



POLICY SUMMARY

GROUP PERSONAL ACCIDENT & TRAVEL INSURANCE





The purpose of this policy summary is to help the insured policyholder understand this insurance by setting out the significant features, benefits, limitations and exclusions of the policy. The policy document should be read to obtain a full description of the terms of the insurance, including the policy definitions and reference should be made to the policy schedule attached to the policy document which details the insured persons, the specific policy benefits bought, the operative time describing when the cover applies and any endorsements that alter the cover. Throughout this document, "Company" means the Insurer, AIG Europe Limited. **This policy summary does not form part of the policy document and does not contain the full terms of the policy. The full terms of the policy can be found in the policy document. Any questions relating to this insurance should be directed to the insurance intermediary that arranged the policy.**

Insurance provider This insurance is provided by AIG Europe Limited.	Insured The company or organisation that has purchased this insurance.	
Purpose of the insurance Depending on the cover purchased, under the Personal Accident section this insurance provides cover to the Insured for accidental bodily injury to an insured person which results in death, a permanent disability or temporary disability within 24 months of an accident. Under the Travel section this insurance provides cover to the Insured for medical and emergency travel expenses, medical repatriation, political and natural disaster evacuation expenses, personal liability, loss of or damage to personal property, business equipment or money, cancellation, curtailment, alteration expenses and hijack, kidnap and ransom costs for an insured person. There are also sections providing cover for legal expenses, crisis containment expenses and vehicle rental expenses.		
Significant features, benefits, limitations and exclusions The cover provided is subject to certain provisions, conditions, limitations and exclusions. The tables below set out the significant features of the cover and the main provisions, conditions, limitations and exclusions that apply. Full details of the cover, provisions, conditions, limitations and exclusions are contained in the policy document. Any cover alterations will be shown in the endorsements attached to the policy schedule that also shows the sums insured. The amount payable will be dependent on the cover purchased and will be shown in the documents issued. The Insured should review the cover periodically to ensure that it continues to meet their needs.		
Significant covers	Significant features and benefits	Significant limitations and exclusions
Section A: Personal Accident The following describes the standard cover and limits. The included sections, the operative time of cover and the amounts payable, or variations to the terms or cover will be shown on the policy schedule or any endorsements attaching to the policy schedule. The maximum amount the Company will pay in respect of all benefits under section A for any one insured person is limited to a maximum of £2,500,000 for any one accident unless agreed in writing by the Company.		
item 1: Death Variable sum insured as agreed.	Provides lump sum compensation following death solely resulting from an accidental bodily injury.	Maximum payment limitations apply for children and persons aged 80 years and over and persons flying as a pilot. The Company will only pay one of the benefit items 1-4b for injury arising from the same accident.
items 2 & 3: Loss of Limbs; Loss of Sight; Loss of Speech; and Loss of Hearing Variable sum insured as agreed.	Provides lump sum compensation following disablement solely as a result of accidental bodily injury which results in physical severance or permanent loss of use of one or more limbs or permanent loss of sight or speech or hearing.	The Company will only pay one of the benefit items 1-4b for injury arising from the same accident. Maximum payment limitations apply for persons aged 80 years and over and persons flying as a pilot.
item 4a Permanent Total Disablement (PTD) Variable sum insured as agreed.	Provides lump sum compensation following disablement solely as a result of accidental bodily injury which entirely prevents an insured person from working in their usual occupation for the rest of their life.	The Company will only pay one of the benefit items 1-4b for injury arising from the same accident. For insured persons who are not an employee, claims will only be paid for PTD that prevents the insured person from working in any paid employment for which they are suited by way of training, education or employment. There is no cover for persons aged 80 years or over under this item unless the Company has specifically agreed to cover them.
item 4b Permanent Partial Disablement Variable sum insured dependent on the injury sustained.	Provides a variable lump sum compensation for non specified permanent injuries as a result of physical severance or permanent loss of use solely resulting from accidental bodily injury.	The Company will only pay one of the benefit items 1-4b for injury arising from the same accident. There is no cover for persons aged 80 years or over under this item, unless the Company has specifically agreed to cover them.

Significant features, benefits, limitations and exclusions continued...		
Significant covers	Significant features and benefits	Significant limitations and exclusions
item 5 Temporary Total Disablement (TTD) and item 6 Temporary Partial Disablement (TPD) Specified set payment amount or percentage of weekly income as agreed.	Weekly compensation for the benefit period shown on the schedule as a result of accidental bodily injury which temporarily prevents an insured person from carrying out either the whole of their occupational duties, for TTD or the majority of their occupational duties for TPD.	Where the period of temporary disablement is less than a complete week, the amount payable will be calculated as a percentage of the insured person's normal working week in accordance with their contract of employment. There is no cover for persons aged 80 years or over under this item, unless the company has specifically agreed to cover them.
Significant covers	Significant features and benefits	Significant limitations and exclusions
Section A: Personal Accident Extensions These extensions are automatically included.	The cover provided by these extensions (unless as stated otherwise) are included in addition to any amount due under items 1 - 6 of section A and are payable or included at the request of the insured. Any variations to the included additional covers, terms or amounts payable if agreed by the Company will be shown in any endorsements attaching to the policy schedule.	
Extension 1. Burns benefit	Up to £10,000 for permanent burns to the body as a result of an accident, the amount payable is dependent on the percentage of the body surface affected.	The Company will not pay this benefit in addition to the cosmetic surgery benefit, facial scarring benefit or benefits 1-4b under Section A.
Extension 2. Childcare expenses	Up to £5,000 for the costs of engaging a registered childcare provider following a valid claim for temporary total disablement.	Maximum payment period is 104 weeks and payment will cease when the temporary total disablement is no longer payable or reaches the maximum limit of £5,000 (whichever is sooner).
Extension 3. Coma benefit	£50 for each day an insured person is in a coma.	Maximum payment period is 730 days.
Extension 4. Cosmetic surgery benefit	Up to £7,500 for the costs of cosmetic reconstructive treatment as recommended by the treating medical practitioner, following a valid claim of over £50,000 under loss of limb/sight or permanent partial disablement.	There is no cover for injury as a result of a surgical procedure. Treatment has to occur within 730 days of the accident. The Company will not pay this extension in addition to the burns benefit or facial scarring benefit or benefits 1-4b under Section A.
Extension 5. Dependent adult benefit	£25,000 maximum cumulative additional payment for each dependent adult following the death of an insured person. This benefit is payable in addition to the death benefit.	
Extension 6. Dependent children additional payment	<p>If an insured person dies in an accident, an additional payment amount the greater of £5,000 or 5% of the amount payable under item 1 (death) (whichever is the greater) for each dependent child of the insured person.</p> <p>If an insured person who is an employee and their partner suffer a fatal injury in the same accident, the Company will pay double the sum insured for item 1 (death).</p>	<p>The Company will not pay more than an additional 25% of the sum insured for death up to a maximum additional payment of £500,000.</p> <p>The Company will not pay more than an additional cumulative payment of £500,000 and will not pay this benefit as well as the increase for each additional dependent child extension above.</p>
Extension 7. Domestic help	5% of the amount payable under items 2-5, up to a maximum payment of £10,000 for the reasonable costs of providing domestic in-home services as well as a chauffeur service to and from the insured person's usual place of work.	Payment will cease when the Company has paid items 2-4b or when the Company stops paying item 5.
Extension 8. Executor expenses	Following a claim being paid under item 1 (death) up to £1,000 for the additional administration costs incurred by the executor whilst the estate administration is being arranged.	
Extension 9. Facial scarring benefit	Up to £10,000 for permanent and visible scarring to the face following an accident. The amount payable is dependent on the number and size of the scars.	The Company will not pay this benefit in addition to the burns benefit, cosmetic surgery benefit or benefits 1-4b under Section A.
Extension 10. Fracture benefit	Up to £5,000 following a fracture to the bones specified in the policy document that doesn't also result in a valid claim for loss of limb/sight, speech, hearing, permanent total disablement or permanent partial disablement.	The Company will only pay once during the lifetime of the policy if the insured person is diagnosed with osteoporosis prior to or as a result of the accident.

Significant features, benefits, limitations and exclusions continued...		
Significant covers	Significant features and benefits	Significant limitations and exclusions
Extension 11. Funeral expenses	In the event of death as a result of an accident, up to £5,000 for the cost of reasonable funeral expenses incurred in the United Kingdom.	The Company will not pay more than £10,000 in all for a claim made under both this extension and the extension under Section B 1.2 – Repatriation.
Extension 12. Home/Place of Work alteration expenses	Up to £25,000 in total for home and workplace alterations. Cover for home alteration applies if the insured person is either paraplegic or quadriplegic following an accident. Workplace alteration applies following a valid claim for loss of limb/sight or permanent total disablement for reasonable adjustments to the workplace.	
Extension 13. Hospitalisation benefit	£50 a day (doubled for public/bank holidays) for each day an insured person is hospitalised as a result of accidental bodily injury.	Maximum payment period is 365 days.
Extension 14. Independent financial advice	Following a valid payment under item 1 (death) or item 4a (permanent total disablement), up to £2,000 for fees charged by an Independent Financial Consultant, to provide professional financial advice.	The Independent Financial Consultant must be authorised and regulated by the Financial Conduct Authority.
Extension 15. Lifesaver	An optional payment of £25,000 to pass on to a person (that is not a member of the emergency services or an insured person) who dies or becomes permanently disabled as a result of trying to save the life of an insured person.	Maximum payment of £100,000 for all persons.
Extension 16. Loss/Damage to Personal Belongings from Bodily Injury	Following an unprovoked assault, up to £1,500 for the replacement or repair of personal belongings damaged or lost by the hospital or ambulance services.	
Extension 17. Partner/Child Paraplegia and Quadriplegia	£25,000 for paraplegia or £100,000 for quadriplegia due to accidental bodily injury to a partner and/or child of an insured person, provided the insured person is an employee, business partner or director of the Insured.	
Extension 18. Post-traumatic stress disorder – terrorism	If the policy covers an insured person for temporary total disablement, up to £300 per week following being medically diagnosed with post-traumatic stress disorder (without physical injury being sustained) directly as a result of witnessing a terrorist event whilst on a publicly licensed conveyance.	Maximum payment of 16 weeks.
Extension 19. Prosthesis cover	Up to £10,000 for the additional costs of providing prosthesis as recommended by the treating medical practitioner following a valid claim over £50,000 for loss of limb(s).	
Extension 20. Psychological assistance	If the Company pays a claim for permanent total or permanent partial disablement which is more than 50% of the sum insured for those items, it will pay up to £5,000 for the cost of professional psychological counselling treatment provided that it is prescribed by the treating medical practitioner and is started within 12 months of the date of the accident. Pen Assistance can help in sourcing a suitable provider.	
Extension 21. Recruitment costs	Up to £10,000 for recruitment costs incurred for engaging a replacement employee following death or permanent total disablement of an employee or up to £12,000 for engaging a replacement employee following suicide or attempted suicide of an employee.	The Company will not pay this extension in addition to retraining expenses for an employee or an employee's partner.
Extension 22. Retraining Expenses	Up to £15,000 for the reasonable costs to retrain an employee into an alternative occupation with the Insured following a valid claim for loss of limb(s), sight, speech or permanent total disablement. In the event of a valid claim for permanent total disablement for an employee, up to £15,000 for retraining an employees' partner for paid employment, or improve their employment prospects or the quality of care they can provide for the insured person.	The maximum the Company will pay is £15,000 in all under this extension. The Company will not pay this benefit in addition to the extension for recruitment costs.

Significant features, benefits, limitations and exclusions continued...		
Significant covers	Significant features and benefits	Significant limitations and exclusions
Extension 23. Temporary personnel replacement expenses	Up to £2,500 as a reimbursement for the costs incurred, in the 3 month period following accidental bodily injury, in employing someone on a temporary basis following the death or permanent total disablement of a specified insured person.	
Extension 24. Visiting expenses	Up to £2,500 for reasonable expenses incurred for any person, as agreed by the insured, to visit an insured person hospitalised in the United Kingdom as a result of accidental bodily injury.	Expenses will only be paid if the hospitalisation occurs more than 10 miles from the insured person's home in the United Kingdom or their permanent country of residence.
Extension 25. Visitor benefit	If a third party visits a premises owned by the Insured in a business capacity and sustains accidental bodily injury which would, had the visitor been an employee, result in a valid claim for death or loss of limb/sight, the Company will pay £25,000 to the Insured.	There is no cover for a person who has been contracted by the Insured to work on the premises itself. The Company will not pay more than £250,000 for all visitors injured in the same accident. No additional cover for visitors is provided under the other extensions to section A other than for visiting expenses.
Significant covers	Significant features and benefits	Significant limitations and exclusions
Section B: Travel		
The following describes the standard cover and limits. The included sections, the cover operative time of cover and any variations to the amounts payable, the policy terms or cover will be shown on the schedule or any endorsements attaching to the schedule.		
Section B1.1: Medical and Other Emergency Travel Expenses Medical Expenses	Provides an unlimited sum insured cover for each insured person for reasonable and necessary medical, surgical or other remedial attention or treatment required in the event of illness, injury or death during an insured trip outside the United Kingdom or the insured person's country of domicile. Optical, pregnancy/childbirth and dental expenses are included if they are as a result of an emergency or accidental bodily injury.	There is no cover under this section - when travelling against the advice of a medical practitioner; - if the purpose of a trip is to receive medical treatment or advice; - as a result of the use of non-prescribed drugs or; - as a result of suicide, attempted suicide or self-inflicted injury.
Emergency Travel Expenses	Expenses for reasonable additional travel and accommodation expenses plus telephone charges incurred by the Insured, or an insured person (less any possible refund or savings made) following accidental bodily injury or illness and reasonable expenses for a person who needs to travel to, remain with or escort the insured person.	The insured person must contact Pen Assistance as soon as possible in respect of injury or illness that results in the need for inpatient hospital treatment.
Family visit	The cost of transport and accommodation of an insured person's partner plus up to 3 dependent children or 2 other immediate relatives to visit the insured person in the event of the insured person being hospitalised for more than 5 days following serious injury or illness. Cover also extends to include section B for the travellers and if only the insured person's partner travels, the Company will pay for the necessary additional cost of registered childcare during the period of the visit.	
Home country ongoing medical treatment	Up to £50,000 for ongoing hospital medical treatment or emergency dental treatment charges on return to the United Kingdom or permanent country of residence from an insured trip provided this is for the continuation of a valid claim for Medical Expenses or Emergency Repatriation Expenses.	Ongoing treatment must be required within 3 months of return and arranged by Pen Assistance.
Hospitalisation benefit	£50 per day for each day (or part day), (doubled for public/bank holidays) an insured person is in hospital as an inpatient as a result of injury or illness during an insured trip.	Maximum payment period is 365 days. Where hospitalisation is also covered under the Extension in Section A, only one claim for hospitalisation, under one section will be accepted.

Significant features, benefits, limitations and exclusions continued...		
Significant covers	Significant features and benefits	Significant limitations and exclusions
Hotel convalescence	£50 per day for up to 60 days if an insured person is confined to their hotel on medical grounds following discharge from hospital if the Company has also paid the hospitalisation benefit.	
Petcare	Up to £300 for additional domestic cattery or kennel fees for pets owned by the insured person if their return trip is delayed by more than 24 consecutive hours due to hospitalisation as an inpatient.	
Search and Rescue Expenses	Up to £50,000 per event for the costs incurred and/or levied by recognised rescue services/local authorities in searching for a missing insured person known or believed to have suffered injury or illness, or local weather or safety conditions means that it is necessary to rescue to prevent injury or illness.	The insured person must comply with local safety advice and must not knowingly endanger their life or the life of any other insured person. Expenses are only payable for the insured person's proportion of the search and rescue operation and up to the point of recovery or when the search is called off by the recognised authorities.
United Kingdom Medical Expenses	Charges for medical expenses made by the United Kingdom National Health Service or a National Health Service Trust Hospital for insured persons covered whose permanent country of residence is not the United Kingdom and are incurred during a business trip to the United Kingdom.	
United Kingdom emergency dental expenses	Up to £500 for unforeseeable emergency dental expenses for the relief of pain incurred in the United Kingdom by an insured person whilst on a business trip which is more than 100 miles (160 kilometres) from their normal place of residence and the trip is longer than 3 consecutive days and involves an overnight stay or air flight.	
<u>Section B1.2:</u> <u>Repatriation Expenses</u>	The costs incurred in transporting or repatriating an insured person to the most suitable hospital or the insured person's home address in the United Kingdom or permanent country of residence as a direct result of the injury or illness, for up to two years from the date of injury or first diagnosis of illness.	There is no cover under this section: - when travelling against the advice of a medical practitioner or if the purpose of a trip is to receive medical treatment or advice; - for a claim as a result of the use of non-prescribed drugs; - a claim as a result of suicide or self-inflicted injury.
Additional extension to repatriation expenses	Following the death of an insured person whilst on a trip, up to £10,000 in respect of funeral expenses for the insured person and the reasonable costs for the transportation of the insured person's remains and personal property to the United Kingdom or permanent country of residence.	The insured person must contact Pen Assistance as soon as possible in respect of injury or illness that results in the need for inpatient hospital treatment. Where funeral expenses are also covered under the extensions to Section A, the maximum the Company will pay in all is £10,000.
<u>Sub Section B1.3:</u> <u>Pen Assistance</u> The policy provides access (telephone and/or internet) to a number 24 hours a day, 365 days a year for assistance services.	Emergency advice and assistance including: medical, political and natural disaster assistance and evacuation, including local payment of hospital bills and arranging emergency medical repatriation. Pre-travel advice and assistance including: information on medical facilities overseas – health precautions and vaccinations – visa and entry permit requirements – access to a travel concierge service. Security advice and services including: details on changing political situations or severe weather conditions via SMS or Email travel alerts. Concierge Service: assistance to plan ahead for travel, entertainment, dining or shopping. Other advice, assistance and training services including: access to medical or legal referral assistance, help to locate and send drugs, blood or medical equipment unavailable locally, help with the replacement of stolen travel documents and access to travel security awareness training.	

Significant features, benefits, limitations and exclusions continued...

Significant covers	Significant features and benefits	Significant limitations and exclusions
<p>Section B1.4: Legal Expenses</p> <p>An amount of up to £50,000 for each insured person for any one event unless otherwise stated on the schedule.</p>	<p>The cost of legal fees and expenses to pursue a claim for damages and/or compensation against a third party who has caused physical injury, death or illness to an insured person during an insured trip if there is a reasonable prospect for success.</p> <p>The legal costs in obtaining legal opinion of the merits in pursuing a claim.</p>	<p>The Company's permission in writing must be obtained before commencement of legal proceedings.</p> <p>The Company's consent will be given if legal opinion considers the prospect of success is more than 50% and that the amount of damages/ compensation will be more than the costs of pursuing a claim.</p> <p>The Company will only pay for the reasonable costs of obtaining the initial legal opinion if it does not give consent to pursuing a claim.</p> <p>If the legal opinion is that the claim is expected to be successful but the costs of pursuing are likely to exceed the amount awarded, the maximum the Company will pay is the anticipated amount or the sum insured stated on the schedule, whichever is the lesser amount.</p> <p>If the Company's preferred law firm is not used, the amount payable will be limited to the amount the Company would have paid its preferred law firm.</p> <p>This section does not cover:</p> <ul style="list-style-type: none"> - legal expenses incurred in defending any civil claim brought against an insured person; - fines or other penalties imposed by a court of criminal jurisdiction; - legal expenses incurred in connection with any criminal or intentional act of the insured person; - a dispute with or a claim against the Company or its agents or persons/organisations involved in arranging this insurance; - an incident notified to the Company more than 2 years after the event or a failure to notify the Company within a reasonable time where the Company believes its position has been prejudiced.
<p>Court attendance</p>	<p>Up to £1,000 for travel and accommodation expenses incurred for the necessary attendance in court in connection with a valid claim under this section of the policy.</p>	
<p>Legal detention</p>	<p>Up to £5,000 for the cost of legal representation in the event that an insured person is detained (or threatened to be detained) by the government or local civil authority whilst on a trip. Pen Assistance can source the legal representation.</p>	
<p>Bail bond</p>	<p>Up to £50,000 as a loan repayable to the Company within 3 months for a bail bond in the event that an insured person is detained (or threatened to be detained) by the government or local civil authority whilst on an insured trip. A financial guarantee will be required from the insured. Pen Assistance will arrange for the funds.</p>	

Significant features, benefits, limitations and exclusions continued...		
Significant covers	Significant features and benefits	Significant limitations and exclusions
<p>Section B1.5: Personal Liability</p> <p>An amount of up to £5,000,000 for each insured person for any one event unless otherwise stated on the schedule.</p>	<p>Up to the amount specified in respect of legal liability for damages incurred by an insured person during an insured trip which results from accidental bodily injury, sickness or disease caused to a person or accidental loss or damage to the material property of any person.</p> <p>In addition to the above, the policy also includes cover for the costs and expenses of defending any claim against an insured person.</p>	<p>Any admission, offer, promise or indemnity must be made with the Company's consent and the Company is entitled to take over and conduct the claim.</p> <p>This sub section does not cover:</p> <ul style="list-style-type: none"> - bodily injury to, or sickness or disease of any person who is under a contract of employment, service or apprenticeship with the insured or insured person when injury results from that employment; - bodily injury to, or sickness or disease of, any person who is travelling with the insured person on the same trip; - liability in respect of loss of or damage to property belonging to or held in trust by or in the custody or control of the insured, a insured person or any of their employees or any member of the insured person's family; - liability for injury, loss or damage caused directly or indirectly in connection with: <ul style="list-style-type: none"> (i) the ownership, possession or occupation of land, or immobile property (other than occupying on a temporary basis); (ii) mechanically or electrically propelled vehicles, aircraft, hovercraft or watercraft; (iii) any wilful, malicious or criminal act; (iv) the carrying on of any trade, business or profession; (v) racing or the use of firearms (other than sporting guns being used for sport); - liability assumed under any contract or agreement unless such liability would have attached in the absence of such contract or agreement; - liability for which payment should be more specifically claimed under another insurance policy; - any claim where the insured person is suffering from a psychological condition or from non-prescribed drugs or from solvents or - any claim resulting from sexually transmitted diseases.
<p>Court attendance</p>	<p>Up to £1,000 for travel and accommodation expenses incurred for the necessary attendance in court in connection with a valid claim under this section of the policy.</p>	

Significant features, benefits, limitations and exclusions continued...		
Significant covers	Significant features and benefits	Significant limitations and exclusions
<p>Section B2: Personal Property</p> <p>An amount of up to £10,000 for each insured person for personal property or £3,000 for business equipment unless otherwise stated on the policy schedule.</p>	<p>The cost of replacement or repair of personal belongings owned by the insured person (or for which they are responsible) and are taken on, or are purchased during the insured trip that are lost, stolen or damaged or any property of the Insured required by the insured person to undertake their duties and for which they are responsible.</p>	<p>Where the item is valued at more than £3,000, only 75% of the amount valued over £3,000 will be covered.</p> <p>This section does not cover:</p> <ul style="list-style-type: none"> - any loss due to chipping, scratching, breakage of glass, china or other fragile articles;
<p>Lost keys</p>	<p>Up to £1,000 for the cost of replacement locks (parts and labour) or keys to the insured person's home or motor vehicle in the United Kingdom or permanent country of residence that are lost or stolen whilst on the insured trip.</p>	<ul style="list-style-type: none"> - more than £500 for vehicle keys; - loss of or damage to vehicles or their accessories; - loss due to moth, vermin, wear and tear or gradual deterioration, mechanical or electrical breakdown or any process of cleaning or repairing, alteration or restoration;
<p>Replacement travel documents</p>	<p>Up to £2,000 for the reasonable and necessary additional travel and accommodation and the costs of replacing the lost or damaged passport, visa, travel tickets or other essential travel documents whilst on an insured trip.</p>	<ul style="list-style-type: none"> - loss of money as defined in the Section B3: Money; - loss or damage caused by delay, detention or confiscation by order of any government or public authority.
<p>Temporary loss of personal property</p>	<p>Up to £2,000 for the purchase of essential and reasonable replacement items as a result of the temporary loss of personal belongings for more than 4 hours during any outward stage of an insured trip.</p>	<p>There is no cover for the final return stage to the United Kingdom or permanent country of residence.</p> <p>Any amount paid will be deducted from a claim for total loss of personal property.</p>
<p>Section B3: Personal Money</p> <p>An amount of up to £5,000 for each insured person unless otherwise stated on the policy schedule.</p>	<p>The reimbursement of cash or other money items that are intended for travel, meal, accommodation and personal expenditure that are physically lost or stolen during the insured trip or in the 120 hours before the start, or on completion of the insured trip.</p>	<p>Where the claim exceeds £3,000, only 75% of the amount over £3,000 will be covered.</p> <p>The Company will pay for the loss or theft of a credit or charge card which results in fraudulent use if the terms and conditions of the card have been complied with.</p> <p>This section does not cover any claim for shortages of money due to confiscation or detention by customs or other officials or error, omission or depreciation in value.</p>
<p>Section B4.1: Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay</p> <p>An amount of up to £10,000 for each insured person unless otherwise stated on the schedule.</p>	<p>The cost of travel, accommodation and other trip expenses that have been paid, or are due to be paid under a contract and cannot be recovered, if the trip is cancelled prior to departure, cut short, rearranged or altered due to any cause outside the insured person's control (other than a cause that is not specifically excluded) as specified below.</p>	<p>This section of the policy does not cover:</p> <ul style="list-style-type: none"> - a claim as a result of a natural catastrophe; - disinclination to travel prior to commencement of the trip, (unless this decision is made as a result of UK Foreign and Commonwealth Office advice of all but essential travel which had not been given before the trip was booked), or if on a trip disinclination to continue;
<p>Cancellation or Curtailment</p>	<p>If a trip has to be cancelled prior to departure or cut short following departure, the irrecoverable deposits and advanced payments for transport and accommodation costs which have been paid or will be payable, or become payable under contract and cannot be recovered elsewhere.</p>	<ul style="list-style-type: none"> - redundancy within 31 days of the trip commencement or whilst on a trip; - the financial circumstances of the Insured or insured person;
<p>Rearrangement</p>	<p>When pre-booked travel arrangements in connection with an insured trip following departure have to be altered, the reasonable additional costs of travel and accommodation to enable the insured person to continue the insured trip or return to the United Kingdom or their permanent country of residence.</p>	<ul style="list-style-type: none"> - the default or financial failure of a transport or accommodation provider, or their agents acting for the Insured or insured person; - regulations made by any Public Authority or Government or persons under authority to make regulations;
<p>Replacement</p>	<p>Where an insured trip is cut short, the additional costs for travel and accommodation expenses to return the insured person to the United Kingdom or their permanent country of residence and to send one person to assume the duties of the original insured person or to return the original insured person to return their duties provided this is within 6 months of the date of curtailment.</p>	<ul style="list-style-type: none"> - a claim recoverable under Section B7 – Political and Natural Disaster Evacuation; - curtailment on medical grounds that is not based on the recommendation of a medical practitioner; - the failure to check-in as instructed in the travel itinerary (unless the failure was due to strike or industrial action);
<p>Travel delay</p>	<p>A payment of £75 per hour after the first 4 hours for the delay of the scheduled ship, aircraft, vehicle or train on which an insured person is travelling on any leg of the insured trip, up to a maximum of £1,000.</p>	<ul style="list-style-type: none"> - the delayed departure of a ship, aircraft or train, due to strike, labour dispute, mechanical breakdown or failure of a means of transport, where the delay lasts

Local authority assistance	Cover for the loss of advance payments plus additional expenses for transport and accommodation costs if an insured person is required to extend their pre-booked trip on the order of the local authorities to assist them in their enquiries over the disappearance of another insured person.	for less than 24 hours or due to a strike or industrial action which existed or for which advance warning had been given before the date on which the trip was booked; - the withdrawal from service of the conveyance on the recommendation of the manufacturer, the Civil Aviation Authority, Rail Authority or Port Authority or any similar body in any country.
Termination of employment	Cover for the loss of deposits and advance payments for transport and accommodation costs incurred due to the cancellation of the trip if a director or employee resigns less than 31 days prior to the commencement of a pre-booked trip.	
<u>Section B4.2:</u> <u>Cancellation, Curtailment, Rearrangement, & Travel Delay due to a Natural Catastrophe</u> An amount of up to £10,000 for each insured person unless otherwise stated on the schedule.	The cost of irrecoverable expenses, if the trip is cancelled prior to departure or is cut short or rearranged as a direct result of a natural catastrophe as specified below.	Cover for natural catastrophe is limited to volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire. This section of the policy does not cover: - a natural catastrophe during the first 14 days after booking a trip if the claim is as a result of a natural catastrophe which existed in the 30 days immediately prior to the booking of the trip; - as a result of a claim made under section B4.2 if the Insured or insured person makes a valid claim under section B4.1 Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay which originates from the same loss.
Cancellation or Curtailment	If an insured trip has to be cancelled prior to departure or cut short following departure, the irrecoverable deposits and advanced payments for transport and accommodation costs which have been paid or will be payable, or become payable under contract, or cannot be recovered elsewhere.	- a claim recoverable under section B7 – Political and Natural Disaster Evacuation; - an insured person deciding not to travel or if on a trip deciding not to continue; - the financial circumstances of the Insured or insured person; - the default or financial failure of a transport or accommodation provider, or their agents acting for the Insured or insured person; - strike or labour dispute.
Rearrangement	If pre-booked travel arrangements in connection with an insured trip have to be altered after departure, the reasonable additional travel and accommodation costs to enable the insured person to continue the trip or return to the United Kingdom or their permanent country of residence.	
Travel Delay	A payment of £75 per hour after the first 4 hours for the delay of the scheduled ship, aircraft, vehicle or train on which an insured person was travelling on any leg of the insured trip up to a maximum of £750.	
<u>Section B5:</u> <u>Hijack</u>	A benefit of £500 for each 24 hour period, for an insured person who is forcibly or illegally detained as a result of hijack whilst on an insured trip.	
<u>Section B6:</u> <u>Kidnap and Ransom</u> An amount of up to £250,000 for each event and in all during a 12 month period unless otherwise stated on the policy schedule.	The policy provides cover for - the reimbursement of ransom monies up to the amount specified on the policy schedule; - up to £50,000 for each event and in all during the policy period for the costs incurred by the Company's appointed consultants (for travel, accommodation, qualified interpretation, communication, and payments to informants costs); if an insured person whilst on an insured trip is kidnapped (including attempted kidnap) or detained or is the subject of an extortion threat.	Pen Assistance must be contacted as soon as possible following an event coverable under this policy section. Any benefit of claim under this section will not be covered to the extent that it would be contrary to the laws of any country where cover is provided. This section does not cover: - loss due to any dishonest, unlawful or criminal acts of the person authorised to hold ransom monies; - insured's who have had kidnap insurance cancelled or declined in the past; - any claim for an insured person within their permanent country of residence; - kidnap which occurs in Afghanistan, Colombia, Iraq, Mexico, Nigeria, Pakistan, Philippines, Somalia, Venezuela, Yemen or kidnap which occurs in any other region or country to which the insured person has travelled where the United Kingdom Foreign and Commonwealth Office has advised against "all travel" prior to the start of the trip; - money that the Insured becomes legally liable to pay as a result of any legal action for damages;

Significant features, benefits, limitations and exclusions continued...

Significant covers	Significant features and benefits	Significant limitations and exclusions
Section B6: <u>Kidnap and Ransom (continued)</u>		For detention, this section does not cover: <ul style="list-style-type: none"> - a detention period of less than 4 hours; - a claim as a result of the violation of the laws in the country in which detention occurs that would also be a violation of the laws in the insured person's home country; - a loss as a result of the failure to obtain and maintain the required documentation for the country in which detention occurs.
Section B7: <u>Political and Natural Disaster Evacuation</u>	Up to £50,000 for any one event and £100,000 in all during the period of insurance for the costs of additional accommodation, transportation, food and other expenses in <ul style="list-style-type: none"> - evacuating an insured person to the United Kingdom or their country of domicile or the nearest place of safety as a result of a natural disaster (volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire) or - political or military instability and which occurs whilst they are on an insured journey outside the United Kingdom or country of domicile and is undertaken on the recommendation of the local authorities, or the declaration of a state of emergency by the local authorities. Where evacuation is not possible, £150 per day for up to 30 days for the cost of transport and food.	If an incident occurs which may result in the need for political evacuation or natural disaster evacuation, the insured has the option to contact Pen Assistance (emergency services) at any time. This sub section of the policy does not cover: <ul style="list-style-type: none"> - any claim for political evacuation due to the violation of the laws or regulations in that country; - the failure to produce or maintain immigration, work, visa or other relevant documentation; - accommodation evacuation expenses incurred more than 30 days before or after the event; - a claim if the insured person is a national of the country in which the event occurs; - travel to a country where the natural disaster or political event had occurred or such events were reasonably foreseeable; - loss attributable to the implementation currency exchange rates by a legally constituted authority.
Section B8: <u>Vehicle Rental Excess</u>	Up to: <ul style="list-style-type: none"> - (a) £1,000 for each event, and - (b) £25,000 in any one period of insurance, and for the excess or deductible amounts, stated in the rental vehicle insurance policy, that an insured person is legally liable to pay in the event of loss by theft, collision or damage to a rental vehicle during a trip outside the United Kingdom (or insured person's country of residence).	All requirements of the licensed rental vehicle company's rental agreement and insurance provider for the insurance policy applicable to the rental vehicle must be complied with. The rental vehicle must be inspected before possession is taken and the insurance covering loss of or damage to the rental vehicle as part of the rental vehicle agreement must be purchased. There is no cover under this sub section for loss or damage to a rental vehicle: <ul style="list-style-type: none"> - for loss or damage caused deliberately by the insured person; - arising out of failure to maintain it in accordance with the manufacturer's service schedule, or due to wear and tear, gradual deterioration or mechanical or electrical failure; There is no cover under this sub section for loss or damage to a rental vehicle: <ul style="list-style-type: none"> - arising out of its use which is not within the terms of the rental agreement; - that existed at the commencement of the period of rental; - to third party property or injury to any person.

Significant features, benefits, limitations and exclusions continued...

Significant covers	Significant features and benefits	Significant limitations and exclusions
<p><u>Section C:</u> <u>Crisis Containment Management</u></p> <p>An amount of up to £50,000 for each event and in all during the policy period.</p>	<p>Provides cover for the costs in appointing consultants to manage a crisis resulting in a break in the Insured's normal business operations, or which may result in financial loss to the business or adverse publicity in connection with a potential claim notified under section A or section B of this policy.</p>	<p>Cover is limited to a crisis period of 30 days from when the crisis is reported to the Insurer and the Insured must bear 20% of the total cost claimed.</p> <p>A claim must be reported within:</p> <ul style="list-style-type: none"> - 24 hours in respect of media coverage, or - 48 hours of filing a claim or litigation against the Insured. <p>This section does not cover claims as a result of:</p> <ul style="list-style-type: none"> - circumstances affecting the industry in which the Insured conducts its business activities; - governmental regulations affecting another country or the industry in which the Insured conducts its business activities; - changes in population, customer tastes, economic conditions, seasonal sales variations, or competitive environment; - any fraudulent act committed by any of the Insured's senior executives; - a crisis arising in Afghanistan, Colombia, Iraq, Mexico, Nigeria, Pakistan, Philippines, Somalia Venezuela, Yemen or any other region or country where the UK Foreign and Commonwealth Office has advised against "all travel" before the trip.
<p><u>Section D:</u> <u>Medical Second Opinion Service</u></p>	<p>Provides access to a medical second opinion service for any medical condition, regardless of policy cover, for 24 hours, 7 days a week for insured persons, their partners and children. The service includes online remote nursing services and additional health information.</p>	<p>Details of the person's current medical practitioner will be required.</p>
<p><u>Special Extension</u> <u>Corporate Event Cover</u></p>	<p>The policy is automatically extended to include the Insured's guests whilst attending a corporate event function arranged by the Insured during the period of insurance.</p> <p>Cover under section A for items 1-4b applies at £20,000 or the sum Insured shown on the schedule if more applicable.</p> <p>Cover applies under section B, for the operative sections of the policy and for the sums insured shown on the schedule.</p>	<p>The extensions applicable to section A do not apply to this special extension.</p>
<p><u>Special Extension</u> <u>Directors' Leisure Travel</u></p>	<p>The policy is automatically extended to include leisure travel for directors where the operative time for directors shown on the schedule is OT1-Business Travel.</p> <p>In these circumstances cover also extends to include the cover provided to directors under Section B for the director's spouse/partner, dependent children and one salaried domestic Staff whilst accompanying the director on a holiday trip.</p> <p>Cover for partners and dependent children of directors also applies under Section B where they are travelling on their own.</p>	<p>Cover for partners and dependent children of directors travelling on their own is limited to a trip not exceeding 60 consecutive days in duration.</p>

Significant features, benefits, limitations and exclusions continued...

Significant covers	Significant features and benefits	Significant limitations and exclusions
<p><u>Special Extension Personal Security Specialist Expenses</u></p>	<p>The policy is automatically extended to include reimbursement of up to £10,000 in respect of any one insured person and up to £20,000 in all in any one twelve month period of insurance, during a trip, for the cost of extricating an insured person from a life threatening situation.</p>	<p>Extrication must be organised by and with the agreement of the Company's security services provider.</p> <p>The Company will not pay in respect of any claim as a result of:</p> <ul style="list-style-type: none"> - the life threatening situation being directly due to circumstances within the control of the Insured or insured persons; - any fraudulent, dishonest or criminal act of the Insured or the insured person; - circumstances more specifically insured under sections B5 - Hijack, B6 - Kidnap and Ransom and B7 - Political and Natural Disaster Evacuation of the policy; or - a claim handled by the Company's security services provider where it is subsequently found that the person incurring costs is not an insured person on a trip in which event such costs will be the sole responsibility of the Insured.

Period of insurance

Cover will normally run for 12 months and renew annually on the date specified on the policy schedule attached to the policy document.

Right of cancellation and cover alteration

Only the Insured and AIG Europe Limited have rights of cancellation. No rights of cancellation exist for an insured person. The Insured can cancel the policy at any time by contacting AIG Europe Limited and giving 30 days' written notice. The Company may cancel the policy by giving 30 days' written notice to the Insured at their last known address. Only the Insured and AIG Europe Limited can alter the cover provided.

Claim notification

Only the Insured has the right to claim under the policy. An insured person may make a claim under this policy with the Insured's' express permission.

If approval has already been obtained in respect of overseas medical assistance, a insured person may call Pen Assistance directly on:

Tel: +44 (0) 1273 456245 (24 hours a day, 365 days a year)

To make a claim the Insured (or the insured person with the permission of the Insured) can contact the Company as follows:

Personal Accident Claims Department, 2-8 Altyre Road, Croydon CR9 2LG, United Kingdom.

For Personal Property & Money claims:

Tel: 0344 892 0319 (UK only)

+44 (0) 207 359 3433 (Worldwide)

For all other claims:

Tel: +44 (0) 345 602 9429

Email: claimsuk@aig.com

Please refer to the claims procedure in the policy wording for further claims information.

Our commitment to you

What to do if you are unhappy with any aspect of your insurance

The Company believes you deserve to be treated in a courteous, fair and prompt manner. The Company's goal is to provide an excellent service to all of its customers. If there is an occasion when you feel let down then please contact the Company immediately using the appropriate contact details below providing the policy/claim number and the name of the Insured/Insured Person to help the Company to deal with your comments quickly.

For Claims related complaints please contact:

In writing: Personal Accident Claims Manager, AIG Europe Limited, 2-8 Altyre Road, Croydon CR9 2LG.

Telephone: **+44 (0) 345 602 9429**

Email: uk.customer.relations@aig.com

Online: <http://www.aig.co.uk/your-feedback>

All Other Complaints: The AIG Customer Relations Unit, which can be contacted as follows:

In writing: AIG Europe Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.

Telephone: **0800 012 1301 or +44 (0) 20 8649 6666 (if calling from overseas)**

Email: uk.customer.relations@aig.com

Online: <http://www.aig.co.uk/your-feedback>

Lines are open Monday to Friday 9.15am - 5pm, excluding public holidays.

Our commitment to you (continued)

The Company takes all customer complaints seriously and it has established the following complaint procedure to resolve your concerns quickly, fairly and by the appropriate department.

Step 1: Within three business days of receiving your complaint:

In the first instance the Company would encourage you to contact the department you are unhappy with. Members of staff are empowered to support you and will aim to resolve your concerns within three business days, following receipt of your complaint. A written summary resolution communication will be provided to you if the complaint is resolved to your satisfaction.

Step 2: If your complaint cannot be resolved within three business days:

The Company will send you an acknowledgement letter to explain your complaint has been escalated to the Customer Relations Unit who will appoint a dedicated Complaint Manager to support you, keep you informed of progress and provide one of the following within 8 weeks:

- A final response letter explaining the outcome of the Company's investigation, the reason for it and the next steps; or
- A holding letter confirming when the Company anticipates it will have concluded its investigation.

Step 3: Referring to the Financial Ombudsman Service:

After receiving the Company's final response or if it has been unable to conclude its investigation within 8 weeks, you may be able to refer your complaint to the Financial Ombudsman Service. The Company will provide full details of how to do this in its final response or holding letter. The Financial Ombudsman Service can be contacted as follows:

In writing: Financial Ombudsman Service, Exchange Tower, London E14 9SR.
 Telephone: 0800 023 4567 or 0300 123 9123
 Email: complaint.info@financial-ombudsman.org.uk
 Online: www.financial-ombudsman.org.uk

The Financial Ombudsman Service may not be able to consider a complaint if you have not provided the Company with the opportunity to resolve it first, or if you are:

- a business with more than 10 employees and a group annual turnover of more than €2 million; or
- a trustee of a trust with a net asset value of more than £1 million; or
- a charity with an annual income of more than £1 million.

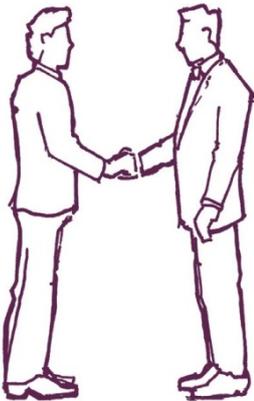
If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at <http://ec.europa.eu/consumers/odr/>.

Following this complaint procedure does not affect your rights to take legal action. Calls may be recorded for quality, training and monitoring purposes.

Financial Services Compensation Scheme

AIG Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). If the Company is unable to meet its financial obligations you may be entitled to compensation from the scheme. Further information about compensation scheme arrangements is available from the FSCS. Please see the policy wording document for details.

The policy is insured by AIG Europe Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This information can be checked by visiting the FS Register (<https://register.fca.org.uk/>). Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom.



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