, debit or charge cards on a journey during the operative time. In respect of money cover is extended to 120 hours immediately preceding the commencement of a journey and for 120 hours immediately following its completion.

## Additional Cover

### Lost Money Benefit Extension Option

We will pay for loss of money above the amount stated in the schedule, provided that you or the insured person bears the first 20% of the proportion of money above the benefit stated in the schedule.

### Conditions Applicable to Extension

- 1. Locked Storage**  
Money applicable under this extension must be stored in hotel safes when not required.
- 2. Whilst in Transit**  
The money must be stored in the insured persons carry-on baggage whilst in transit.

### Exclusion Applicable to Extension

This extension does not cover:

- 1. Secondees**  
insured persons in their country of secondment.

## Exclusions to Section 7

This section does not cover:

- 1. Cash Limitation**  
more than the cash limitation per insured person stated in the schedule in respect of loss of cash
- 2. Confiscation or Detention**  
loss due to confiscation or detention by customs or any other authority
- 3. Failure to Comply with Credit, Debit or Charge Card Terms and Conditions**  
loss arising from fraudulent use of a credit, debit or charge cards unless the insured person has complied where it was reasonably possible with all the terms and conditions under which the card was issued
- 4. Loss from Unattended Vehicles**  
loss of money from any unattended vehicle unless the money was out of sight in a glove box or luggage compartment and the vehicle was locked when unattended
- 5. Money Shortages and Depreciation**  
devaluation of currency or shortages due to errors or omissions during monetary transactions.

## Assistance Services

We will also provide assistance in replacing cash lost or stolen during a journey.

Provided always that:

- a) the value of any cash advanced will not exceed GBP 3,000 and will be deducted from any subsequent claim under this section
- b) where the value of the cash advanced exceeds the amount of any subsequent claim under this section you will reimburse us the difference between the value of the cash advance and the amount of such claim
- c) where no claim is made the value of the cash advanced will be reimbursed in full by you to us upon completion of the journey.

# Section 8 - Electronic Business Equipment

## The Cover

We will pay you up to the sum insured in the schedule in the event of loss of or damage to electronic business equipment on a journey during the operative time.

## Exclusions to Section 8

This section does not cover:

- 1. Changes in Environment, Moth or Vermin, Mechanical or Electrical Failure and Process Risks**  
loss or damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration
- 2. Confiscation or Detention**  
loss due to confiscation or detention by customs or any other authority
- 3. Excess**  
the amount stated in the schedule of any loss or damage occurring to electronic business equipment
- 4. Loss from Unattended Vehicles**  
loss of electronic business equipment from any unattended vehicle unless the electronic business equipment was out of sight in a glove box or luggage compartment and the vehicle was locked when unattended
- 5. Other Insurances**  
loss of or damage to electronic business equipment which is insured under any other insurance policy.

# Section 9 - Cancellation, Curtailment, Rearrangement and Replacement Expenses

## The Cover

If during the operative time or between the confirmed booking of the journey and the operative time any part of the pre-booked travel arrangements for a journey are cancelled, curtailed or rearranged as a direct result of any cause outside the control of you or the insured person we will pay you or the insured person up to the sum insured in the schedule and subject to the cancellation or curtailment limit for:

- a) deposits, advance payments and other charges which have not been and will not be used but which become forfeit or payable under contract or cannot be recovered elsewhere
- b) reasonable additional travel and accommodation expenses necessarily incurred, including as a result of enforced and unexpected quarantine following regulation or official instructions from public authorities or governments in either the insured person's home country or destination country of travel
- c) the reasonable costs of an insured person to returning to attend the funeral of a close relative or business associate in their country of permanent residence or country of secondment
- d) an employee to return to their country of secondment after having had to leave their country of secondment due to a medical emergency or the death of a family member in another country
- e) reasonable additional travel expenses incurred for an insured person to curtail their journey in the event of the British Government through its Foreign, Commonwealth & Development Office, or equivalent body in the insured person's country of residence, issuing advice recommending that travellers should leave the country or region in which the insured person is travelling due to a medical epidemic or pandemic.

### Missed International Connection and Missed Departure

We will pay you or the insured person up to the sum insured in the schedule for the reasonable additional costs of travel, accommodation and subsistence necessarily incurred less any amount recoverable elsewhere if an insured person suffers a missed international connection or missed departure during the operative time.

Provided always that in respect of missed international connection or missed departure:

- a) an insured person must obtain written confirmation from the relevant travel provider detailing the actual time of arrival of the conveyance at its destination and written confirmation from the connecting operator that the connection has been missed as a result of the late arrival of the conveyance
- b) an insured person must accept an alternative equivalent means of travel if this is offered by the travel provider within the period of delay.

### Promotional Vouchers and Awards

We will pay you or the insured person up to the sum insured in the schedule and subject to the cancellation or curtailment limit in respect of a journey funded wholly or partially by promotional vouchers or awards which have been redeemed and which are non-refundable if during the operative time any part of the pre-booked travel arrangements for such journey are cancelled, curtailed or rearranged as a direct result of any cause outside the control of you or the insured person.

### Replacement Expenses

We will pay you or the insured person up to the sum insured in the schedule for reasonable expenses limited to the cost of an air flight and other essential expenses necessarily incurred in sending a substitute person to complete the original insured person's journey if during the operative time any part of the pre-booked travel arrangements for a journey are cancelled, curtailed or rearranged as a direct result of any cause outside the control of you or the insured person.

### Travel Delay

If the departure of a conveyance on which an insured person is booked to travel in order to get to their planned destination at the commencement, onward connection or completion of a journey is delayed due to strike, industrial action, adverse weather conditions, technical issues or mechanical breakdown we will pay the insured person the amount stated in the schedule.

## Travel Delay Caused by Natural Catastrophe

If the departure of a conveyance on which an insured person is booked to travel on in order to get to their planned destination at the commencement, onward connection or completion of a journey is delayed due to a natural catastrophe we will pay the insured person the amount stated in the schedule in excess of the first 4 hours delay.

## Exclusions to Section 9

This section does not cover:

- 1. Cancellation Before Policy Inception**  
any loss arising from cancellation of pre-booked travel arrangements for a journey where the cause of the cancellation occurs prior to the period of insurance
- 2. Cancellation or Curtailment of an Event held by You**  
any loss arising from the cancellation or curtailment of an event held by you or a subsidiary or parent company of you, where the circumstances which gave rise to this cancellation or curtailment were within your control
- 3. Default or Financial Failure of Transport or Accommodation Provider or Agent**  
any expense arising from the default or financial failure of any provider or their agent of transport or accommodation or any agent acting for you or the insured person
- 4. Disinclination to Travel**  
any expense incurred solely as a result of disinclination to travel or to continue the journey
- 5. Failure to Check-in**  
the failure of the insured person to check in for any journey according to the itinerary supplied unless due to fortuitous circumstances beyond the control of the insured person
- 6. Financial Circumstances**  
any expense incurred due to your or the insured person's financial circumstances
- 7. Non-Passenger Air Travel**  
any loss or expenses arising from an insured person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft
- 8. Other Insurances**  
any loss which is insured under any other insurance policy
- 9. Pre-existing Circumstances**  
any expense due to:
  - a) failure of the means of transport other than disruption of road or rail services by avalanche, landslide, snow or flood
  - b) natural catastrophe, strike, labour dispute or mechanical breakdownwhich existed or for which advanced warning had been given prior to the date on which the journey was booked
- 10. Prior Redundancy or Termination of Employment**  
any expense incurred as a result of the insured person's redundancy or the termination of their employment more than 31 days prior to a journey taking place
- 11. Public Authority or Government Regulations**  
any loss or expense incurred for trips in contravention of Public Authority or Government regulation, or official advice not to travel, which existed in either an insured person's home country or country of destination at:
  - a) the time the trip was booked for business travel (unless the claim is as a result of a change in regulation or advice); or
  - b) at the time of booking or any time between the trip being booked and time of departure for holiday travel
- 12. Suicide or Self-Injury**  
any loss or expense arising from an insured person committing or attempting to commit suicide or intentionally inflicting self-injury

**13. Travelling Against Medical Advice or for Medical Treatment or Advice**

any expense incurred if an insured person is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment or medical advice

**14. Withdrawal from Service of Aircraft or Ship**

any claim for cancellation following delay to an aircraft or ship if the delay is due to withdrawal from service temporarily or permanently on the orders of any port authority or the Civil Aviation Authority or any similar body in any country.

Provision to Section 9

**Event Limit**

The total amount payable under this section in respect of any one insured person arising from any one event will not exceed the sum insured stated in the schedule.

If the total amount of all claims under this section for loss and expense arising out of any one event exceeds the cancellation or curtailment limit each individual claim will be proportionately reduced until the total value of all claims does not exceed the cancellation or curtailment limit.

# Section 10 – Kidnap, Hijack and Ransom

## The Cover

We will pay you up to the sum insured in the schedule for ransom and consultants' costs incurred solely and independently as a result of kidnap occurring on a journey during the operative time and while outside the insured person's country of permanent residence or country of secondment. Any incident that could give rise to a claim under this section must be notified immediately to Zurich Travel Assistance. Their contact number is +44 (0)1489 868 888.

Provided always that:

- a) we will not pay for more than the kidnap aggregate limit
- b) in the event of any circumstances that could give rise to a claim under this section you will give notice to Zurich Travel Assistance by the most expeditious means and provide Zurich Travel Assistance with all assistance and information in a timely manner.

## Hijack

We will pay you up to the amount stated in the schedule for each day that an insured person is unjustly, forcibly or unlawfully held captive.

## Exclusions to Section 10

This section does not cover:

- 1. Claims by Parent or Guardian**  
any claim for a child by its parent or guardian
- 2. Damages and Legal Costs**  
any sums you become legally liable to pay as the result of any legal action for damages including legal costs incurred by you in defence of such action as the result of:
  - a) alleged negligence or incompetence in hostage retrieval operations or negotiations following kidnap
  - b) alleged negligence in not preventing kidnap
- 3. Excluded Territories**  
any kidnap which occurs in the excluded territories – kidnap
- 4. Fraudulent, Dishonest or Criminal Acts**  
loss due to any fraudulent, dishonest or criminal act committed or attempted by you or any director, employee or authorised representative of you including any person who has custody of any ransom monies
- 5. Prior Cancellation or Declinature of Kidnap Insurance**  
any claim if you or the insured person have had kidnap insurance declined or cancelled.

# Section 11 - Political and Natural Disaster Evacuation

## The Cover

We will pay you up to the sum insured in the schedule for the reasonable costs necessarily incurred while an insured person is travelling on a journey during the operative time outside their country of permanent residence or country of secondment to evacuate the insured person to their country of permanent residence or country of secondment or the nearest place of safety when:

- a) officials of the country to or in which the insured person is travelling on a journey recommend that certain categories of person including the insured person should leave that country for safety reasons
- b) the British Government through its Foreign, Commonwealth & Development Office, or equivalent body in the insured person's country of residence, issues a travel advice for a particular country or region in which the insured person is travelling on a journey recommending that certain categories of person including the insured person should leave that country or region
- c) the insured person is expelled or declared persona non grata in the country where the insured person is travelling on a journey
- d) following a natural disaster a state of emergency is declared in the country where the insured person is travelling on a journey necessitating immediate evacuation
- e) a state of emergency has been declared in the country where the insured person is travelling on a journey necessitating immediate evacuation
- f) the insured person's property is seized, confiscated or expropriated during a journey.

Provided always that you or an insured person must contact Zurich Travel Assistance as soon as reasonable if evacuation becomes necessary.

## Accommodation Expenses

In the event that the insured person is unable to return to their country of permanent residence or country of secondment we will pay you for reasonable accommodation costs necessarily incurred up to a maximum of GBP 150 per day for a total of 26 days.

Provided always that:

- a) where the insured person holds a valid return ticket to their country of permanent residence or country of secondment or to another place of safety we will only indemnify you or the insured person for any additional costs necessarily incurred to evacuate the insured person
- b) where the insured person is entitled to a refund on an unused ticket we will be entitled to deduct the value of the unused portion from the indemnity provided to you or the insured person
- c) in respect of any necessary air flight we will indemnify you or the insured person for the cost of an economy flight fare.

## Exclusions to Section 11

We will not pay any benefit or provide any assistance in conjunction with Zurich Travel Assistance under this section if:

### 1. Breach of Contract, Bond or Licence

you or the insured person fail to honour any contractual obligation, bond or specific performance condition in a licence

### 2. Foreseeable Costs

the conditions leading to the insured person's departure were in existence prior to the insured person entering the country or where such conditions were reasonably foreseeable prior to the insured person entering the country on a journey

### 3. Missing or Invalid Documentation

the insured person fails to produce or maintain immigration, work, residence or similar visas, permits or other relevant documentation for the country in which a journey takes place

**4. Nationality**

the insured person is a national of the country in which they are on a journey

**5. Property Repossession**

property belonging to you or the insured person is repossessed by a titleholder or other interested party to satisfy any debt, insolvency, financial failure or other financial obligation of yours or of the insured person

**6. Violation of Laws or Regulations**

a) the insured person has committed any:

- i) act or alleged act which if committed by them in the United Kingdom or country of permanent residence would be a criminal offence
- ii) fraudulent or criminal act or alleged fraudulent or criminal act alone or in collusion with others in the territory in which a journey takes place and contravenes the laws of that territory

b) you or the insured person have failed properly to procure or maintain immigration, work or residence or similar visas, permits or other relevant documentation

c) the insured person takes part in any anti-government activity or the operations of any security or armed forces.

**7. Curtailment**

circumstances allow for the normal rearrangement of travel plans to curtail a journey, without the necessary involvement of Zurich Travel Assistance to arrange evacuation, where cover would be provided under Section 9.

# Section 12 - Legal Expenses

## The Cover

We will pay you or the insured person up to the sum insured in the schedule for legal expenses incurred in the pursuit of a claim by an insured person against a third party for damages or compensation in respect of bodily injury, death or illness sustained while on a journey during the operative time.

You or the insured person will have the right to appoint a suitably qualified legal representative in connection with any claim or legal proceedings including the appointment of expert witnesses.

Our consent to pay legal expenses must be obtained in writing. This consent will be given if you or the insured person can satisfy us that:

- a) there are reasonable grounds for pursuing or defending the legal proceedings and it is always more likely than not that the insured person will recover damages or obtain any other legal remedy which we have agreed or make a successful defence. The decision to grant consent will take into account your opinion or that of the insured person's appointed representative as well as that of our own advisors; and
- b) it is reasonable for legal expenses to be provided in a particular case.

Provided always that if the insured person is successful in the claim any legal expenses we provide will be reimbursed to us.

## Exclusions to Section 12

This section does not cover:

- 1. Claims Eligible for Consideration under Arbitration Schemes or Complaints Procedures**  
any legal expenses incurred in the pursuit of any claim against a travel agent, tour operator, insurer or their agents, which are eligible for consideration under an arbitration scheme or complaints procedure
- 2. Claims or Legal Proceedings by Third Parties**  
any legal expenses incurred for the defence of any civil claim or legal proceedings made or brought by a third party against the insured person
- 3. Criminal or Wilful Acts**  
any legal expenses incurred in connection with any criminal or wilful act
- 4. Fines or Penalties**  
any fines or penalties
- 5. Late Notification**  
any claim or circumstance notified more than 24 months after the incident from which the cause of action arose.

# Section 13 - Personal Liability

## The Cover

We will pay you or the insured person up to the sum insured in the schedule for any legal liability incurred by the insured person while on a journey during the operative time in respect of:

- a) accidental bodily injury or illness of any person
- b) accidental loss of or damage to the property of any person
- c) any claimant's costs and expenses arising out of a) or b) above which the insured person or the insured person's representatives are legally liable to pay
- d) any other costs and expenses incurred with our prior written consent.

Provided always that:

- i) no admission of liability, offer, promise, or payment will be made by you or the insured person without our prior written consent
- ii) you will provide us with all assistance and information required in defence of a claim under this policy
- iii) we or our appointed representatives may at our discretion decide to take over and conduct the defence or settlement of any claim against you or an insured person.

## Exclusions to Section 13

This section does not cover:

- 1. Advice**  
liability arising out of the rendering or failure to render advice
- 2. Asbestos Related Risks**  
liability arising out of the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of asbestos
- 3. Fines or Penalties**  
any fines or penalties
- 4. Insured Person's Immediate Family**  
injury or illness to any member of the insured person's immediate family
- 5. More Specific Insurance**  
any damages which should more specifically be claimed under any other contract of insurance in your name or that of the insured person
- 6. Non-Passenger Air Travel**  
any loss or expenses arising from an insured person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft
- 7. Ownership or Occupation of Land or Buildings**  
liability arising out of the ownership or occupation of land or buildings
- 8. Property Held in Trust**  
loss of or damage to property belonging to held in trust by or in the custody or control of you or the insured person, any employee or any member of the insured person's immediate family
- 9. Sexually Transmitted Infections, AIDS or AIDS Related Conditions**  
any damages resulting from venereal disease, sexually transmitted infections, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition
- 10. Suicide or Self-Injury**  
any loss or expenses arising from an insured person committing or attempting to commit suicide or intentionally inflicting self-injury

**11. Trade, Business or Profession**

the carrying on of any trade, business or profession

**12. Vessels and Craft**

any injury, illness, loss or damage arising directly or indirectly as a result of the ownership, possession or use of any mechanically propelled vehicle, aircraft or watercraft

**13. Wilful, Malicious or Unlawful Acts**

any criminal, malicious or wilful act.

# Section 14 - Rental Vehicle

## The Cover

We will pay you or the insured person up to the maximum amount stated in the schedule for loss of or damage to a rental vehicle during a journey 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 damage to a rental vehicle is in force.

Provided always that we will not pay more than the amount stated in the schedule in respect of all claims for such loss or damage occurring per event and during any one period of insurance.

## Exclusions to Section 14

This section does not cover:

### 1. Deliberate Damage

any loss of or damage to a rental vehicle caused deliberately by an insured person whether acting alone or in collusion with others

### 2. Excluded Causes

- a) 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
- b) damage that existed at the commencement of the period of rental.

# Section 15 – General Exclusions

We will not be liable for any bodily injury, loss or expense suffered:

- 1. Active Service**  
as a result of an insured person engaging in active service in any of the armed forces of any nation
- 2. Excluded Territories**  
as a result of any exposure in the following listed territories unless declared in advance and accepted by us:  
Afghanistan, Iraq, Syria, Yemen
- 3. War Risks**  
as a result of war within the insured person's country of permanent residence or country of secondment.

# Section 16 - General Provisions

## 1. **Automatic Holiday Extension**

Where directors are noted as being covered for Business Travel, cover automatically extends to include holiday travel for the same Business Travel benefits and sums insured for the director plus accompanying partner, children and one salaried domestic staff. Cover for partners and children of the director also applies where they are travelling on their own for trips up to 60 days in duration.

## 2. **Corporate Event Cover – Business Travel**

Business Travel benefits insured under Section 4 automatically extend to guests of the insured whilst attending corporate events (for trips less than 60 days).

## 3. **Event Aggregate Limitation**

If the total amount of all claims for bodily injury arising out of any one event exceeds the event aggregate limit each individual claim will be proportionately reduced until the total value of all claims does not exceed the event aggregate limit.

## 4. **Multi-Engined Aircraft Limitation**

If the total amount of all claims for bodily injury arising out of any one event involving the same multi-engined aircraft exceeds the multi-engined aircraft limit each individual claim will be proportionately reduced until the total value of all claims does not exceed the multi-engined aircraft limit.

## 5. **Other Forms of Aerial Transport Including Rotor Wing Limitation**

If the total amount of all claims for bodily injury arising out of any one event involving the same aircraft (not being a multi-engined aircraft) exceeds the other forms of aerial transport including rotor wing limit each individual claim will be proportionately reduced until the total value of all claims does not exceed the other forms of aerial transport including rotor wing limit.

## 6. **Restriction in Cover for Over 85s**

So far as concerns insured persons who have attained the age of 86 years:

- a) in respect of Section 2 benefits will only be payable under benefits 1 to 4 of the schedule and will in no event exceed GBP 50,000 or the amount stated in the schedule whichever is the lesser
- b) Sections 4 and 9 do not cover any expense arising from a pre-existing medical condition which the insured person knew about at the date on which the journey was booked.

## 7. **Sanctions**

Notwithstanding any other terms of this policy we will be deemed not to provide cover nor will we make any payment or provide any service or benefit to you or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of yours would violate any applicable trade or economic sanctions law or regulation.

## 8. **Temporary Partial Disablement Limitation**

The benefit payable for temporary partial disablement shall not exceed 50% of the insured person's weekly wage.

## 9. **Temporary Total Disablement Limitation**

The benefit payable for temporary total disablement shall not exceed the insured person's weekly wage.

# Section 17 - General Conditions

## 1. Acquisitions

If you acquire or create a subsidiary during the period of insurance, we will automatically cover the new company provided that any increase in exposure directly related to the acquisition is less than 10%. The exposure increases which are applicable are as per below:

- a) total salaries
- b) employee numbers
- c) travel days.

Any exposure which results in an increase greater than 10% must be declared to us so that we can review this change and provide terms and additional premium as necessary.

If the acquired or newly created subsidiary is within 10% but has a business description outside that of the parent company or what was declared to us, then the you must notify us so that we can review the exposure and provide terms and additional premium if applicable and necessary.

## 2. Alteration

You must notify us as soon as possible during the period of insurance if there is any change in circumstances which materially increases the risk of accident, injury, loss, damage or liability.

Upon notification of any such change we will be entitled to vary the premium and terms for the rest of the period of insurance. If the changes make the risk unacceptable to us then we may no longer be able to provide you with cover.

If you do not notify us of any such change this policy may be affected in one or more of the following ways depending on what we would have done had we known about the change in circumstances:

- a) if we would not have continued to provide you with any cover we may treat this policy as if it did not exist from the date of the change in circumstances; or
- b) if we would have applied different terms to the cover we may treat this policy as if those different terms applied from the date of the change in circumstances; and/or
- c) if we would have charged you a higher premium for providing the cover we will charge you the additional premium which you must pay in full.

## 3. Amendments

We are entitled to amend the terms and conditions of this policy in order to comply with the requirements of any applicable legislation as amended from time to time. If such amendments materially increase the insured risk, both you and we agree to review the terms of this policy (including without limitation Premiums and/or Maximum Policy Limits).

## 4. Assignment

This policy may not be assigned without our prior written consent.

## 5. Cancellation

You may cancel this policy by giving us 30 days prior written notice. We may cancel this policy by giving you 30 days prior written notice at your last known address except that 7 days prior written notice will be given when cancellation is for non-payment of premium. Notice will be made via special delivery mail.

If you cancel this policy we will return a pro-rata of the annual premium subject to a minimum retention of GBP 1,000 or one third of the annual premium whichever is greater provided always that no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this policy. If we cancel the policy we will retain the pro-rata earned premium under it for the period during which this policy has been in force or the pro-rata minimum premium whichever is greater.

We may cancel any coverage provided under this policy in respect of war by sending you 7 days prior written notice to your last known address. Notice will be made via special delivery mail.

## 6. Contractual Right of Renewal (tacit)

If you pay the premium to us using our Direct Debit instalment scheme we will have the right which we may choose not to exercise to renew this policy each year and continue to collect premiums using this method. We

may vary the terms of this policy including the premium at renewal. If you decide that you do not want us to renew this policy provided you tell us or your broker or insurance intermediary prior to the next renewal date we will not renew it.

Our right to renew this policy does not affect your rights to cancel the policy shown in General condition 5 – Cancellation.

## **7. Duplicate Cover**

If a loss is covered under more than one section of this policy we will provide cover under the section that provides the most cover but never under more than one section. In no event will we make duplicate payments for the same loss.

## **8. Fair Presentation of the Risk**

- a) At inception and renewal of this policy and also whenever changes are made to it at your request you must:
- i) disclose to us all material facts in a clear and accessible manner; and
  - ii) not misrepresent any material facts.
- b) If you do not comply with clause a) of this condition and the non-disclosure or misrepresentation by you is proven by us to be deliberate or reckless we may from the relevant date specified in clause d):
- i) treat this policy as if it had not existed; and
  - ii) not return the premium paid by you.
- c) If you do not comply with clause a) of this condition and the non-disclosure or misrepresentation is not deliberate or reckless the cover, meaning this policy or the changes made to it, may be affected from the relevant date in clause d) in one or more of the following ways depending on what we would have done if we had known about the facts which you failed to disclose or misrepresented:
- i) if we would not have provided you with the cover we will have the option to treat the cover as if it had not existed and repay the premium paid for such cover; or
  - ii) if we would have applied different terms to the cover we will have the option to treat this policy as if those different terms apply; and/or
  - iii) if we would have charged you a higher premium for providing the cover we will charge you the additional premium which you must pay in full.
- d) Clauses b) and c) apply with effect from inception, renewal or the date of the changes, depending on when the non-compliance occurred. We may also recover any claims payments which have already been made to the extent that the cover under which such payments were made is being treated as if it did not exist or as if it had been subject to different terms under which the claim would not have been payable.
- e) Where this policy provides cover for any person other than you and that person would if they had taken out such cover in their own name have done so for purposes wholly or mainly unconnected with their trade, business or profession we will not invoke the remedies which might otherwise have been available to us under this condition if the failure to make a fair presentation of the risk concerns only facts or information which relate to a particular insured person other than you.

Provided always that if the person concerned or you acting on their behalf makes a careless misrepresentation of fact we may invoke the remedies available to us under this condition as against that particular person as if a separate insurance contract had been issued to them leaving the remainder of the policy unaffected.

## **9. Fraudulent Claims**

If you or anyone acting on your behalf:

- a) makes a fraudulent or exaggerated claim under this policy; or
- b) uses fraudulent means or devices including the submission of false or forged documents in support of a claim whether or not the claim is itself genuine; or
- c) makes a false statement in support of a claim whether or not the claim is itself genuine; or
- d) submits a claim under this policy for loss or damage which you or anyone acting on your behalf or in connivance with you deliberately caused; or
- e) realises after submitting what you reasonably believed was a genuine claim under this policy and then fails to tell us that you have not suffered any loss or damage; or

f) suppresses information which you know would otherwise enable us to refuse to pay a claim under this policy we will be entitled to refuse to pay the whole of the claim and recover any sums that we have already paid in respect of the claim.

We may also notify you that we will be treating this policy as having terminated with effect from the date of any of the acts or omissions set out in clauses a) to f) of this condition.

If we terminate this policy under this condition you will have no cover under this policy from the date of termination and not be entitled to any refund of premium.

If any fraud is perpetrated by or on behalf of an insured person and not on behalf of you this condition should be read as if it applies only to that insured person's claim and references to this 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.

#### **10. Interest**

No sum payable under this policy will carry interest.

#### **11. Other Insurances**

If at the time of an event insured under this policy there is any other insurance covering the same loss, damage or liability or any part of them we will only pay our rateable proportion of the claim except where this is excluded under the specific section.

Provided always that this clause will not apply to Sections 2, 6, 7 or 8 of this policy.

#### **12. Payment by Instalments**

Reference to the payment of premium includes payment by monthly instalments. If you pay by this method this policy remains an annual contract and the date of the payment and the amount of instalments are governed by the terms of the credit agreement. If an instalment is not received by the due date then subject to the Consumer Credit Act 1974 if applicable the credit agreement and this policy will be cancelled immediately.

#### **13. Reasonable Care**

You and any insured person will exercise reasonable care to avoid or diminish any loss or any circumstances likely to give rise to a claim under this policy.

#### **14. Subrogation**

In the event of any payment made or to be made under this policy we shall be subrogated to all your rights of recovery thereof against any person or organisation and you shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. You shall do nothing after a loss to prejudice such rights and in the event you waive your claim against a third party, following an occurrence we shall be free from our obligation to indemnify you to the extent that we would otherwise have had the right to effect recovery. For the purposes of this clause 'you' shall include all persons and organisations indemnified under this policy.

#### **15. Third Party Rights**

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract.

## Section 18 - Claims Conditions

It is a condition precedent to our liability under this policy that in the event of any circumstances which could give rise to a claim you will:

- a)
  - i) give notice to us as soon as reasonably possible by one of the following methods:
  - ii) make no admission of liability without our prior written consent
  - iii) provide us or our appointed representatives with:
    - 1) all necessary assistance in a timely manner
    - 2) all information reasonably required
    - 3) all documentation and records necessary to establish and assess indemnity under this policy
  - iv) prove the loss to our reasonable satisfaction
  - v) forward immediately to us or our representatives any letter, writ or other document received in connection with any claim made under this policy
  - vi) assist and concur with all reasonable arrangements for our medical advisors to examine an insured person in respect of which a claim has arisen; and
- b) as often as may be reasonably required provide a statutory declaration sworn before a solicitor, justice of the peace or notary public named by us on all matters connected with a claim at such reasonable time and place as we may designate.

No act by us or our representatives in connection with any investigation will be deemed a waiver of any defence which we might otherwise have. All acts will be deemed to have been made without prejudice to our liability.

We reserve the right to:

- i) take such steps as we deem necessary to prevent, mitigate or minimise a loss
- ii) take over and conduct the defence or settlement of claims made against an insured person that is covered by this policy
- iii) pursue all rights or remedies available to you whether or not payment has been made.

**Zurich Insurance plc**

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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