

Special definitions for this section

The General terms and conditions and the following terms and conditions all apply to this section.

Cash

Coins, bank notes or currency notes.

Credit cards

Credit, debit, charge, cheque, bankers' or cash point cards.

Evacuation

The emergency evacuation of an **insured person** from a country in which they are travelling, resulting directly from:

1. an official recommendation that the **insured person** should leave for safety reasons;
2. the **insured person** being expelled or declared non grata;
3. **confiscation** of the **insured person's** property; or
4. a declaration of a state of emergency;

in such country, provided that the country is not the **insured person's** usual country of residence.

Insured person

Any person stated in the schedule, provided that such person is:

1. aged between 16 and 70 years old at **inception**; and
2. legally resident in the **United Kingdom**; and
3. currently employed by **you** but not supplied by **you** to a client under contract;

unless otherwise stated in the schedule.

Insured trip

Any trip, unless further specified or limited in the schedule, within the **geographical limits** for the purposes of **your business**, including incidental leisure activities for up to ten consecutive days, which starts during the **period of insurance**, the duration of which is between:

1. the time of leaving the **insured person's** home or place of work in their usual country of residence, whichever is the latest; and
2. the time of return to the **insured person's** home or place of work in their usual country of residence, whichever is the first.

Kidnap or hijack

The illegal taking and holding captive of the **insured person** or the unlawful seizure of a vehicle or craft in which the **insured person** is travelling, which occurs outside of the **United Kingdom**.

Money

Cash, credit cards, travellers' cheques, travel tickets or coupons with a monetary value which belong to, or are in the care, custody or control of the **insured person**.

Personal property

Baggage and personal effects which belong to or are in the care, custody or control of the **insured person**.

United Kingdom

The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.

Valuables

Jewellery, gold and silver articles, watches, binoculars, telescopes, photographic equipment, audio equipment, video equipment, computers and the like and their accessories.

What is covered

Medical expenses, emergency travel and repatriation expenses.

If an **insured person** is injured or becomes ill or dies during an **insured trip**, **we** will pay **you** up to the relevant limit stated in the schedule for the following expenses reasonably and necessarily incurred as a direct result of the injury or illness within 12 months from the date the **insured person** was injured or became ill.

We will pay **you** for:

Medical expenses

1. the costs incurred for:
 - a. dental treatment outside of the **United Kingdom** in connection with an extra-oral impact or for emergency pain relief;
 - b. medical, surgical or other remedial attention or treatment given or prescribed by a medical practitioner and all hospital, nursing home and ambulance charges outside of the **United Kingdom**;

- c. medical, surgical or other remedial attention or treatment given or prescribed by a medical practitioner and all hospital, nursing home and ambulance charges within the **United Kingdom**, provided that:
 - i. the treatment is a continuation of treatment initially given or prescribed outside the **United Kingdom**; and
 - ii. such costs are incurred within three months of the **insured person's** return to the **United Kingdom**.

Emergency travel expenses	2. the additional transport and accommodation expenses incurred by an insured person and up to two people who need to travel to, remain with or escort the insured person if the medical practitioner treating them deems this is necessary.
Repatriation expenses	3. the cost of sending an insured person back to their usual country of residence by the most suitable transport if our medical adviser in consultation with the medical practitioner treating the insured person agrees that this is necessary.
Hospital in-patient benefit	4. the cost incurred by an insured person as a hospital in-patient. We will pay for each complete 24-hour period that the insured person spends in hospital, up to a maximum of 365 days. This is in addition to any amount paid for medical, emergency travel and repatriation expenses.
Funeral expenses	5. the cost of an insured person's overseas funeral or the cost of transporting an insured person's remains to their usual country of residence. This is in addition to any amount paid for medical and emergency travel expenses.

Cancellation and curtailment, replacement, missed departure, travel delay and search and rescue.

Cancellation and curtailment	<p>We will pay you up to the relevant limit stated in the schedule for:</p> <ol style="list-style-type: none"> 1. an insured person's own unused travel, accommodation and pre-booked conference expenses and excursion expenses which you or the insured person has paid or legally has to pay and which cannot be recovered; and 2. the necessary and reasonable additional travel and accommodation expenses for an insured person to continue their trip or return home; <p>if the trip has to be cancelled, cut short or alternative arrangements need to be made to fulfill a pre-arranged insured trip for one of the following reasons:</p> <ol style="list-style-type: none"> a. the insured person's death, accidental injury or illness; b. the death, accidental injury or illness of the insured person's spouse or partner, close relative, fiancée or fiancé, business colleague, travelling companion or someone they are planning to stay or conduct business with; c. the insured person being: <ol style="list-style-type: none"> i. put in quarantine; ii. called for jury service or as a court witness; d. major damage to the insured person's pre-booked accommodation, other than any waterborne vessel or craft, making it impossible for the insured person to stay there; e. the insured person having to be in their usual country of residence following a burglary at or major damage to their home or business premises; f. a kidnap or hijack which prevents the insured person from continuing the insured trip; or g. the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the insured person is booked to travel on their outward or return journey because of a strike, riot, civil commotion, terrorist or criminal act, fire, flood, earthquake, landslide, avalanche, accident, mechanical breakdown or bad weather.
Replacement	<ol style="list-style-type: none"> 3. If an insured person has to return home during an insured trip as a direct result of one of the above reasons and a business associate is sent to tend to the original insured person's unfinished and essential duties in connection with your business, we will pay for the additional cost of travel and accommodation reasonably and necessarily incurred, up to the relevant limit stated in the schedule.

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| Missed departure and connections | <p>4. We will pay up to the relevant limit stated in the schedule for the necessary and reasonable additional travel and accommodation expenses that an insured person has to pay to reach their pre-booked destination if they miss the scheduled public transport on which they are booked to travel due to:</p> <ul style="list-style-type: none"> a. any strike, riot, civil commotion, terrorist or criminal act, fire, flood, earthquake, landslip, avalanche, accident, mechanical breakdown or bad weather; or b. a fellow passenger or crew member of the vehicle in which the insured person is travelling being injured or taken ill. |
| Travel delay | <p>5. If the scheduled transport on which an insured person is booked to travel to reach the planned destination at either the start or the end of an insured trip is delayed because of a strike, riot, civil commotion, terrorist or criminal act, fire, flood, earthquake, landslip, avalanche, accident, mechanical breakdown or bad weather, we will pay the relevant limit stated in the schedule.</p> |
| Search and rescue expenses | <p>6. We will pay up to the relevant limit stated in the schedule for the costs incurred by recognised rescue authorities in searching for or rescuing the insured person, when:</p> <ul style="list-style-type: none"> a. the insured person has been reported missing to the appropriate authorities during an insured trip; or b. weather or safety conditions are likely to cause significant danger to human life at the last known location of the insured person during an insured trip. |

Personal property and temporary loss of baggage.

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| Personal property | <p>1. We will pay up to the relevant limit stated in the schedule in respect of loss of or damage to personal property occurring during an insured trip.</p> <p>Claims settlements for articles lost or destroyed will be based on the cost of comparable new articles, less an appropriate allowance for age and condition if the item is more than three years old.</p> |
| Temporary loss of baggage | <p>2. If an insured person's baggage is temporarily lost for more than four hours, we will pay up to the relevant limit stated in the schedule towards the cost of buying or hiring essential and reasonable replacement items.</p> <p>If the baggage is not found and you make a claim for the lost property under this section, we will deduct the cost of the essential replacement items from any amount paid in settlement of that claim.</p> |

Money and travel documentation.

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| Money | <p>1. We will pay up to the relevant limit stated in the schedule in respect of loss of or damage to money occurring during an insured trip, including any amounts which an insured person legally has to pay as a result of fraudulent use of their lost or stolen credit cards.</p> <p>Foreign currency and travellers' cheques bought for an insured trip are also covered while in the custody of the insured person from the time they are collected or 120 hours before departure on the insured trip, whichever is later, until up to 120 hours after completion of the insured trip.</p> |
| Travel documentation | <p>2. We will pay up to the relevant limit stated in the schedule towards the cost of replacing or restoring business documents belonging to you if they are lost or damaged during an insured trip while they are the responsibility of an insured person. This is payable in addition to any amount paid for money.</p> <p>If an insured person loses or accidentally damages their money, passport, visa, green card, travel tickets or other essential travel documents during an insured trip, we will pay for the reasonable and necessary travel and accommodation costs incurred in replacing them, up to the limit stated in the schedule.</p> |
| Kidnap and hijack | <p>3. We will pay the relevant limit stated in the schedule for each complete day that an insured person is forcibly or illegally detained as the result of a kidnap or hijack which starts during an insured trip, up to the maximum limit stated in the schedule.</p> |
| Personal liability | <p>4. We will pay up to the relevant limit stated in the schedule in all for any damages which an insured person legally has to pay for an accident which happens during an insured trip and which causes death or bodily or mental injury to a third party or loss of or damage to a third-party's property. All claims caused by one accident will be treated as one claim.</p> |

Legal expenses	<p>We will also cover costs we have agreed to in advance to defend the claim.</p> <p>5. We will pay up to the relevant limit stated in the schedule in all for legal expenses incurred by or on behalf of an insured person in making a claim for damages against anyone who has caused injury to, or death or illness of that insured person by an incident occurring during an insured trip, provided we are satisfied that there is a reasonable chance of the claim succeeding.</p> <p>We will handle any negotiations or legal proceedings and will appoint a solicitor or adjuster.</p>
Evacuation.	<p>6. We will pay up to the relevant limit stated in the schedule for the necessary and reasonable cost of sending an insured person back to their country of residence, or to the nearest place of safety, following an evacuation during an insured trip. If it is not possible to return the insured person to their country of residence, we will also pay for the necessary and reasonable costs of additional accommodation.</p>

What is not covered

We will not make any payment for:

All parts of this section	<ol style="list-style-type: none"> 1. any trip within the United Kingdom for any insured person who is a United Kingdom resident unless the insured person has pre-booked paid accommodation on a business trip for at least one night or a flight on a commercial airline. 2. any claim relating to a trip that is booked if, at the time of booking, the insured person: <ol style="list-style-type: none"> a. is recovering from a serious injury or illness; b. has been advised not to travel for medical reasons. 3. any claim, other than a claim under the cancellation or curtailment or replacement sections of this travel policy, relating to a trip that begins if, at the start of the trip, the insured person: <ol style="list-style-type: none"> a. is recovering from a serious injury or illness; b. has been advised not to travel for medical reasons. 4. any trip for the purpose of having medical treatment. 5. any trip to Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Iran, Iraq, Israel, Ivory Coast, Libya, Niger, Somalia, South Sudan, Sudan, Syria or Yemen. 6. any claim: <ol style="list-style-type: none"> a. arising out of a medical condition which the insured person knew about at the time the insured trip was booked or begins, unless the condition is normally stable, under control and has been without the need for in-patient or emergency medical care in the preceding 12 months; b. arising out of a set of circumstances which the insured person knew about at the time the insured trip was booked unless the insured person could not reasonably have expected such circumstances to result in a claim; c. arising out of pregnancy or childbirth within two months before and two months after the estimated date of delivery. d. resulting from any emotional or psychiatric disorder or condition; e. resulting from any insured person taking or using drugs or controlled substances (other than drugs prescribed by their medical practitioner and used properly); f. resulting from any insured person committing suicide or deliberately injuring themselves or putting themselves in unnecessary danger unless trying to save a human life; g. resulting from the redundancy or resignation of any insured person or the termination of an insured person's contract of employment which you knew was likely to happen at the time the insured trip was booked or begins; or h. resulting from any criminal act by the insured person. 7. the cost of any medication the insured person needs and was taking before the start of the insured trip. 8. <ol style="list-style-type: none"> a. the following winter sports: free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters, any competition.
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Off-piste skiing is only covered if the **insured person** is accompanied by a suitably experienced guide;

- b. free diving or the following scuba diving activities: any unaccompanied dive, any dive involving visits to wrecks or caves, any dive for gain or reward, or any dive below 30 metres. Any other scuba diving activities are only covered if the **insured person**:
 - i. holds the British Sub Aqua Club 'Sports Diver' certificate or the Professional Association of Diving Instructors 'Open Water' certificate and follows the relevant Club or Association rules and guidelines at all times; or
 - ii. dives under the constant supervision of a properly licensed diving school and follows their rules and instructions at all times;
 - c. potholing, caving, hang-gliding, parachuting, parascending, paragliding, kite surfing, mountaineering, coasteering or rock-climbing for which the **insured person** would normally need to use ropes or guides, bungee jumping, white-water rafting, any kind of race, endurance test or any other activity with a similar increased risk of personal injury;
 - d. any combat sport including, but not limited to, boxing, wrestling or martial arts;
 - e. armed forces activities including operations, exercises or training; or
 - f. flying as a pilot or any other aerial activities other than travel by air as a passenger.
9. any claim directly or indirectly arising out of or contributed to by HIV (Human Immune Deficiency Virus), AIDS (Acquired Immune Deficiency Syndrome), AIDS-related complex (ARC) or any related virus or illness, or any sexually-transmitted disease.
10. any claim directly or indirectly caused by **war** or **nuclear risks**.

Missed departure and travel delay

- 11. missed departure and connections or travel delay due to a strike or industrial action which existed or for which advance warning had been given before the date on which the **insured trip** was booked.
- 12. missed departure and connections unless **you** provide written confirmation of the delay and the reason for it from the public transport carrier or a garage or motoring organisation.
- 13. travel delay unless **you** provide written confirmation from the transport company or their agents of the actual date and time of departure and the reason for the delay.

Personal property, temporary loss of baggage, money and travel documentation

- 14. any loss of **personal property**, baggage, **money** or travel documentation not reported to the police within 48 hours of discovery.
- 15. temporary loss of baggage unless **you** provide a property irregularity report from the transport company.
- 16. loss of or damage to **personal property** due to:
 - a. wear and tear or gradual deterioration; or
 - b. mechanical or electrical failure or breakdown.
- 17. loss of **valuables** from baggage unless carried by hand and under the **insured person's** personal supervision.
- 18. loss of or damage to **personal property** sent as freight or under an airway-bill or bill of lading.
- 19. loss of or damage to **personal property** left in a motor vehicle unless the items are locked in the boot or trunk area or vehicle glove compartment.
- 20. loss of or damage to **personal property** or **money** caused by **confiscation**.
- 21. loss or theft or fraudulent use of a **credit card** unless the **insured person** has complied with all the terms and conditions under which the card was issued.
- 22. loss of **money** due to exchange, errors or omissions in transactions or purchases, or depreciation in value.

Hijack and kidnap

- 23. ransom payments or any payment to secure the release of the **insured person** following their **kidnap or hijack**.

Personal liability

- 24. any **insured person's** liability for injury to, or illness or death of, any member of their family or household or their employee.

	<p>25. any liability to any person who is under a contract of employment, service or apprenticeship with you or any insured person arising out of or in the course of their employment or their work for you or the insured person.</p> <p>26. any insured person's liability for loss of or damage to property which belongs to or is in the care, custody or control of you or the insured person or any employee of you or the insured person or any member of the insured person's family or household.</p> <p>27. any insured person's liability arising out of:</p> <ul style="list-style-type: none"> a. the ownership, occupation, possession or use of any land or building other than damage to the structure or building, including its contents, of any accommodation the insured person is staying in temporarily during the insured trip; b. passing-on any infectious disease; c. the practice of any business, profession or occupation, or the supply of goods or services; d. any contract, if that liability is greater than the liability the insured person would have at law without the contract; e. the use of any mechanically-propelled vehicle except golf buggies; f. the use of any aircraft, or any watercraft other than sailboards, surfboards, canoes, rowing boats and dinghies under twelve feet or hand-propelled paddle boats and inflatable sailing dinghies; g. the use of any firearm or weapon; or h. any animal, other than horses hired for the purpose of hacking.
Legal expenses	28. legal expenses incurred by or on behalf of the insured person without our written permission.
Evacuation	<p>29. any evacuation due to:</p> <ul style="list-style-type: none"> a. any insured person violating the laws or regulations of the country from which they are evacuated; b. any insured person failing to produce or maintain any relevant visa, permit or relevant documentation for the country from which they are evacuated; c. property of yours or any insured person being repossessed to satisfy any debt, insolvency or other financial failure; d. your or any insured person's failure to honour any contractual obligation, bond or performance condition of any licence; or e. any conditions which were in existence or reasonably foreseeable prior to the insured person entering the country.
Excess	30. the amount of any applicable excess shown in the schedule.

How much we will pay

Reimbursed or recovered costs

We will pay **you** up to the relevant limit stated in the schedule.

Medical treatment in the United Kingdom

If **you** receive or are entitled to receive any compensation, refund or reimbursement of any costs, charges or expenses in connection with an otherwise covered loss, **we** will deduct any such amounts from the amount **we** pay for any claim under this section.

The most **we** will pay for medical, surgical or other remedial attention or treatment given or prescribed by a medical practitioner and all hospital, nursing home and ambulance charges within the **United Kingdom** is £50,000 in respect of each **insured person**.

Your obligations

If a problem arises

We will not make any payment under this section unless:

1. **you** or the **insured person** notifies **us** or **our** agent, using the contact details shown on the schedule:
 - a. as soon as reasonably possible if injury or illness results in the need for in-patient hospital treatment or the possible need for emergency travel or repatriation; and
 - b. promptly of any accident, other illness or injury, loss, damage or liability which might be covered under this section; and
2. **you** or the **insured person** provides **us** or **our** agent, using the contact details shown on the schedule, with all correspondence and supporting documentation **we** require in relation to any claim under this section.

Medical bills and
doctors' certificates

If any **insured person** has to pay any medical expenses outside their usual country of residence, they must keep the original receipts and bills to support any request for payment under this section.

If any **insured person** cancels or cuts short an **insured trip** because of a medical condition, they must obtain a doctor's certificate to support any request for payment under this section.

Special conditions

Period of cover

We will cover **you** for each **insured person** for each **insured trip** that begins and ends during the **period of insurance**, and for any **insured trip** that begins during the **period of insurance** and continues into the next period provided that this section has been renewed with **us**. If this section has not been renewed, cover will continue for no more than 14 days after expiry.

If any **insured person** cannot finish their **insured trip** within six months because of circumstances beyond their control, **we** will continue to provide cover for up to an extra 30 days and no additional premium will be due.

If any **insured person** is involved in a **kidnap or hijack** during an **insured trip**, **we** will continue to provide cover for up to an additional twelve months. No additional premium will be charged for this extension.

For cancellation cover only, **we** will cover bookings made during the **period of insurance** for **insured trips** which are planned to start no later than twelve months after the date of booking. Cover starts at the time a confirmed booking is made. If this section has not been renewed with **us**, cover ends at the expiry date stated in the schedule.

Visits to areas of
war and unrest

No **insured person** is covered under this section while visiting any country to which the Foreign and Commonwealth Office advises against all travel or all but essential travel at either the time of booking or time of departure, unless **we** give **our** prior written agreement. If **we** provide such agreement, **we** may apply additional **policy** terms and require **you** to pay an additional premium.

For further information, please visit the Foreign and Commonwealth Office's website:
<https://www.gov.uk/government/organisations/foreign-commonwealth-office>.

Claims

Hiscox assistance

In the event of a medical emergency outside the **United Kingdom**, **you** should ring the number shown on the schedule for help and advice.

The number is open 24-hours every day. **You** must ring this number as soon as reasonably possible if injury or illness results in the need for in-patient hospital treatment or the possible need for emergency travel or repatriation.

You will be required to provide the following information:

Your name.

The telephone or facsimile number where **you** can be reached.

The nature of the emergency.

The name of **your** company and the Hiscox policy number.