

People and Places Business Travel

Summary of Cover

Insurance cover for you and your employees



This is a summary of the Business Travel policy and does not contain the full terms and conditions of the cover, which can be found in the policy documents.

It is important that you read the policy documents carefully when you receive them.

Name of the insurer

The insurer of the policy is Aviva Insurance Limited trading as Aviva.

Type of insurance and cover

The People and Places policy covers employees while travelling on your business, against accidental bodily injury occurring during the period of insurance, which results in death or permanent injury and temporary disablement. It also covers medical and emergency travel expenses, personal belongings, money, cancellation curtailment and change of itinerary expenses, travel delay, missed departure, personal liability, hijack and legal expenses.

Key Covers, Features and Exceptions

This summary provides an overview of the key covers, features and exceptions available within the policy. If you have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your policy booklet.

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your Policy Schedule.

Right of Cancellation

We (or any agent we appoint and who acts with our specific authority) may cancel this policy by sending thirty days notice to your last known address. You will be entitled to a refund of premium subject to a deduction for the time for which you have been covered.

If you do not pay the premium (or any part of the premium under the payment option you have chosen) by the due date, we may cancel this policy with effect from the end of the last period for which a payment has been made.

How to Claim

If you need to make a claim please contact;

Business Travel Claims

Tel 01243 621361

24 hours a day, 365 days a year

For our joint protection telephone calls may be recorded and/or monitored.

Our Service to You

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Aviva point of contact. Full details of our complaints procedure will be set out in your policy document.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. The Financial Ombudsmen Service is available to individuals, certain small businesses, charities and trusts.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ("FSCS"). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Business Travel

Covers, Features and Benefits

Medical and Emergency Travel Expenses

- Provides cover for Medical Expenses incurred outside the United Kingdom including emergency travel and repatriation costs up to the Sum Insured selected by the Insured.
- The necessary travel and accommodation costs to transport a relative or friend to be with, to remain with or escort an Insured Person home.
- If medically necessary, the additional costs incurred to repatriate an Insured Person home up to £25,000 for necessary medical expenses incurred within three months of return to the United Kingdom.
- Access to Emergency Medical Assistance: 24 hours a day, 365 days a year.

Personal Belongings

- Provides cover for Personal Belongings up to the Sum Insured selected by the Insured.
- Temporary Loss of Personal Belongings.
- Loss or damage to Business Samples.

Money

- Provides cover for Money up to the Sum Insured selected by the Insured.
- Maximum cash limit is £1,000.
- Includes cover for loss of, or damage to, a passport or visa during, or up to 7 days prior to, an Insured Journey.

Exceptions and Limitations

Please refer to the Medical and Emergency Travel Expenses section of the policy booklet

- Travelling against the advice of a registered medical practitioner.
- Medical expenses incurred when the specific purpose of the journey is for the Insured Person to receive medical treatment or advice.
- Medical Expenses arising from an illness from which the Insured Person is aware of and is travelling against medical advice.
- Suicide attempted suicide or intentional self injury by the Insured Person.
- Medical Expenses incurred in any country where the Foreign and Commonwealth Office advice at the time the trip was booked is "against all travel to".
- The Insured Person being under the influence of drugs other than those taken under the direction of a Medical Practitioner.

Please refer to the Personal Belongings section of the policy booklet

- Breakage of brittle articles.
- Loss of money.
- Losses where a written police report is not obtained within 24 hours of discovering the loss or theft.
- Losses caused by mechanical and electrical breakdown, gradual deterioration, cleaning, dyeing, restoring, repairing and alteration.
- Theft from unattended vehicles unless kept in a locked boot or compartment and there is evidence of a break in.
- Loss or damage to sports equipment whilst in use.
- Loss or damage following confiscation or detention by customs or government officials.

Please refer to the Money section of the policy booklet

- Loss which is not reported to the local police or appropriate authorities within 24 hours of its discovery and a written report obtained. In the case of airline losses, the Insured Person will need to obtain a property irregularity report.
- Loss or theft of credit/debit and bankers cards unless the Insured Person has complied with all the terms and conditions under which the card was issued.
- Theft from unattended vehicles unless kept out of sight in a locked boot or glove compartment.
- Errors and omissions in receipts, or depreciation in value.

Business Travel

Covers, Features and Benefits

Cancellation Curtailment or Change of Itinerary

- Reimbursement for all non-recoverable deposits, advance payments and other charges paid or due to be paid for travel and/or accommodation if the trip needs to be cancelled, up to the Sum Insured selected by the Insured.
- Cost of additional travel and accommodation expenses and reimbursement of any pre-booked accommodation and travel expenses if the trip needs to be curtailed.
- Cost of sending replacement staff to assume the duties of an Insured person who has to return home.

Travel Delay

- Payments if the Insured Persons departure or return is delayed for over 4 hours. and up to a maximum of 24 hours due to:
 - the mode of transport being delayed due to strike, industrial action, adverse weather conditions or mechanical breakdown.

Missed Departure

- Additional accommodation and transport expenses incurred due to late arrival at any departure point due to:
 - public transport being delayed
 - the car the Insured Person is travelling in breaking down or being involved in an accident.

Hijack and Kidnap

- **Hijack** – The Insured Person being detained during an Insured Journey as a result of Hijack for a period in excess of 24 hours.
- **Kidnap** – The Insured Person being detained during an Insured Journey as a result of Kidnap for a period of detention in excess of 24 hours.

Exceptions and Limitations

Please refer to the Cancellation section of the policy wording

- Insured Person travelling against medical advice.
- Disinclination to travel or deciding not to continue.
- Child birth or pregnancy within 8 weeks of the most recently advised expected date of confinement.
- Financial circumstances of the Insured or Insured Persons.
- Redundancy of an Insured Person.
- Financial failure of any provider of transport or accommodation.
- Any Insured Journey cancelled where the Foreign and Commonwealth Office advice at the time the trip was booked is "against all travel to" the chosen destination.
- Failure to check in according to the itinerary provided.

Please refer to the Travel Delay Section of the policy wording

- The Insured person failing to check in according to the itinerary provided.
- Failure to obtain written confirmation from the carriers of, and the reasons for, the delay.
- Failure to obtain alternative equivalent means of transport.
- Delay where compensation is recoverable from the airline or other carrier.

Please refer to the Missed Departure Section of the policy wording

- Car breakdown unless a repairers report is obtained.
- Accident unless a police or Insurers accident report form has been obtained.

Please refer to the Hijack and Kidnap section of the policy wording

- Any claim within the Insured Persons normal country of domicile.
- Any Hijack or Kidnap in any country where the Foreign and Commonwealth Office (FCO) advice at the time the trip was booked is "against all travel to".
- Any criminal or fraudulent act of the Insured or the Insured Person.

Business Travel

Covers, Features and Benefits

Personal Liability

Legal Liability for costs and expenses as a result of accidental death or bodily injury to any other person or accidental loss or damage to material property of any other person, up to the Limit of Indemnity selected by the Insured.

Legal Expenses

Legal Liability for costs and expenses as a result of accidental death or bodily injury to any other person or accidental loss or damage to material property of any other person resulting from an incident for which you are not at fault.

Exceptions and Limitations

Please refer to the Personal Liability section of the policy wording

- Any liability in respect of accidental death or bodily injury sustained by any member of the Insured Person's family or any person who is under a contract of service with You and which arises out of and in the course of their employment by You or liability arising in connection with any business profession or occupation.
- Liability arising from ownership or use of mechanical vehicles aircraft or watercraft.

Please refer to the Legal Expenses section of the policy wording

- Claims relating to driving a vehicle without valid licence or insurance.
- Death illness or bodily injury not caused by a specific sudden event.
- Claims for Deep Vein Thrombosis.
- Claims for libel or slander.
- Claims and expenses incurred prior to our written acceptance of claim.
- Fines penalties compensation or damages which the Insured Person is ordered to pay for by a court or other authority.
- Claims deliberately or intentionally caused by the Insured Person.



Aviva Insurance Limited

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