
Key benefits: what risks are you protected against?

Travel insurance covers the company or entity shown in the schedule for medical and surgical treatment, emergency transport and accommodation, repatriation and funeral expenses if an insured person becomes ill or dies during an insured business trip. It will also cover the company or entity shown in the schedule for additional or unused travel and accommodation expenses if the trip has to be cancelled, cut short or alternative arrangements need to be made for one of the following reasons:

- an insured person's death, accidental injury or illness;
- an insured person being put in quarantine or called for jury service as a court witness;
- major damage to an insured person's pre-booked accommodation;
- a burglary at or major damage to an insured person's home or business premises;
- kidnap or hi-jack of an insured person;
- cancellation or departure delayed for 24 hours or more of the insured person's scheduled transport.

For medical expenses, emergency travel and repatriation expenses, we will pay:

- the costs incurred for emergency medical, surgical or dental treatment as a result of injury or illness, for up to 12 months from the date that an insured person is injured or becomes ill;
- the additional transport and accommodation expenses incurred by an insured person and up to two other people if the treating medical practitioner deems it necessary.

For cancellation and curtailment, missed departure and travel delay, we will pay:

- an insured person's unused travel, accommodation and pre-booked conference expenses which have been paid and cannot be legally recovered;
- the additional travel and accommodation expenses if an insured person misses their scheduled public transport due to strike, civil commotion, criminal act, fire, flood, earthquake, avalanche, accident, mechanical breakdown or bad weather.

We will also pay:

- for loss or damage to an insured person's personal property and money, including the cost of hiring replacement items;
- a daily benefit to the company or entity shown in the schedule if an insured person suffers kidnap or hi-jack;
- for damages an insured person legally has to pay for an accident which causes death or bodily injury to someone else or damage to someone else's property;
- 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.

Significant or unusual exclusions and limitations:

We will not pay for:

- any person who is not:
 - currently employed by you;
 - legally resident in the UK; or
 - aged between 16 and 70 years old at the start date of the period of insuranceunless agreed in writing by us;
- any person while visiting any country which is outside of the geographical limits shown in the policy schedule or which the Foreign and Commonwealth Office advises against all travel or all but essential travel;
- any amount that you are entitled to receive as compensation, refund or reimbursement of any costs or expenses;
- 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;
- any claim arising out of a medical condition which the insured person knew about at the time the trip was booked or begins, unless the condition is stable, under control and did not require emergency medical care in the previous 12 months;
- any claim arising out of pregnancy or childbirth within two months of the estimated date of delivery;
- any claim resulting from any emotional or psychiatric disorder or condition;
- any claim resulting from any person taking part in certain extreme sports and leisure activities as listed in the policy wording;
- any claim resulting from HIV, AIDS, AIDS-related complex or any related virus or illness, or any sexually-transmitted disease;
- loss of valuables from any baggage which is not carried by hand and under an insured person's supervision;
- loss of or damage to personal property left in a vehicle, other than items locked in the boot, trunk or glove compartment;
- any ransom payment or any payment to secure the release of any person following their kidnap or hi-jack;
- any person's liability for injury to, or illness or death of, any member of their family or household or their employee;
- any legal expenses incurred by or on behalf of any person without our prior written permission.

Please read the policy for details of its terms in full.