



The complete travel insurance package for business travellers



Business

Insurance Policy

2009/10

Important Telephone Numbers

Customer Services - Broker Support

Outside the **UK**:

+44 845 230 3526

Within the **UK**:

0845 230 3526

Claims

Outside the **UK**:

+44 845 260 1525

Within the **UK**:

0845 260 1525

24-hour Emergency Medical Assistance

Outside the **UK**:

+44 20 8666 9247

Within the **UK**:

020 8666 9247

24-hour Legal Helpline

Outside the **UK**:

+44 20 8603 9804

Within the **UK**:

020 8603 9804

**Please read this policy
and carry it with you
during your trip**

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Summary of Cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Section	Cover	Limit (up to)
1.	Cancellation, loss of deposit or curtailment - Loss of frequent flyer points	£10,000 £1,500
2.	Medical and emergency expenses - In-patient benefit - On-going treatment in your home country - Staff replacement costs - Re-arranged trip costs	£10,000,000 £1,000 (£100 per day) £5,000 £10,000 £2,500
3.	Personal possessions and business equipment A) Personal possessions (Single items, pair or set limit) (Valuables limit) B) Delayed possessions/business equipment C) Business equipment (Single items, pair or set limit)	£7,500 £2,500 £500 £500 £500 £5,000 £2,000
4.	Loss of passport	£1,000
5.	Personal money (Cash limit)	£1,000 £500
6.	Personal liability	£2,000,000
7.	Personal accident	£50,000
8.	A) Travel disruption B) Missed departure or Missed connection Travel delay (after 6 hours) or Abandonment (after 6 hours)	£2,000 £500 (£50 each 6 hour delay) £10,000
9.	A) Travel risks Kidnap/Hijack B) Mugging (involving hospitalisation) C) Catastrophe D) Bumped flight E) Unexpected early return to place of business	£25,000 (£500 each completed 24 hours) £1,000 £1,000 £200 £1,000
10.	Legal expenses	£25,000
11.	BONDPLUS (Financial Failure)	£2,500

Important Information

Thank you for taking out the Business travel insurance with us.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

It is very important that you read the whole of this policy before you travel and make sure you understand exactly what is and is not covered and what to do if you need to claim.

If you need to contact us, you should call

P J Hayman & Company Limited on:

Outside the UK: +44 845 230 3526

Within the UK: 0845 230 3526

or write to us at:

**P J Hayman & Company Limited,
Stansted House, Rowlands Castle, Hampshire
PO9 6DX, United Kingdom.**

Insurer

Your Business travel insurance other than Section 11 - BONDPLUS (Financial Failure), is underwritten by Mondial Assistance Europe N.V. and administered in the **United Kingdom** by Mondial Assistance (UK) Limited. Section 11 - BONDPLUS (Financial Failure) is underwritten by IGI Insurance Company Limited.

How Your policy works

Your policy and **policy schedule** is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section, apply to each **person insured**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Telling us about relevant facts

Before **you** travel **you** must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims. Please also see the Health Declaration (on page 9).

Cancellation rights

If **your** cover does not meet **your** requirements, please notify P J Hayman & Company Limited within 14 days of receiving **your policy schedule** and return all **your** documents for a refund of **your** premium. **You** can contact P J Hayman & Company Limited on :

Outside the UK: +44 845 230 3526

Within the UK: 0845 230 3526

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Data protection

Information about **your** policy may be shared between **your** Broker/Agent, P J Hayman & Company Limited, IGI Insurance Company Limited, Mondial Assistance (UK) Limited and Mondial Assistance Europe N.V. for underwriting purposes. **You** should understand that the sensitive health and other information **you** provide will be used by **us, our** representatives (if appropriate), the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely. **Your** information will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurers** are covered by the UK FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover for policies purchased on or before the 31st December 2009 is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Policies purchased after this date will be covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number: within the UK 020 7892 7300, outside the UK +44 20 7892 7300, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contract (Rights of Third Parties) Act 1999.

Renewal of your insurance cover

P J Hayman & Company Limited will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your policy schedule**.

The terms of **your** cover and the premium rates may be varied by P J Hayman & Company Limited at the renewal date. P J Hayman & Company Limited will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell P J Hayman & Company Limited about relevant facts and check to see that **you** still comply with the Health Declaration (see page 9) as this may affect the cover provided. If **you** do not comply with the Health Declaration **your** insurance may be invalidated.

Definition of Words

When the following words and phrases appear in the policy document or **policy schedule**, they have the meanings given below. These words are highlighted by the use of bold print.

You/your/yourself/insured person - Any person named on the **policy schedule** or any person travelling within the declared travel pattern shown on the **policy schedule**, who is an employee of the **insured**, a member of the Management Board or the Board of Directors and for whom the appropriate insurance premium has been paid.

We/our/us - Mondial Assistance (UK) Limited, who administer the insurance on behalf of Mondial Assistance Europe N.V. for Sections 1 – 10.

IGI Insurance Company Limited for Section 11.

Insurer - Mondial Assistance Europe N.V. for Sections 1 – 10. IGI Insurance Company Limited for Section 11

Insured - The organisation or company named on the **policy schedule**.

Accident - An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Appointed adviser - The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Area of cover - **You** will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy schedule.

• UK

England, Scotland, Wales, Northern Ireland and the Isle of Man.

• Europe

UK, Continental Europe, Mediterranean Islands, the **Channel Islands**, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

• Worldwide (excluding USA)

Worldwide, excluding United States of America, Canada and all Islands in the the Caribbean Sea including the Bahamas.

• Worldwide (including USA)

Worldwide

Business activity - Following **your** normal occupation provided this does not involve manual work or exposure to hazardous risks (unless declared to and accepted by the **scheme administrators**).

Business equipment - Business goods or samples, presentation materials, computer, television, fax and phone equipment (including mobile phones) PDAs, and any other equipment which is needed to carry out **your** business duties.

Catastrophe - Earthquake, Explosion, Fire, Flood, Hurricane, Lightning, Storm and Tempest.

Channel Islands - Jersey, Guernsey, Sark, Alderney and Herm.

Claims procedure - Instructions shown in this policy that **you** must follow in the event of a claim (pages 16 -17).

Close business colleague - Any person in **your home country** that **you** work closely with, whose absence from work means that the Director of **your** business needs **you** to cancel or curtail **your trip**.

Close relative - **your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e) or a relative for whom **you** provide care or are the sole living relative.

Departure point - The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final journey back **home** begins (including any connecting transport **you** take later).

Doctor - A legally qualified **doctor** holding the necessary certification in the country in which they are currently practising, other than **you** or a relative.

EEA - The European Economic Area incorporating member countries of the European Union, Iceland, Liechtenstein and Norway.

Family - The Spouse/Partner and children (under 18 years at the date commencing the **trip**, or under 23 years if still in full time education and normally resident with an **insured** adult) of the **person insured**.

Hazardous activity - The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parasailing over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba-diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor); shooting (range only, no liability cover); skateboarding (wearing pads and helmets); skidooring (no liability cover); sledging (pulled by dogs or reindeer); snorkelling; snow mobilising (no liability cover); softball; squash; surface water sports; surfing; swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work or hazardous occupation (unless declared to and accepted by the **scheme administrators**).

We may be able to cover **you** for other activities that are not listed. Please contact P J Hayman & Company Limited on:

Outside the **UK** : **+44 845 230 3526**

Within the **UK**: **0845 230 3526**

An extra premium may need to be paid.

Hijack - The unlawful seizure or wrongful exercise of control of the aircraft (or the crew thereof) in which **you** are travelling as a passenger.

Home - Your normal place of residence in the **EEA** or the **Channel Islands**.

Home country - The country **you** live in within the **EEA** or the **Channel Islands**.

Kidnap - Your unlawful capture and detention in excess of 24 hours.

Legal action - Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal costs - Fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Leisure activities - Any activity (other than **hazardous activities**) undertaken during the period of the **trip** provided it is incidental to the business **trip**. This Policy does not cover any journey for leisure only unless the additional premium has been paid.

Mugging - Theft or attempted theft involving an act of violence against **you** which results in **your** injury and hospitalisation.

Pair or set - Items of **personal possessions** that belong together or can be used together.

Period of Insurance - Cancellation cover begins on the start date shown on **your policy schedule** or the date **you** booked **your trip**, whichever is the later and ends at the beginning of **your trip**. BONDPLUS (Financial Failure) cover begins on the start date shown on **your policy schedule** or the date **you** booked **your trip**, whichever is the later and finishes at the end of **your trip**. The cover for all other sections starts at the beginning of **your trip** and finishes at the end of **your trip**.

All cover ends on the expiry date shown on **your policy schedule**, unless **you** cannot finish **your trip** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **trip**.

Personal money - Cash, cheques, postal and money orders, current postage stamps, ski passes, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets.

Personal possessions - Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport).

Polycy schedule - The **policy schedule** is part of the policy. It will show details of the **insured, persons insured, the period of insurance** and any extensions to the standard cover as set out in this policy.

Redundancy - Loss of permanent paid employment (except voluntary **redundancy**), after a continuous working period of two years if **you** are aged 18 and over or 65 and under.

Scheme administrators - P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX, United Kingdom.

Travelling companion - Any person that has booked to travel with **you** on **your trip**.

Trip/trips - A journey that takes place during the **period of insurance**, for the purposes of the **insured's** business that begins when **you** leave **home** and ends on **your** return **home** or, in the case of repatriation on medical grounds, to a hospital or nursing home in **your home country**.

- A **trip** must involve an overnight stay or flight away from **your home** or place of business (unless it involves a day **trip** across the English Channel).
- **You** may take any number of round **trips** during the policy **period of insurance** however a single **trip** must not last more than 60 days (unless agreed by the **scheme administrators** in writing prior to the commencement of the **trip**).
- **You** will be covered for taking part in **winter sports** activities for up to 17 days in total during the **period of insurance**.
- **You** will be covered for taking part in **leisure activities** for up to 17 days in total during each business **trip**.
- **Your family** may accompany **you** on the **trip** but must not travel independently unless they are travelling to join **you** or returning ahead of **you**.
- If the optional additional premium has been paid to add leisure only travel for **you** and **your family**, no journey may exceed 31 days duration. All travel must take place during the **period of insurance** and begins when **you** leave **home** and ends on **your** return **home** or, in the case of repatriation on medical grounds to a hospital or nursing home in **your home country**.

Valuables - Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

United Kingdom/UK - England, Scotland, Wales, Northern Ireland, the Isle of Man and the offshore islands.

Winter sports - The following activities are covered for up to 17 days in total during the **period of insurance**:

- Skiing, snowboarding, big-foot skiing, crosscountry skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing. Off piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

- Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a resident of the **EEA** or the **Channel Islands**.
- 2 **You** take reasonable care to protect **yourself** and **your** property against **accident**, injury, loss and damage and act as if **you** are not **insured** and to minimise any potential claim.
- 3 **You** have a valid **policy schedule**.
- 4 **You** accept that **we** will not extend the **period of insurance** beyond the expiry of **your** policy.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for.
Please see '**Claims procedure**' on pages 16 & 17 for more information.
- 6 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- 7 **You** are not aged 66 or over at the start date of **your** policy, unless agreed in writing by the **scheme administrators**.

We have the right to do the following

- 1 Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances **we** may report the matter to the police.
- 2 Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your trip** and not issue a policy if **you** have started **your trip**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you home** at any time during **your trip** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred after the date the treating **doctor** and **our** medical advisers agree **you** should return to **your home country**, if **you** refuse to be repatriated.

- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and **policy schedule**. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your trip** all cover provided on **your** policy for that **trip** will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

General Exclusions

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for any claim arising from, or relating to, the following:

- 1 A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
- 2 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism*, weapons of mass destruction.
* **Please Note** : This does not apply to the Medical and Emergency expenses, Hospital benefit, Personal possessions and Personal accident sections of cover where the terrorist activity takes place during **your trip**.
- 3 Any epidemic or pandemic.
- 4 **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 9 **You** acting in an illegal or malicious way.
- 10 **You** not enjoying **your trip**, or not wanting to travel.
- 11 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 12 Any claim arising under this policy that has arisen as a result of **your** failure to follow any medical advice or guideline regarding any recommended inoculations or medication considered necessary for **you** to have for **your trip**.

Health Declaration

You must consult **your doctor** prior to travel if **you** have a pre-existing medical condition and **your doctor** must confirm that **you** are fit to travel taking into account any medication **you** are taking, the method of transport, length of stay, climate and altitude of the areas **you** are visiting and the medical services there.

You will NOT be covered

For any directly or indirectly related claims arising from the following if at the time of taking out this insurance and at the time of booking each **trip** the person whose condition gives rise to a claim:

- a) is waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- b) has received a terminal prognosis; or
- c) is travelling against the advice of a **doctor** or where they would have been if they had sought their advice before beginning the **trip**; or
- d) is travelling knowing they will need treatment or consultation at any medical facility during the **trip**; or
- e) is travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

Note: The above exclusions apply not only to **you**, but also to a **close relative** or any other person on whom the **trip** depends.

Section 1: Cancellation, Loss of Deposit or Curtailment

If **you** think **you** may have to cut **your trip** short (curtail), **we** must be told immediately - see under the heading '24-hour Emergency Medical Assistance' on page 18 for more information.

What you are covered for

We will pay up to **£10,000** in total, for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation / Loss of deposit

If **you** cancel **your trip** before it begins because one of the following happens:

- the death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **close relative** or **close business colleague** of **you** or a **travelling companion**;
- **you** or a **travelling companion** is called for jury service in **your home country** or as a witness in a court in **your home country**;
- **you** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in **your home country**;
- **your redundancy**.

Curtailment

You cut **your trip** short (curtail) after it has begun because of one of the following:

- anything mentioned in Cancellation / Loss of deposit except **redundancy**;
- **you** are injured or ill and are in hospital for the rest of **your trip**.

Loss of Frequent Flyer points

We will pay up to **£1,500** in all each **person insured** for the loss of Frequent Flyer points where it is not possible to transfer **your** pre-booked flight arrangements to an alternative economy class flight; or in the event that **you** forfeit Frequent Flyer points as a consequence of the financial failure of the issuing Scheduled Airline **we** will pay up to 50% of the cost of alternative economy class flight arrangements based on the last published scale of the issuing Scheduled Airline.

Note: We will calculate curtailment claims from the date it is necessary for **you** to return to **your home** or the date **you** are hospitalised as an inpatient, for the rest of **your trip**. We will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

What you are not covered for

Under Cancellation, Loss of deposit, Curtailment or Loss of Frequent Flyer points

1. Any condition where **you** are unable to comply with the Health Declaration on page 9.
2. Anything caused by:
 - **you** not having the correct passport or visa;
 - **your** carriers refusal to allow **you** to travel for whatever reason;
 - any restriction caused by the law of any country or people enforcing these laws;
 - bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
 - anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
 - **your** vehicle being stolen or breaking down;
 - **you** not wanting to travel or not enjoying **your trip**;
 - riot, civil commotion, strike or lock-out;
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - the direct or indirect effect of **you** using alcohol or solvents;
 - the death of any pet or animal.

Under Cancellation / Loss of deposit

1. Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.
2. Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your trip** were bought (whichever is the later).

Under Curtailment

1. Cutting short **your trip** unless **we** have agreed.
2. Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.
3. The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.
4. **You** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets.
5. Anything caused by **you** taking part in a **hazardous activity** unless shown on **your policy schedule**.

Under Loss of Frequent Flyer Points

1. More than **£1,500** in all per **person insured** following the loss of frequent flyer points where it is not possible to transfer **your** pre-booked flight arrangements to an alternative economy class flight.
2. Losses not supported by **your** original Frequent Flyer statements and confirmation of the Frequent Flyer points conversion scale.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

Section 2: Medical and Emergency Expenses

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your trip** because of illness or accident, or if **your** medical expenses are over **£500** **we** must be told immediately - see under the heading '24-hour Emergency Medical Assistance' on page 18 for more information.

What you are covered for

We will pay **you** or **your** Personal Representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your trip**.

1. Cover outside your home country, the UK and the Channel Islands

Up to **£10 million** in total for reasonable fees or charges **you** incur for:

- **Treatment** - medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Transport and accommodation** - reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home country** on medical advice.
- **Funeral expenses** - the reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **£3,500** for **your** funeral expenses, in the place where **you** die outside **your home country**, the **UK** or the **Channel Islands**.
- **Search and rescue** - mountain search and rescue services when deemed medically necessary.

We will also pay:

- **In-patient benefit - £100** for each 24-hour period that **you** are in hospital as an in-patient up to **£1,000** in total during the **trip** as well as any fees or charges paid under **Treatment**.
- **Dental** - Up to **£300** for emergency dental treatment to relieve sudden pain.
- **Excursions** - Up to **£250** in total for **your** excursions that have been paid for before **your trip** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your trip**.
- **On-going treatment in your home country** - Up to **£5,000** for medical treatment for up to 3 months after **you** return, subject to the acceptance of a valid claim under **Treatment** incurred during **your trip**.
- **Staff replacement costs** - Up to **£10,000** for additional transport (economy class) and accommodation costs due to **you** being temporarily totally disabled for a continuous period of at least 72 hours, or due to the sudden death, serious illness or injury (at home) of **your** spouse, **close relative** or **close business colleague**.
- **Re-arranged trip costs** - Up to **£2,500** (or the cost of **your** original **trip**, whichever is lesser) if it is not possible for another staff member to replace **you**, so that the business of the original **trip** may be completed. Subject to **you** being hospitalised for more than 5 days outside **your home country** and the acceptance of a valid claim under **Treatment**.

2. Cover within your home country, the UK and the Channel Islands

Up to **£1,500** for:

- **Transport and accommodation** - Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home country** on medical advice; and the reasonable cost of transporting **your** ashes or body **home**.

What you are not covered for

Under 1. Cover outside your home country, the UK and the Channel Islands and 2. Cover within your home country, the UK and the Channel Islands

1. Any condition where **you** are unable to comply with the Health Declaration on page 9.
2. The cost of replacing any medication **you** were using when **you** began **your trip**
3. Extra transport and accommodation costs which are of a higher standard to those already used on **your trip**, unless **we** agree.
4. Anything caused by:
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);

- the direct or indirect effect of **you** using alcohol or solvents;
 - **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
 - **you** taking part in any **hazardous activity** unless shown on your **policy schedule**.
5. Any costs incurred 12 months after the date of **your** death, injury or illness.
 6. Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Under 1. Cover outside your home country, the UK and the Channel Islands - Treatment

1. Services or treatments **you** receive within **your home country** (except as provided for under on-going treatment in **your home country**).
2. Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back **home**.
3. Medical costs over **£500**, in-patient treatment or repatriation which **we** have not authorised.
4. The extra costs of having a single or private room in a hospital or nursing home.
5. The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under 1. Cover outside your home country, the UK and the Channel Islands - Funeral expenses

1. **Your** burial or cremation within **your home country**, the **UK** and the **Channel Islands**.

Under 1. Cover outside your home country, the UK and the Channel Islands - Dental

1. Replacing or repairing false teeth or artificial teeth (such as crowns).
2. Dental work involving the use of precious metals.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply

Section 3: Personal Possessions and Business Equipment

What you are covered for

We will pay up to **£7,500** in all each **person insured** in respect of:

- A)** loss or damage to **your personal possessions** (this does not include **business equipment**) up to **£2,500** taken with **you** or purchased on **your trip** but subject to the following limits:
 - **Valuables** - **£500** in all
 - single items, **pair or set** - **£500**
- B)** the purchase or hire of essential items up to **£500**, if **your personal possessions** or **business equipment** is misplaced or stolen on **your** outward **trip** for over 6 hours from the time **you** arrived at **your** final destination (note: the amount payable will be deducted from the final claim settlement if **your** property is permanently lost);

- C) loss or damage to **business equipment** taken with **you** up to **£5,000**, sent in advance or purchased on **your trip** but subject to a limit of **£2,000** in respect of single items, **pair or set**.

Section 4: Loss of Passport

What you are covered for

We will pay the following if **your** passport is lost, stolen or destroyed on **your trip**.

Costs for issuing a temporary passport

Up to **£1,000** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home country**.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

What you are not covered for

Any claim unless **you** get a letter from the consulate **you** reported the loss to.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

Section 5: Personal Money

What you are covered for

Up to **£1,000** for loss or theft of **your Personal money** (but no more than **£500** in cash in total, whether jointly owned or not) while on **your trip** (cover commences up to 7 days before **your trip** commences in respect of foreign currency and travel documents only).

What you are not covered for

1. Compensation unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency.
2. Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**.
3. Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
4. Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.
5. More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

Basis of claims settlement – A & C

At **our** option **we** may choose to pay the cost of repairing the item, replacing the item or paying the cost to replace the item. If the damaged item is beyond economical repair and the original purchase receipt or valuation is provided **we** will pay the replacement cost (subject to the limits set out above applying), otherwise **we** will assess the claim based on the intrinsic value at the time of loss, making allowance for age, wear and depreciation.

What you are not covered for

1. More than the part of the **pair or set** that is stolen, lost or destroyed.
2. Breakage of or damage to sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.
3. Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.
4. The cost of replacing or repairing false teeth.
5. A claim for more than one mobile phone per **person insured**.
6. Loss or theft of, or damage to the following:
 - items for which **you** are unable to provide a receipt or other proof of purchase;
 - films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
 - goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
 - **valuables** left in a motor vehicle;
 - **valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time;
 - **valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**;
 - contact or corneal lenses, unless following fire or theft;
 - bonds, share certificates, guarantees or documents of any kind;
 - **personal possessions** or **business equipment** unless they are on **your** person, locked in the accommodation **you** are using on **your trip** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**);
 - **personal money** (see section 5);
 - passport (see section 4).

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

Section 6: Personal Liability

If **you** are hiring a motorised or mechanical vehicle while on **your trip** **you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under our policy.

What you are covered for

We will pay up to **£2 million** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your trip** for which **you** are legally liable and results in one of the following

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a relative have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your trip** that does not belong to **you** or a relative.

Note: Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section. Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

What you are not covered for

1. Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:
 - something which is suffered by anyone employed by **you** or a **close relative** and is caused by the work they are employed to do;
 - something which is caused by something **you** deliberately did or did not do;
 - something which is caused by **your** employment or employment of a **close relative**;
 - something which is caused by **you** using any firearm or weapon;
 - something which is caused by any animal **you** own, look after or control;
 - something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.
2. Any contractual liabilities.
3. Any liability for bodily injury suffered by **you**, a **close relative** or **travelling companion**.
4. Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:
 - the use of any land or building except for the accommodation **you** are using on **your trip**;
 - motorised or mechanical vehicles and any trailers attached to them;
 - aircraft, motorised water craft or sailing vessels.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

Section 7: Personal Accident

What you are covered for

We will pay **you** or **your** Personal Representative one of the following amounts for an **accident** during **your trip**.

Death

£50,000 for death. (**We** will not pay more than **£5,000** if **you** are aged 15 or under, or 66 or over at the time of the **accident**.)

Permanent loss

£50,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

£50,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (**We** will not pay any compensation if **you** are aged 15 or under, or 66 or over at the time of the **accident**.)

Note: Death benefit payments will be made to **your** Personal Representative.

What you are not covered for

1. Any condition where **you** are unable to comply with the Health Declaration on page 9.
2. Any claim arising more than one year after the original **accident**.
3. Anything caused by:
 - **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your policy schedule**;
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - the direct or indirect effect of **you** using alcohol or solvents;
 - **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons **insured** are wearing crash helmets;
 - **you** taking part in any **hazardous activity** unless shown on **your policy schedule**.
4. **We** will not pay more than one of the benefits resulting from the same injury.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

Section 8: Travel Disruption

What you are covered for

A) Missed Departure or Missed connection

We will pay up to a maximum of **£2,000** in all each **person insured** for reasonable additional accommodation and travel expenses necessarily incurred to reach the overseas destination or to reach **home** because:

- i. the public transport **you** are using to get **you** to the **departure point** does not run to its timetable;
- ii. the vehicle **you** are travelling in to get to the **departure point** has an accident or breaks down
- iii. **your** travel documents are lost or stolen, or
- iv. **your** outward or return flight from the **departure point** is being delayed and **you** miss a connecting flight;

B) Travel delay or Abandonment

- i. We will pay **£50** for each full 6 hour delay up to a maximum of **£500** in respect of travel delay of at least 6 hours in departure of the international aircraft, sea vessel, or train (using the Channel Tunnel), on which **you** are booked on **your** outward or return **trip** from the **departure point**; or
- ii. if the outward **trip** from the **departure point** is delayed for more than 6 hours **you** may opt to abandon **your trip** and claim irrecoverable cancellation costs up to **£10,000** in all each **person insured**.

Note: **You** may claim under **A)** or **B)** but not both.

What you are not covered for

Under A) Missed departure or Missed connection

1. Any claim unless **you**:
 - get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
 - get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
 - have allowed time in **your** travel plans for delays which are expected.
2. Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your trip** were bought (whichever is later).
3. Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

Under B) Travel delay

1. Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.
2. Missed connections.
3. Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

4. Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your trip** were bought (whichever is later).

Under B) Abandonment

1. More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

Section 9: Travel Risks

What you are covered for

A) Kidnap or Hijack

We will pay **£500** each complete period of **24** hours **you** are either **Kidnapped** or **Hijacked** up to a maximum of **£25,000**.

B) Mugging

We will pay **£1,000** in full in the event that **you** are hospitalised in excess of 2 days following a **mugging** attack.

C) Catastrophe

We will pay up to **£1,000** in respect of reasonable additional accommodation and travel expenses necessarily incurred in the event that the booked accommodation or transport for **your trip** cannot be used as a result of a **catastrophe**.

D) Bumped flight

We will pay **£200** in all for **you** and, if travelling, **your family** in the event of **your** inability to travel on **your** Scheduled flight due to over-booking.

E) Unexpected early return

We will pay up to **£1,000** in respect of reasonable additional accommodation and travel expenses necessarily incurred in the event that **you** have to return to **your** place of business due to sudden and unforeseen circumstances (as confirmed in writing by a senior officer of the **insured**).

What you are not covered for

1. Expenses that **you** would have incurred during the normal course of **your trip**.
2. Circumstances already known at the time of taking out this insurance or booking the **trip**.
3. **Your** failure to check in on time or to allow sufficient time to get to the **departure point**.
4. Claims not supported by a written report from the appropriate authorities.
5. Claims that are not justifiable given the circumstances, for example; the fear of an event happening or not taking place.
6. Claims under **D)** where compensation is provided by the airline or where the airline does not make it mandatory for **you** to give up **your** flight.

7. Claims under **E**) not authorised by **us**.
8. Claims under **C**) where compensation is provided by the company providing accommodation, **your** tour operator or from anywhere else.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

Section 10: Legal Expenses

You can call **our** personal 24-hour legal helpline for advice on any travel related legal problem to do with **your trip**, arising under the law of England, Wales, Scotland and Northern Ireland.

From within the **UK**

Phone **020 8603 9804** textphone **020 8666 9562**

From outside the **UK**

Phone **+44 20 8603 9804**, textphone **+44 20 8666 9562**

What you are covered for

If **you** die, are ill, or injured during **your trip** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim pay up to **£25,000 legal costs** for **legal action** for **you** (but not more than **£50,000** in total for all **persons insured** on this policy).

Note

- **You** must conduct **your** claim in the way requested by the **appointed adviser**;
- **You** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **We** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

What you are not covered for

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;

- involving **legal action** between members of the same household, a **close relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** by this policy or **our** agent.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please refer to General Exclusions, Conditions and the Claims Procedure that also apply.

Section 11: BONDPLUS (Financial Failure)

What you are covered for

We will pay up to **£2,500** in total, in respect of the cost relating to any paid and non-refundable part of the travel or accommodation arrangements including prearranged and paid attractions, forming part of an inclusive holiday arrangement or the cost relating to curtailment of any non-refundable part of the arrangement on a pro-rata basis due to the financial failure (the business being wound up or carried on by a Liquidator or the Receiver) of the travel or accommodation provider.

What you are not covered for

1. Any payment, unless any travel bond or trust fund in force and all other sources of recovery (insurance or otherwise) have been exhausted.
2. The financial failure of any travel accommodation or pre-arranged attraction provider that is in Chapter 11 Bankruptcy or Receivership at the date of booking.

Please refer to General exclusions, Conditions and Making a claim that also apply.

Claims Procedure

If **you** need to make a claim please contact the Business Claims Department, call within the **UK 0845 260 1525**, outside the **UK +44 845 260 1525** (opening hours 9am – 5pm Monday to Friday excluding Weekends and Bank Holidays) or email: **claims@pjhayman.com** and ask for a claim form, or write to: P J Hayman & Company Limited, Business Claims Department, Stansted House, Rowlands Castle, Hampshire, PO9 6DX, United Kingdom.

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send us.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **Your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Cancellation, loss of deposit or curtailment

- If **you** need to curtail **your trip** or if it is necessary for a business associate to replace **you** following curtailment of **your trip** call within the **UK 020 8666 9247**, telephone **020 8666 9562**, outside the **UK +44 20 8666 9247**, telephone **+44 20 8666 9562** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- Frequent flyer statements and confirmation of the frequent flyer points conversion scale if **your** claim is for loss of frequent flyer points.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of

medical reasons, **you** should obtain a medical certificate from them confirming this.

- If it is necessary for a **close business colleague** to replace **you** call within the **UK 020 8666 9247**, telephone **020 8666 9562**, outside the **UK +44 20 8666 9247**, telephone **+44 20 8666 9562** immediately to get **our** prior agreement.

If your passport is lost, stolen or destroyed

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

Personal possessions, Business equipment and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions** or **business equipment**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to us.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions and business equipment

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure or Missed connection

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Travel delay or Abandonment

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Hijack / Mugging / Kidnap

- A letter from the airline, rail company, shipping line or their handling agent confirming **you** were Hijacked.
- Report the **mugging** to the police within 24-hours of the incident and ask them for a written report confirming **you** were hospitalised as a result of the **mugging**.
- Report the **kidnap** to the police within 24-hours of the incident and ask them for a written report.

Catastrophe

- Written confirmation from the company providing **your** accommodation, **your** tour operator or the police of the reason and dates that **you** could not use **your** accommodation.

Bumped flight

- Confirmation from the airline that **you** were required to give up **your** flight.

Unexpected early return

- If it is necessary for **you** to return early call within the **UK 020 8666 9247**, textphone **020 8666 9562**, outside the **UK +44 20 8666 9247**, textphone **+44 20 8666 9562** immediately to get **our** prior agreement.

Making a Complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact:

FOR SECTIONS 1 to 10 ONLY

Complaints regarding:

EMERGENCY MEDICAL ASSISTANCE SERVICE

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House,
102 George Street,
Croydon, CR9 1AJ, United Kingdom.

Complaints regarding:

SALE OF THE POLICY or the CLAIMS SERVICE

The Customer Services Manager,
P J Hayman & Company Limited,
Stansted House,
Rowlands Castle,
Hampshire, PO9 6DX, United Kingdom.

If this does not resolve your problem please write to:

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House,
102 George Street,
Croydon, CR9 1AJ, United Kingdom.

FOR SECTION 11 ONLY - BONDPLUS (Financial Failure)

The Managing Director,
IGI Insurance Company Limited,
Market Square House,
St. James's Street,
Nottingham, NG1 6FG, United Kingdom.

When making a complaint, please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with our final response **you** can refer the matter to the **UK** Financial Ombudsman Service.

24-hour Emergency Medical Assistance

Please tell **us** immediately about any serious illness or **accident** abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£500**. If **you** are claiming for a minor illness or **accident you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or e-mail on the following numbers:-

	From Outside the UK	From within the UK
Telephone:	+44 (0) 20 8666 9247	020 8666 9247
Fax:	+44 (0) 20 8603 0204	020 8603 0204
Textphone:	+44 (0) 20 8666 9562	020 8666 9562
e-mail:	international_dept@mondial-assistance.co.UK	

Please give **us your** age and **your** policy number. Say that **you** are insured with Business travel insurance through P J Hayman & Company Limited.

Below are some of the ways the 24-hour Emergency Medical Assistance service can help.

Confirmation of payment

We will contact hospitals or Doctors abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home country**, **you** will normally be transferred by regular airline or road ambulance.

Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **we** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

Reciprocal health arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for an EHIC online at **www.dh.gov.UK/travellers** or by calling **0845 606 2030**. Application forms are also available from the Post Office.

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **you** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **You** leave Australia. For more information on Medicare visit: **www.medicareaustralia.gov.au** or e-mail: **medicare@medicareaustralia.gov.au**

This Policy is available in large print, audio and Braille
Please contact us on Telephone: 0845 230 3526 and we will be pleased to organise an alternative version for you.

This insurance is arranged by P J Hayman & Company Limited.

Registered Address: Stansted House, Rowlands Castle, Hampshire, PO9 6DX. Registered in England - No. 2534965.

Business travel insurance is underwritten by Mondial Assistance Europe N.V. and is administered in the UK by Mondial Assistance (UK) Ltd for Sections 1 to 10 and underwritten by IGI Insurance Company Limited for Section 11.

Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office: Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon CR9 1AJ. www.mondial-assistance.co.uk

IGI Insurance Company Limited. Registered Office: Market Square House, St. James's Street, Nottingham, NG1 6FG.

P J Hayman & Company Limited, Mondial Assistance (UK) Limited and IGI Insurance Company Limited are authorised and regulated by the Financial Services Authority (FSA).

Mondial Assistance Europe N.V. is authorised by De Nederlandsche Bank (DNB) in the Netherlands and regulated by the Financial Services Authority for the conduct of UK business.

Mondial Assistance (UK) Limited will act as agent for Mondial Assistance Europe N.V. with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

P J Hayman & Company Limited will act as agent for Mondial Assistance Europe N.V. with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

P J Hayman & Company Limited will act as agent for IGI Insurance Company Limited with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

