

Underwritten by



# Accident and Health Insurance

Group Personal Accident & Business Travel

Policy Summary

# Group Personal Accident and Business Travel Insurance Policy Summary

This policy is an annually renewable Group Personal Accident and Business Travel insurance, underwritten by Royal & Sun Alliance Insurance plc.

The information below provides a summary of the cover provided. For full terms and conditions of the cover please refer to the policy document and applicable wording, a copy of which is available on request.

The insured can select who to cover, for example directors and employees, and when they are covered, for example 24-hours a day. They also need to select the benefits required and the amount per benefit.

## Essential Information

The Essential Information section of this Policy Summary explains the following:

- Financial Sanctions
- The Law and Language that applies to your Policy
- Are you protected if we go out of business?
- Cancelling your Policy
- How to renew your Policy
- How to make a claim
- Making a complaint

Table 1 Personal Accident Standard Features and Benefits

Features and Benefits
Group Personal Accident Insurance
<p><b>Personal Accident</b> provides financial protection following bodily injury following an accident. (Depending on the cover purchased, lump sum payment if within two years as the result of an accident an insured person dies or is left permanently disabled and/or payment of a weekly benefit).</p> <p><b>The following Benefits may be selected:</b></p> <ol style="list-style-type: none"><li>1 Death.</li><li>2 Loss of two or more limbs, or both eyes, or one of each.</li><li>3 Loss of one limb or eye, permanent total loss of speech, permanent total loss of hearing.</li><li>4 Permanent total disablement.</li><li>5 Temporary total disablement (weekly benefit).</li><li>6 Temporary partial disablement (weekly benefit).</li></ol> <p>The following Benefits will be provided at no extra cost when Personal Accident cover is provided:</p> <ul style="list-style-type: none"><li>• Accident Medical Expenses</li><li>• Bereavement Counselling</li><li>• Burns Benefit</li><li>• Catastrophe cover</li><li>• Catastrophe Critical Response Counselling</li><li>• Coma Benefit</li><li>• Commuting Expenses</li><li>• Counselling</li><li>• Damage to Clothing</li><li>• Dental and Optical Expenses</li><li>• Dependent Children additional payment</li><li>• Disability Assistance</li><li>• Domestic Help</li><li>• Executor Expenses</li><li>• Funeral Expenses</li><li>• Hospitalisation Benefit</li><li>• Paralysis</li><li>• Relocation Expenses</li><li>• Retraining Expenses</li></ul>

Table 2 Personal Accident Significant Exclusions and/or Limitations

**Significant Exclusions and/or Limitations**

**Group Personal Accident Insurance**

**General Policy Exclusions**

The Company will not pay any claim

- which is directly or indirectly as a result of or contributed to by War in the Insured Person's normal country of residence
- after the expiry of the Period of Insurance in which the Insured Person attains the age of 80 years

**Personal Accident Insurance Section Conditions**

- A The Company will not pay in respect of any one Insured Person in connection with the same Accident
- i) more than one of Benefits 1 to 4 and then
  - ii) not more than the Limit per Person shown in the Schedule in respect of any claim payable under any of Benefits 1 to 6 and the Special Extensions to this Section
- B Any Disablement under Benefits 2 to 4 must be proved to the reasonable satisfaction of the Company to be permanent and without expectation of recovery before the Company will pay the Benefit
- C The Company will pay any amount claimed for Benefits 5 or 6 in addition to any amount claimed under Benefits 1 to 4 in connection with the same Accident

Any payment under Benefits 5 or 6 will cease as soon as any Benefit is paid under Benefits 1 to 4

- D
- i) If Benefit 1 is not included for an Insured Person the Company will not pay for Loss of Limb or Eye or speech or hearing until at least thirteen weeks after the date of the Accident and the Company will only then pay if the Insured Person has not in the meantime died as a result of the Accident
  - ii) If Benefit 1 is included but the amount payable thereunder is less than the amount for Loss of Limb or Eye or speech or hearing the Company will not pay more than the amount for Benefit 1 until at least thirteen weeks after the date of the Accident and the Company will only then pay the balance if the Insured Person has not died in the meantime as a result of the Accident

Table 2 Personal Accident Significant Exclusions and/or Limitations (continued)

Significant Exclusions and/or Limitations	
Group Personal Accident Insurance	
<b>The Company will not pay any</b>	
Benefit where bodily injury following an Accident is the result of or is contributed to by	
1	the Insured Person committing or attempting to commit suicide or as a result of self-inflicted injury
2	a) illness or disease (not resulting from bodily injury following an Accident)
	b) any naturally occurring condition or degenerative process
	c) any gradually operating process
	d) post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an Accident)
3	radioactive contamination (not resulting from bodily injury following an Accident)
4	War or Terrorism occasioned by any Nuclear Chemical or Biological Cause other than as provided under the Personal Accident Insurance Section - Nuclear Chemical or Biological Cause Extension
For full Personal Accident Terms and Conditions please refer to Policy Wording	

Table 3 Business Travel Standard Features and Benefits

Features and Benefits	
Group Business Travel Insurance	
<p><b>Business Travel</b> provides financial protection against travel risks. Cover is available for any director, employee or student resident in the United Kingdom.</p> <p>The policy may cover the spouse of any of the above and any 'spouse' or 'child', whilst accompanied on an insured trip. (Please refer to the Policy Wording for our definition of a 'child' and a 'spouse' which includes partners).</p>	
Section (Special Extensions only operate where full cover for that Section has been purchased)	Category of Insured Person
	Sum Insured
<p><b>Baggage Insurance</b></p> <p style="text-align: right;"><b>Single Article Limit</b></p> <p>Special Extensions:</p> <ul style="list-style-type: none"> <li>Business Equipment</li> <li>Delayed Baggage</li> <li>Loss of Keys</li> </ul>	<p>Up to £10,000 per Insured Person</p> <p>£3,000 or the Sum Insured whichever is the lesser</p> <p>Up to £3,000 per Insured Person</p> <p>Up to £2,000 per Insured Person</p> <p>Up to £500 per Insured Person</p>
<p><b>Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance</b></p> <p style="text-align: right;"><b>Incident Limit</b></p>	<p>Up to £10,000 per Insured Person subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance</p>
<p><b>Evacuation Insurance</b></p> <p>Special Extensions:</p> <ul style="list-style-type: none"> <li>Trauma Risk Management Counselling</li> </ul> <p style="text-align: right;"><b>Incident Limit</b></p>	<p>Up to £10,000 per Insured Person and</p> <p>Up to £5,000 per Insured Person and subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance</p>
<p><b>Hijack Kidnap and Detention Insurance</b></p> <p>(Daily benefit payable in addition to travel &amp; accommodation, security service, public relations, legal and medical advisor costs)</p> <p style="text-align: right;"><b>Incident Limit</b></p>	<p>£300 per day up to a maximum of £100,000 per Insured Person and subject to a maximum of £250,000 for all losses in any one Period of Insurance</p>

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Table 3 Business Travel Standard Features and Benefits (continued)

Standard Features and Benefits	
Group Business Travel Insurance	
<b>Legal Expenses Insurance</b>	Up to £50,000 per Insured Person
<b>Medical Repatriation and Emergency Travel Expenses Insurance</b> Special Extensions: Funeral Expenses Hospitalisation Benefit Repatriation of Household Goods Search and Rescue Costs	£ Unlimited per Insured Person  Up to £10,000 per Insured Person £50 per full 24 hours up to a maximum of 52 weeks Up to £2,000 per Insured Person Up to £25,000 per Incident
<b>Money and Credit Cards Insurance</b>  <b>Cash Limit</b>	Up to £5,000 per Insured Person  £3,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes
<b>Personal Liability Insurance</b>	Up to £5,000,000 any one Event
<b>Personal Security Specialist Expenses Insurance</b>  <b>Incident Limit</b>	Up to £10,000 per Insured Person and subject to a maximum of £250,000 for all losses in any one Period of Insurance
<b>Travel Delay Insurance</b>  <b>Incident Limit</b>	£200 after 4 hours and an additional £50 for each subsequent hour up to a maximum of £750 per Insured Person subject to a maximum of £50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
<b>Travel Document Insurance</b>	Up to £2,000 per Insured Person

Table 4 Business Travel Significant Exclusions and/or Limitations

Significant Exclusions and/or Limitations
Group Business Travel Insurance
<p><b>General Policy Exclusions</b></p> <p>The Company will not pay any claim</p> <ul style="list-style-type: none"><li>• which is directly or indirectly as a result of or contributed to by War in the Insured Person's normal country of residence</li><li>• after the expiry of the Period of Insurance in which the Insured Person attains the age of 80 years</li></ul> <p>For full Business Travel Terms and Conditions please refer to Policy Wording</p>

## Essential Information

### Financial Sanctions

Please note that

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

### The Law and Language that applies to your policy

Both you

and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English

### Are you protected if we go out of business?

Royal &

Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim compensation if we can't meet our obligations but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

### Cancelling your policy

You can

cancel this policy within 14 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund, but if there has been an incident which has resulted or could have resulted in a claim, you must pay us back for any amounts we have paid or may be required to pay, in respect of the incident.

After this period you can cancel the policy at any time without charge. We will then refund the part of your premium that applies to the remaining cover, unless you have made a claim.

### How to renew your policy

Your

cover starts on the date that we have agreed with you and lasts 12 months which is confirmed in writing prior to renewal. When you wish to renew, you should contact your employer.

### How to make a claim

Should you wish to make a claim under your insurance, you must take all measures under your control to minimise any loss. Should you wish to make a claim under your insurance, you must give us any information or help that we may ask for and you must not agree to settle or reject a claim unless we've agreed and confirmed this in writing. You can find full details of how to claim in your policy documentation.

In the event of a claim please contact:

The Claims Operational Centre on 0345 075 5218.

### Making a complaint

If you

think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right. If you're not happy you should contact the person that set up the policy for you or contact us using the address shown in your documentation. If they're not able to resolve the complaint for you they'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If they can't resolve your complaint they'll let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.

<b>Financial Ombudsman Service</b>
Exchange House, Harbour Exchange, London E14 9SR

<b>If you wish to register a complaint, please contact us:</b>
<b>in writing</b> to RSA Customer Relations Team, PO Box 255, Wymondham, NR18 8DP
<b>by phone</b> 0800 107 6160
<b>by email</b> to <a href="mailto:crt.halifax@uk.rsagroup.com">crt.halifax@uk.rsagroup.com</a>

## Assistance Services supporting this Policy



This RSA policy is supported by specialists in the provision of Medical and Security Assistance Services

Healix and Crisis24 are third party service providers approved by RSA

The advice and assistance provided by both Healix and Crisis24 can be accessed as follows:

Telephone: +44 (0) 20 8763 3155

E-mail: [rsa@healix.com](mailto:rsa@healix.com)

The services can be accessed 24 hours a day 365 days a year

24/7 information can also be accessed via the RSA Travel Assistance mobile App.

For your protection telephone calls may be recorded or monitored. Please be aware the telephone operator will be English speaking

A full description of their services supporting this Policy can be found in the Policy Wording

## Accessing the RSA Travel Assistance mobile App

The RSA Travel Assistance App is your ultimate travel safety companion. Developed by leading security and medical experts it provides you with up to date travel information and advice and real time alerts on breaking news globally.

The RSA Travel Assistance App can be downloaded onto your smart phone from the Apple App store or Google Play store. Click the buttons below to download



Register as a new user with the RSA policy number for your company.

Your password must be:

Between 8-20 characters

Contain at least one upper and lower case letter

At least one number and a character from the list below:

! @ # \$ % ^ & \* ( ) - + ? | = } { ; " ,

Once you have completed registration or logged in successfully you will be brought to the menu screen.

From here you can view the four main sections:

1. Alerts
2. Country Profiles
3. Pre-Trip Advice
4. Profile & Documents

The Settings can be found by clicking the cog in the top right of the screen.

Further down the page you will find options to set a PIN number to ensure your information is kept secure.

This number is also used to deactivate a Mayday Alert.

Select which data you would like included in your Mayday Alert by moving the toggles.

