



## **Business Traveller Insurance Policy Summary**

**The following summary does not contain the full terms and conditions of the contract which can be found in the policy document. The summary does not form part of your contract of insurance.**

### **Insurer**

This insurance is underwritten by certain underwriters at Lloyd's of London.

### **About your policy**

#### **(1) This insurance policy provides the following coverage:**

Cover is provided for a range of travel insurance benefits. You can select either single trip cover, to the geographical area you specify, or annual multi trip cover for worldwide travel.

### **Significant Features And Benefits**

The following significant features and benefits are a summary only and you should also refer to the policy wording and other policy documentation for full details, as limitations, conditions and exclusions may apply.

### **Policy Cover**

The following benefits are available depending upon the cover option you choose:

- Loss of deposits or payment for unused travel and accommodation in the event that you cancel or curtail your trip due to a covered event (for example, if you were too ill to travel).
- Lump sum benefit payment if an accident whilst on a trip causes your death or permanent total disablement.
- Payment for certain overseas medical emergency treatment, hospital and other expenses, should you sustain accidental injury or suffer illness while on your trip. Medical cover is subject to certain conditions and exclusions so please refer to the policy wording for more information.
- Loss of or damage to your personal baggage during the trip. (Please note that claims will be subject to limitations and excesses, as well as making proper allowances for wear, tear and depreciation in value)
- Certain costs for the necessary emergency purchase of replacement items should your baggage be delayed on the outward journey for the specified duration.
- Personal liability cover in the event you accidentally injure a third party or damage their property whilst on your trip.

- Legal proceedings cover in the event you or any person insured by this policy incur injury or death on the trip.
- Payment of a specified amount for certain travel delay and abandonment claims, at particular times prior to and during your trip.
- Additional travel and accommodation expenses necessary to reach your booked destination, in certain circumstances, when you have missed your departure.
- Cover for a specified amount should your means of transport be subject to a hijack during the planned trip for a certain period of time.
- Payment for irrecoverable travel or accommodation costs in the event of a catastrophe which requires you to move from your pre booked accommodation, or if your trip cannot be continued, payment for you to return home.
- Payment towards your hired motor insurance excess in the event you are required to pay due to damage of your hire car whilst on your trip. Please note you must have complied with the conditions of the rental hire car contract and have a valid collision damage insurance policy in force on the vehicle.

### Significant Exclusions

The most significant policy exclusions are:

This insurance contains exclusions relating to the health of the people travelling and of any other person upon whose health the trip may depend. . It is a condition of this policy that **You** will not be covered under **Section 1 – Cancellation And Curtailment, Section 2– Personal Accident, Section 3 Medical and other Expenses, Section 4- Hospital Benefit**–for any claims arising directly or indirectly from any defect, infirmity or condition for which treatment (including medication) , investigation or advice has been prescribed or received in the 12 months prior to the date YOUR schedule was issued , or are on a waiting list to receive IN-PATIENT treatment. Or any ongoing medical condition (or complication directly or indirectly attributed to that condition) that has been diagnosed or documented.

**Medical Expenses-** Any treatment or aid obtained in YOUR COUNTRY OF RESIDENCE.

Any treatment or medication which at the time of departure is known to be required or continued during the TRIP. Medical or other expenses incurred more than 12 months after the date of the injury or illness to which the claim refers.

Any IN-PATIENT hospital, clinic or repatriation costs not authorised by the Medical Emergency Service.

Any costs recoverable under any reciprocal health arrangement (such as the European Health Insurance Card within the European Union or Medicare in Australia) or any other insurance covering Medical and Repatriation expenses.

**Personal Baggage** – Payment for loss or damage to personal property is subject to the maximum limits for any one article, pair or set and for valuables, there is a total limit. Payment for baggage claims may also take into account wear, tear and depreciation in value. *For full details please read Section E Personal Baggage.*

**Personal Liability** – There is no cover for Personal Liability arising directly or indirectly from ownership, possession or use of any motorised vehicles. *For full details please read Section F Personal Liability of the policy wording.*

**Credit Cards** – There is no cover for loss or theft of credit cards.

### **Significant Limitations**

The most significant policy limitations and conditions are:

**Country Of Residence** – to be eligible for this insurance you must have permanently or temporarily resided in your declared country for more than twelve months.

**Reasonable Care** – You are required to take reasonable care to protect yourself and your property and act at all times as though you were not insured.

**Personal Money And Baggage Claims** – Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written police report obtained. *For full details please read Section 5 Personal Baggage and Section 7 Personal Money, Documents, Passports*

#### **(2) The period:**

The Period covered by this insurance policy starts on the commencement date stated on the policy schedule and will terminate on the expiry date stated on the policy schedule subject to the following-

Section A Cancellation cover for each trip is effective from either the start date on the insurance schedule or the time and date at which each trip is booked (whichever is the later), and terminates on whichever occurs first of the following: (1) The commencement of each trip, or (2) The expiry of the period of cover.

For all other sections, cover commences when you leave your home or place of employment, whichever is left last to commence each trip and terminates on your return to your home or place of employment whichever is reached first.

#### **(3) Cancellation**

You have a statutory right to cancel this policy within 14 days from the date of concluding this contract. Provided no claim has been made and travel has not commenced, any premium paid will be refunded.

**(4) Claims**

If you believe that you have a claim under this policy, you should notify:

Claims Settlement Agency Ltd  
308-314 London Road, Hadleigh, Essex. SS7 2DD

Tel (outside the UK): +44 (0) 1702 553 443 Fax: +44 (0) 1702 553 231

Tel (inside the UK): 0870 366 9366

E-mail: [Info@csal.co.uk](mailto:Info@csal.co.uk)

**(5) Complaints**

If you wish to make a complaint concerning this policy you should contact:

**In Writing**

The Complaints Officer  
Business Traveller Insurance.  
17 Devonshire Square, London,  
EC2M 4SQ  
Telephone: 0870 8902988  
Email: [complaints@businesstravellerinsurance.com](mailto:complaints@businesstravellerinsurance.com)

In the event that you remain dissatisfied, you can refer the matter to the Complaints Department at Lloyd's. The contact details are:

Complaints Department  
Lloyd's, One Lime Street, London EC3M 7HA  
Tel: 020 7327 5693  
Fax: 020 7327 5225  
E-mail: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

Complaints that can not be resolved by the Complaints department at Lloyds may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to your right to take legal proceedings.

**(6) Compensation**

Lloyd's Underwriter's are covered by the Financial Services Authority's Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's underwriter is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

**(7) Statement of Demands and Needs**

Your demands and needs are those of a corporation requiring travel insurance to cover a range of risks for its employees whilst travelling abroad. Please note that this statement does not constitute a personal recommendation or advice.