



# 2009/10 - Summary of Cover

## Business

*Key Information you the Customer need to be aware of*

This is a Summary of Cover only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the policy wording, which you should also read carefully.

### 1. Who provides your insurance cover?

Sections 1-10 of your Business travel insurance is underwritten by Mondial Assistance Europe N.V.

Mondial Assistance (UK) Limited is Mondial Assistance Europe N.V.'s UK administrator.

Our contact address is: Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon, CR9 1AJ.

Section 11 is underwritten by IGI Insurance Company Limited.

The contact address is: IGI Insurance Company Ltd, Market Square House, St. James's Street, Nottingham NG1 6FG.

Business travel insurance is arranged by P J Hayman & Company Limited.

### 2. What does Business travel insurance cover me for?

This policy is designed to offer protection for your travel arrangements as described in the Summary of Cover below.

## Summary of Cover

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

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

**3. What else do I need to know about my Business travel insurance policy?**

The full terms, conditions, exclusions and limitations of this insurance contract can be found in the policy wording, which you should read carefully.

**4. What is the duration of the contract?**

Your policy will run from the dates shown on your policy schedule once your policy is issued.

**5. Do I need to do anything after I have purchased the policy?**

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel you must tell us about any change in your circumstances which may affect your cover.

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.

**6. What Cancellation Rights do you have?**

If your cover does not meet your requirements, please notify P J Hayman & Company Limited on: within the UK **0845 230 3526**, outside the UK **+44 845 230 3526** within 14 days of receiving your policy schedule and return all your documents for a refund of your premium. 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.

**7. How do I make a claim?**

• If you are abroad and need medical assistance, please call our 24-hour medical emergency service on:

Within the UK **020 8666 9247**, textphone **020 8666 9562**, outside the UK **+44 20 8666 9247**, textphone **+44 20 8666 9562**.

• For legal expenses please call our 24-hour legal helpline on:

Within the UK **020 8603 9804**, textphone **020 8666 9562**, outside the UK **+44 20 8603 9804**, textphone **+44 20 8666 9562**.

• For all other claims please contact :

Business Claims Department on : 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.

**8. What to do if you have a complaint?**

Should you wish to make a complaint about this policy, 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.

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

**9. Is the insurer covered by the 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 it's 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](http://www.fscs.org.uk).

This document is available in large print, audio and Braille.

Please phone 0845 230 3526 and we will be pleased to organise an alternative version for you.