



Group Personal Accident and Annual Business Travel Insurance

Policy summary

Group Personal Accident and Annual Business Travel Insurance

Policy Summary

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

The information below provides a summary of the cover provided. For full terms and conditions of the cover please refer to the policy document (reference number UKC01782M) a copy of which is available on request.

The Insured can select the cover to suit their needs from the following sections. Full details of what have been chosen will be shown in the Quotation and Policy Schedule

Personal Accident Section

Select:

- Who should be insured (Insured Person)
- When they should be covered (Operative Time)
- Which of the Death and Disability benefits apply and
- How much benefit is Provided (Sums Insured)
- Various special extensions and telephone support services apply

Travel Section

Select:

- Who should be insured (Insured Person)
- When they should be covered (Operative Time)
- Which covers apply, for example, Baggage

Cancellation Curtailment Replacement Rearrangement and Change of Itinerary (further details are contained within this document)

Various additional covers and extensions apply to both the Personal Accident and Travel Insurance Sections.

Important Information

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

- Law applicable to the policy.
- Financial or trade sanctions.
- Our complaints procedure.
- Compensation.

Table 1 Standard Features and Benefits

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
GROUP PERSONAL ACCIDENT INSURANCE SECTION	
<p>Personal Accident provides financial protection following bodily injury following an accident.</p> <p>(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>The following Benefits may be selected:</p> <ul style="list-style-type: none"> • Death. • Loss of two or more limbs, or both eyes, or one of each. • Loss of one limb or eye, permanent total loss of speech, permanent total loss of hearing. • Permanent total disablement. • Permanent partial disablement (also known as 'continental scale'). • Temporary total disablement (weekly benefit). • Temporary partial disablement (weekly benefit). 	<ul style="list-style-type: none"> • Personal Accident Accumulation limits apply for <ul style="list-style-type: none"> – each Insured Person if their Sum Insured is linked to their salary – passengers travelling in the same aircraft. – terrorism. – war while on an 'external journey'. – nuclear, chemical or biological cause when on the Insured's UK premises – any other incident. • Non employee, spouse and child benefits are restricted, please refer to the Policy Wording for details. • Committing or attempting to commit suicide or as a result of a self inflicted injury. • Illness or disease (not resulting from bodily injury) following an accident. • Any naturally occurring condition or degenerative process, or any gradually operative cause. • Post traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident). • Radioactive contamination not resulting from bodily injury following an accident. • Nuclear chemical or biological cause other than on the insured's premises. • War by any nuclear chemical or biological cause.

Table 1 Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
GROUP PERSONAL ACCIDENT INSURANCE SECTION	
<p>The following Benefits will be provided at no extra cost when Personal Accident cover is provided:</p> <ul style="list-style-type: none"> • Accident Medical Expenses • Bereavement Counselling • Catastrophe • Catastrophe Critical Response Counselling • Coma Benefit • Commuting Expenses • Corporate Hospitality • Counselling • Damage to Clothing and Baggage • Dental and Optical Expenses • Dependents Benefit • Disability Assistance • Domestic Assistance • Executor Expenses • Facial Disfigurement • Funeral Expenses • Hospitalisation • Hospital Visiting Expenses • Paralysis • Recruitment Costs following Suicide • Relocation Expenses • Retraining Benefit • Visitors Extension 	<ul style="list-style-type: none"> • These benefits only operate if there is a payment under one of the Personal Accident benefits.

Table 1 Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
ANNUAL BUSINESS TRAVEL INSURANCE SECTIONS	
<p>Travel provides financial protection against travel risks. Cover is available for directors, business partners and employees.</p> <p>The policy may cover the spouse of any of the above and any 'spouse' or 'child', while accompanying them on a business trip. (Please refer to the Policy Wording for our definition of a 'child' and a 'spouse' which includes partners). Cover may be purchased for other non-employees in particular circumstances.</p> <p>Baggage Insurance including up to £2,000 towards the purchase of emergency clothing and toiletries if baggage is delayed for 4 hours or more, up to £500 in respect of replacement keys and lock mechanisms where home or car keys are lost damaged stolen or destroyed, and up to an additional £3,000 in respect of business equipment</p> <p>Cancellation, Curtailment Replacement, Rearrangement and Change of Itinerary where the cause is outside of the control of the insured person up to a maximum of the Sum Insured purchased per Insured Person.</p> <p>Evacuation Insurance up to a maximum of the Sum Insured purchased per Insured Person.</p> <p>Hijack, Kidnap and Detention including situation advisors fees at a rate of £300 per day plus the additional cost of necessary travel and accommodation up to a maximum of £100,000 per Insured Person.</p>	<ul style="list-style-type: none"> • Travel Accumulations limits apply for: <ul style="list-style-type: none"> – Cancellation Curtailment Replacement Rearrangement and Change of Itinerary – Evacuation – Hijack Kidnap and Detention – Personal Security Specialist Expenses – Travel Delay • A limit will apply per item of up to £3,000 or the Sum Insured whichever is the lesser. • Change of mind to travel. • Redundancy. • Financial failure or omission, or neglect of any provider of transport or accommodation, or their agent. • Strike or industrial action which existed or of which advance notice had been given on or before the date on which the journey was booked. • An accumulation limit of £250,000 applies for all losses arising from the same Incident or in any one Period of Insurance. • Evacuation without the knowledge or consent of Healix Security. • An accumulation limit of £100,000 applies for all losses arising from the same Incident or in any one Period of Insurance. • Fraudulent dishonest or criminal acts. • An accumulation limit of £250,000 applies for all losses arising from the same Incident or in any one Period of Insurance.

Table 1 Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
ANNUAL BUSINESS TRAVEL INSURANCE SECTIONS	
<p>Legal expenses</p> <p>Legal Expenses incurred by the Insured Person or their Legal Personal Representative in pursuit of compensation against a third party who has caused injury to the Insured Person while they were on an External Journey.</p>	<ul style="list-style-type: none"> • Any claim reported more than 90 days after an event. • Any claim where the prospect of success in achieving a reasonable settlement is insufficient, or the estimate of irrecoverable legal expenses is greater than the compensation being sought.
<p>Medical Repatriation and Emergency Travel Expenses including dental and optical expenses necessitated by bodily injury following an Accident or incurred for emergency treatment.</p> <p>Pregnancy or childbirth expenses but only if necessitated by bodily injury following an Accident or incurred for pregnancy related illness or complications requiring emergency treatment.</p> <p>Cover also includes:</p> <ul style="list-style-type: none"> • Funeral Expenses up to £10,000 (does not aggregate with Personal Accident cover). • Hospitalisation up to £50 per day for 52 weeks. • Repatriation of Household Goods up to £2,000. • Search and Rescue Costs up to £25,000. 	<ul style="list-style-type: none"> • Medical expenses in Britain, or the insured person's usual country of residence (unless below £25,000 for inpatient or outpatient treatment, and then only if incurred within 3 months of returning to Britain, or usual country of residence, at the end of a journey on which expenses are initially incurred). • Routine Pregnancy or childbirth expenses. • Travelling against medical advice
<p>Money and Credit Cards</p>	<ul style="list-style-type: none"> • Losses more than 120 hours preceding or following an Insured Journey. • Losses exceeding £3,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes.
<p>Personal Liability up to £5,000,000</p>	<ul style="list-style-type: none"> • No indemnity is provided where legal liability arises out of the Insured Person's trade, profession or business. • Ownership, possession or use by, or on behalf of the Insured Person of any mechanically propelled vehicle, aircraft, other aerial device, hovercraft or water borne craft.
<p>Personal Security Specialist Expenses to employ the Company's security specialists Healix Security to extricate the Insured Person following their involvement in a life-threatening situation.</p>	<ul style="list-style-type: none"> • Fraudulent, dishonest or criminal acts.

Table 1 Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
ANNUAL BUSINESS TRAVEL INSURANCE SECTIONS	
<p>Travel Delay at a rate of £200 after 4 hours then £50 per hour up to a maximum of £750 per Insured Person.</p>	<ul style="list-style-type: none"> • Delay due to a strike or industrial action which existed, or of which advance notice was given, at the time of the booking. • An accumulation limit of £50,000 applies for all losses arising from the same Incident or in any one Period of Insurance.
<p>Travel Documents – if passport, visa, travel tickets or other essential travel documents are lost, this section reimburses the cost of necessary travel and accommodation to obtain replacements.</p>	<ul style="list-style-type: none"> • Losses not reported to the consular representative of the relevant issuing country within 24-hours of discovery of loss.

Table 2 General Conditions

The following apply to the Policy as a whole regardless of the specific cover you have selected.

For full details of these and other exclusions & limits please read your Policy Wording and Schedule.

GENERAL CONDITIONS AND EXCLUSIONS
<ul style="list-style-type: none"> • We may cancel any insurance provided under this Policy against war or terrorism by sending seven days notice of cancellation to the insured at their last known address. If a business trip commenced before the expiry of such notice, then cover for that trip will not be affected. • We may cancel that part of this Policy which is prohibited or restricted and would breach any prohibition or restriction imposed by law or regulation with immediate effect by giving written notice to the other at their last known registered address. • In the event of a non-disclosure or misrepresentation at inception or any renewal we will waive our rights to avoid the Policy if such non-disclosure or misrepresentation was innocent and free from any fraudulent conduct or intent to deceive. • The policy does not provide any cover: <ol style="list-style-type: none"> 1. Directly or indirectly as a result of or contributed to by War in Britain or the Insured Person's normal country of residence. 2. After the expiry of the period of insurance in which the Insured Person attains the age of 80 years.

Important Information

Law applicable to the 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 are based. Full details will be provided in your policy documentation.

Financial or Trade Sanctions

Royal & Sun Alliance Insurance Ltd is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade 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.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response, upon which you may be eligible to refer your case to the Financial Ombudsman Service. This does not affect your right to take legal action.

RSA

Customer Relations Team
P O Box 255
Wymondham
NR18 8DP

Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Compensation

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim.

Further information about the compensation scheme can be obtained from the FSCS.