



Annual travel insurance for business travellers



Business

Annual Multi-trip cover
Individuals and companies
High policy limits
Flexible options
Available to EEA residents

2011/12

*Annual travel insurance for the business traveller
offering wide and flexible cover at competitive premiums*

Key features:

Available for both individuals and companies

The policy has been specially designed for business travellers (both individual and companies) requiring a wide-ranging travel insurance policy.

Annual Multi-trip cover

This is an Annual Multi-trip travel insurance policy covering business travel for individuals or for companies.

Tailored schemes

We are able to tailor the insurance to suit the requirements of your company or organisation and provide special rating and cover where required. For example, your company may already have Private Medical Insurance in place for European trips up to a fixed limit, over and above which the Business policy would provide cover.

One premium covers all staff

The Business policy is available on a 'per person' or 'specified travel pattern' basis (see '**Basis of Premium Calculation**' on page 5). This will enable you to cover all nominated staff for just one annual premium payment.

No policy excesses

Most travel insurance policies will typically feature policy excesses of £50 (...or even more) on most sections of cover.

The Business policy pays claims without a deduction of an excess.

Eligibility

Available to EEA and Channel Islands residents.

EEA is defined as the European Economic Area incorporating member countries of the European Union, Iceland, Liechtenstein and Norway.

Wide cover for business travellers

In addition to high levels of cover, the policy also includes other essentials such as business equipment/samples, staff replacement, cost of a replacement trip, loss of frequent flyer points and even "bumped" flights – see page 6 for a summary of the cover available.

24-hour medical emergency assistance

Experienced multi-lingual co-ordinators and medical specialists are available 24 hours a day, 365 days a year should you be injured or taken ill abroad. They will guarantee your medical costs, liaise with the treating doctor and arrange repatriation if medically necessary.

First class claims service

We are dedicated to giving you a first class claims service and aim to respond and settle claims as quickly as possible.

Leisure option

Leisure only trips can be included by simply paying an additional premium - your family will be automatically covered. A limit of up to £2,500 per person applies to Cancellation, Curtailment or Abandonment cover.

Redundancy

Full cover is provided under the Cancellation section if you are made redundant after taking out this policy, providing you are aged 65 and under and have been employed with the same employer for two continuous years.

Age limit

Normally 65 years – a higher limit may be available on application.

Area of travel

- **UK**
England, Scotland, Wales and Northern Ireland.
- **Europe**
UK, Continental Europe, Mediterranean islands, the Channel Islands, Isle of Man, 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 Caribbean Sea including the Bahamas.
- **Worldwide (including USA)**
Worldwide

Hazardous activities

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), skidooring (no liability cover), sledging (pulled by dogs or reindeer); snorkelling; snow mobiling (no liability cover), 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 hazardous occupation

unless we are advised and the policy endorsed.

We may be able to offer cover for other activities – please ask us for a quote. Contact your Broker/Agent or telephone P J Hayman & Company Limited on **0845 230 3526**.

Cancellation rights

If for any reason you are not satisfied with the terms and conditions of your cover, you may return the policy and Schedule to us within 14 days for cancellation.

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.

Manual occupations

Cover can be provided for both manual and non-manual occupations. Manual work or business activities that involve special exposure to risk are not covered unless we are advised and the policy endorsed (additional terms may be required).

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
- b) has received a terminal prognosis; or
- c) is travelling against the advice of a doctor or where you would have been if you had sought their advice before beginning your trip; or
- d) is travelling knowing you will need treatment or consultation at any medical facility during your 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.

Insured trips

- Any trip that involves an overnight stay, a flight away, or a day trip across the English Channel.
- Any number of round trips are covered, trip duration will depend on the basis of the premium calculation: Per Person - up to a maximum duration of 60 days (cover can be extended beyond this). Specified Travel Pattern - up to a maximum duration of 183 days.
- Family members are covered while accompanying you on a business trip.
- Leisure travel is covered free of charge up to a maximum of 17 days per trip, provided the main purpose of the trip is for business.
- Leisure only trips - up to a maximum duration of 31 days per trip - can be covered under this policy if the additional premium is paid.
- Winter Sports Activities are covered up to a maximum of 17 days in total during the period of insurance.

Quotation form

Please complete pages 4 & 5 in full and in BLOCK CAPITALS.

DISCLOSURE

It is important that all information is given, and it is your duty to disclose all material facts necessary for us to consider your application. A material fact is one which is likely to influence us in the assessment and acceptance of the insurance, such as previous claims history and intended participation in hazardous activities. If you are in doubt as to whether a fact is material, then it should be declared, as a failure to do so could invalidate the policy.

General Details

Full name of Proposer / Company including trading name(s):	Company Name:	<input type="text"/>		
	Address:	<input type="text"/>		
		<input type="text"/>		
		Postcode:	<input type="text"/>	
Business Contact Numbers:	Telephone:	<input type="text"/>	Email address:	<input type="text"/>
	Fax:	<input type="text"/>	Website:	<input type="text"/>
Period of Annual Insurance:	From:	<input type="text"/> / <input type="text"/> / <input type="text"/>	Renewal Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Short description of business:	<input type="text"/>			
	<input type="text"/>			
Contact name at your company:	<input type="text"/>	Number of employees:	<input type="text"/>	

Risk Details

- Will any persons to be insured be travelling to any area against the advice of the Foreign & Commonwealth Office? (please see www.fco.gov.uk for more details).
If YES, please give details below. NO YES
- Will any persons to be insured be involved in any manual work or be working in a high risk environment? If YES, please give details below. NO YES
- Will any persons to be insured be resident outside the EEA or the Channel Islands?
If YES, please give details below. (Please note that cover is only available for persons resident within the EEA or the Channel Islands on this scheme. If you would like cover for persons outside of this area please contact us). NO YES
- Will any persons to be insured be over the age of 65? If YES, please give details below. NO YES
- Do you wish to insure sub-contractors? If YES, please provide a separate staff list or travel pattern for them along with any details of their occupational risks. NO YES
- Do you wish the Business policy to cover your employees leisure travel? If YES, please provide the numbers of staff to be covered. Please note that this cover would be subject to a higher rate of Insurance Premium Tax (IPT). NO YES
- Do you wish the Business policy to cover your employees for Hazardous Activities (other than those shown as being covered on page 3 of this document)? If YES, please give details below. NO YES

Details:

Please continue on a separate sheet if required

Quotation form

Please complete pages 4 & 5 in full and in BLOCK CAPITALS.

Basis of Premium Calculation

The Business policy premiums can be calculated in one of three ways:-

1) Per Person

Cover under this option is provided either on a "blanket basis" for all staff employed by the company or just for certain nominated staff members. Please indicate the number of travelling staff in your company (Please note: if cover is not required for all staff, we will require the names of those members of staff who will be travelling – please attach a separate list). Cover is limited to a maximum of 60 days duration any single trip. If staff are likely to be travelling for more than 60 days, please indicate what the maximum duration per trip would be

2) Specified Travel Pattern

Please give below the estimated travel pattern for all insured persons for the forthcoming 12 months split by the Area of Travel.* Please note that 10 people travelling on the same trip would be considered 10 separate trips for the purposes of this calculation as would one person undertaking 10 trips. The maximum duration of any single trip on a Travel Pattern basis is 183 days.

Please indicate the number of travelling staff so we can provide the correct number of policy wordings

Area of Travel*	Anticipated Travel Pattern		Anticipated Total No. of Travel Days
	No of Trips	Average Duration	
UK	<input type="text"/>	<input type="text"/>	<input type="text"/>
Europe	<input type="text"/>	<input type="text"/>	<input type="text"/>
Worldwide excl. USA/ Canada/ Caribbean	<input type="text"/>	<input type="text"/>	<input type="text"/>
Worldwide incl. USA/ Canada/ Caribbean	<input type="text"/>	<input type="text"/>	<input type="text"/>

*Area of Travel definitions are shown on page 3.

3) Tailored options

For a quotation based on existing claims experience, special covers or limits and complementary cover to existing Private Medical Insurance arrangements, please contact P J Hayman & Company Limited on **0845 230 3526** with your requirements.

Claims History

Has any Insurer declined to renew or provide cover, imposed special terms or cancelled any Business Travel policy (within the last 5 years)? NO YES
If 'YES', please give full details on a separate sheet.

Please provide details (below) of all Business Travel Insurance Claims made during the last 3 years (continue on a separate sheet if required).

Date	Type of Claim	Details	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Declaration

I/we declare that:-

All statements and particulars in this form are to the best of my/our knowledge and belief correct and complete and this shall form the basis of a contract between me/us and the underwriters.

Agent Stamp

Name of Authorised representative

Position

Signature

Date

Wide-ranging cover

This is a summary of the main cover limits for each insured person. Full terms and conditions can be found in the policy wording, a copy of which is available on request or via www.pjhayman.com

Cover	Limit per person (up to)
Cancellation, loss of deposit or curtailment (Leisure only travel) - Loss of frequent flyer points	£10,000 £2,500 £1,500
Medical and emergency expenses - In-patient benefit - On-going treatment in your home country - Staff replacement costs - Re-arranged trip costs - Transport and accommodation within your home country, the UK, the Channel Islands or the Isle of Man	£10,000,000 £1,000 (£100 per day) £5,000 £10,000 £2,500 £1,500
Personal possessions and business equipment Personal possessions (Single items, pair or set limit) (Valuables limit) Delayed possessions/business equipment Business equipment (Single items, pair or set limit)	£7,500 £2,500 £500 £500 £500 £5,000 £2,000
Loss of passport	£1,000
Personal money (Cash limit)	£1,000 £500
Personal liability	£2,000,000
Personal accident	£50,000
Travel disruption Missed departure or Missed connection Travel delay (after 6 hours) or Abandonment (after 6 hours) (Leisure only travel)	£2,000 £500 (£50 each 6 hour delay) £10,000 £2,500
Travel risks Kidnap/Hijack Mugging (involving hospitalisation) Catastrophe Bumped flight Unexpected early return to place of business	£25,000 (£500 each completed 24 hours) £1,000 £1,000 £200 £1,000
Legal expenses	£25,000