intact INSURANCE

Group Personal Accident and Business Travel Insurance

Policy Wording

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Welcome to Intact Insurance

Intact Insurance is here to help people, businesses and society prosper in good times and be resilient in bad times. It is why we exist. We also believe that insurance is about people, not things.

Our purpose and belief drive everything we do and give meaning to our work.

Through the expertise of our teams and the range of our products, we aim to minimise disruption to your business and get you back on track as quickly as possible. So, when you are faced with the unexpected, you can focus on running your business, knowing that Intact Insurance will always strive to go further to help you.

Thank you for choosing us.

About Your Policy

Your Policy is made up of this policy wording and the accompanying Schedule. These documents collectively form the contract of insurance and should be read as one.

This Policy is a legal contract between You the 'Insured' (also referred to as You/Your/Yourself/Insured) and Intact Insurance UK Limited (Us/We/Our/Intact Insurance). Please take the time to read all parts of Your Policy carefully, and to familiarise Yourself with the content.

Your Policy sets out the details of your insurance including what is covered and any exclusions or limitations. It also sets out the rights and obligations of the two parties, as well as other important information that We recommend You familiarise Yourself with.

Throughout this Policy any:

- reference to the singular will include the plural or vice versa.
- legal references shall include any equivalent legal provision in the jurisdiction of ordinary residence of the Insured or location of the risk insured provided that such jurisdiction falls within the territorial scope of this Policy.
- references to any Act or law including any rule, order, regulation, or other similar instrument made thereunder shall include any amendment, replacement, consolidation or re-enactment of such Act or law.
- heading is intended for ease of reference only and does not affect its interpretation.

Please read Your documents carefully. If there are any aspects of Your Policy which You are uncertain about, or You believe to be incorrect please contact Us or Your broker if You have one.

This policy wording is available in large print format on request.

Should you need to contact Us, You can do so by email, telephone or via Our website using the contact details provided in this Policy. Alternatively, You may write to Us at:

Intact Insurance
Customer Relations Team
PO Box 255
Wymondham
NR18 8D

Navigating Your Policy

There will be information in this Policy that you may need to locate quickly. We have signposted where you can find that information on this page for ease of reference. Words in bold text indicate the applicable section to which you should refer.

For an understanding of the full extent of the terms and conditions, it is always recommended that you familiarise yourself with all parts of this Policy.

What is covered and what is not covered by this Policy

The cover is broken down into different policy sections. Each of these may have section level definitions, provisions, exclusions, and conditions which operate specifically to the cover being provided under that section.

They may also apply in addition to any General Conditions, General Exclusions, and General Definitions that apply across the whole Policy.

How to make a claim

Details of how to make a claim can be found under Claims Handling Process and any obligations upon You throughout the claims process can all be found under Claims Notification.

What information do We need about You

We have issued this Policy based upon You making a fair presentation of the risk, as explained within the provisions of the Insurance Act 2015. Failure to do so may impact the Policy and the payment of claims.

Please refer to **The Duty of Fair Presentation**.

How this Policy may be cancelled

Details of how either party may cancel this policy and any premium that may be due back to You can be found under General Condition 2 Cancellation.

How We use Your information

Any personal information that You provide will be managed by Us in accordance with Our Privacy Notice. This Policy includes a section which provides the detail and a link to Intact Insurance's full privacy statement under Personal Data.

How to make a complaint

Whilst We always aims to ensure good customer outcomes, there may be times where You feel that We have not delivered the service that You expected.

The options available to You in such circumstances are set out under Complaints Procedures.

Your Duty of Fair Presentation

Your obligation to disclose material circumstances at the start of any Period of Insurance

You have a legal duty to provide Us with a fair presentation of the subject matter of this insurance. This means that You should ensure that We have access to all material information when deciding whether to insure the risk, calculate the premium or set the terms and conditions of the Policy.

Your obligation to disclose material changes that alter the risk during the Period of Insurance

If during the Period of Insurance, there is a change in the particular circumstances of Your Business which might:

1 materially alter the risks against which You have insured; or

2 increase the likelihood of a claim under this Policy

You should make a fair presentation of this to Us.

What do We mean by 'Material Information'

'Material Information' means any information relating to the circumstances of Your Business which would affect this decision-making. For example, by affecting the nature of the risks against which You wish to insure or increasing the likelihood of a claim.

If You are in doubt as to whether information is material, they should disclose it to Us.

Breach of duty and how that may impact You

If at any time You fail to make a fair presentation of the risk insured, We may be entitled to cancel this Policy or reduce the amount of any claims payment in accordance with the provisions of the Insurance Act 2015.

Fraudulent claims

If at any time during the process of making a claim You:

1 deliberately or recklessly conceal from Us any information which You know or ought to know might be material to Our consideration of any claim; or

2 provide Us with information, which You know to be false in respect of the cause of the loss or the losses for which You are claiming; or

3 use fraudulent means or devices, including suppressing a known defence to Our liability.

then We shall have the option to refuse to pay the whole or any part of that claim.

In the circumstances above, We shall have the option to:

1 terminate the cover provided by all sections of this Policy with effect from the date that such information was provided; and

2 recover any sums paid to You in respect of losses occurring on or after the date that such information was provided; and

3 retain any and all premiums paid by You.

Assistance Services supporting Your Policy

This Intact Insurance Policy is supported by a fully integrated, multilingual, in-house medical and security assistance third party specialist, Healix International Assistance Services (hereafter referred to as Healix).

The expert advice and assistance provided by Healix can be accessed as follows:

Telephone: +44 (0) 20 8763 3155
E-mail: intactinsurance@healix.com

The services can be accessed 24 hours a day 365 days a year. For Your protection telephone calls may be recorded or monitored.

A full description of their services supporting this Policy, both covered and not covered, is as follows. Healix can quote for services which are not currently covered on a direct basis, please email gsoc@healix.com quoting IntactInsurance21JP for a quotation.

However, if a life threatening or similar emergency occurs You or the Insured Person should immediately contact the police or any other appropriate emergency service for assistance.

Travel and Medical Assistance from Healix

Healix employs a multilingual team of highly skilled and experienced professionals who provide travel and medical assistance services required by today's traveller.

We have customised the services Healix provide to protect the health of all travellers covered as Insured Persons under this Policy.

When an Insured Person falls ill or suffers an accident whilst overseas or requires travel or medical-related help, Healix's dedicated in-house teams of doctors, nurses and case managers are on hand 24/7.

Their experienced specialists provide Insured Persons with the highest quality of advice, support and assistance and an immediate response including emergency evacuation and repatriation.

Healix Pre Travel Advice

Even before the Insured Journey commences Healix can help with the following advice on:

- customs regulations
- currency limits and rules
- banking procedures and hours
- health matters and inoculation requirements
- visa requirements and procedures

For no additional cost, Healix can also provide basic information on remote, hostile and/or austere locations including:

- details of the principal medical facilities for a given location
- details of the nearest regional medical referral centre
- high level insights into the logistics, feasibility, and challenges of medical provision, including repatriation/evacuation (except where an agent fee is incurred and then the information is available at the cost of that fee)

Should You or Your organisation require more granular detail to form part of a formal risk assessment tailored to Your specific deployment, Healix can provide at Your expense, a personalised analysis of Your destination. If this is of interest, please email gsoc@healix.com quoting IntactInsurance21JP for a quotation.

Healix Medical Assistance

You or an Insured Person can obtain immediate assistance by telephoning Healix. The 24/7 operations centre has:

- In-house doctors and nursing staff
- A network of medical and dental providers throughout the world
- Multilingual assistance case managers
- Specialist travel agencies for immediate repatriation arrangements if a medical problem happens.

Healix Travellers Helpline

As well as medical assistance the Healix Travellers Helpline will provide the following:

- Advice on replacement of lost or stolen tickets, passport, or other travel documents
- Assistance in liaison with carrier on location of lost luggage items where permitted
- Uninsured motoring assistance if an Insured Person's Vehicle breaks down on the way to an airport in the United Kingdom.
- Uninsured domestic assistance for the duration of the Insured Journey – Healix will arrange for a tradesperson to attend to an emergency at home, but any necessary repairs and services shall be payable by an Insured Person (except for the cover provided under the Loss or Delay of Keys Extension to Section 2 – Personal Belongings Insurance) This service only applies where an Insured Person's home is in the United Kingdom.
- Emergency message relay to family.
- Emergency Cash Advance – If an Insured Person's cash, wallet, or bank cards have been lost or stolen whilst they are on an Insured Journey, We will arrange for a cash advance up to £500 to be sent to them. The police must be notified in the event of a theft and any cash amount forwarded must either be directly reimbursed to Intact Insurance or deducted from any subsequent and valid claims.
- Vehicle Return – Where an Insured Person falls ill or sustains bodily injury during an Insured Journey and is unable to organise the return of a rental or privately owned vehicle, We will make the necessary arrangements to have the vehicle collected and returned to either the local rental office or the Insured person's home address. This coverage shall not apply in respect of where indemnity is provided by any other insurance.
- Meet and Greet – Should an Insured Person be travelling to a high-risk location and require support with a meet and greet airport transfer service, this can be arranged through Healix's Global Security Operations Centre, who have access to vetted local partners able to provide secure vehicle transfers across the globe. You or the Insured Person will be responsible for all charges for this service but as an Intact Insurance policyholder You will benefit from a discount on the standard fees charged. To benefit from this service, you must give Healix five (5) working days' notice.

Travel and Security Assistance from Healix

Healix Security is a specialist global risk consultancy and crisis management company, providing advice and solutions that enable You to manage and mitigate Your business risks for Insured Persons whilst travelling.

Recognised for their specialist expertise, innovative intelligence led approach and track record, their services and solutions deliver security improvements to business operations worldwide.

Healix's security team offer a range of services to meet the spectrum of travel and personal security challenges, ensuring every Insured Person is well prepared, has 24/7 access to security advice when travelling and an emergency response capability in the event of a crisis.

Healix Travel Health and Security Advice Web Portal

The Healix Travel Health & Security Advice web portal, provides You and Insured Persons with an online resource, giving up-to-date travel information on the countries an Insured Person is visiting, including a comprehensive coronavirus advisory section.

This online portal is a central point of reference with detailed country dossiers covering a variety of topics, with medical and security risk ratings and summaries, country alerts, healthcare overviews, travel tips, vaccination requirements, medical briefings and much more.

To access this service please register at:
https://traveloracle.healix.com/IntactInsurance

1. Complete the registration form to create an account
2. Enter policy reference INTACTINSURANCE
3. Click "Register"

If You encounter any difficulties registering, please email gsoc@healix.com for support.

Healix Emergency Security Assistance

In support of the following section of this Policy

- Section 3(b) – Evacuation Insurance
- Section 4 – Hijack, Kidnap, Ransom and Detention Insurance
- Section 9 – Personal Security Specialist Expenses Insurance

Assistance and support are given to You and Insured Persons through:

- In-house expert crisis management and response consultants
- In-house security analysts
- A global network of response teams and security professionals
- In country assistance and deployable resources in support and response to any emergency
- Specialist agencies for immediate repatriation in the event of a non-medical emergency, natural disaster, terrorist attack or life-threatening situations.
- Dedicated hijack, kidnap, and detention teams
- A variety of in-house specialist security service resources

You and any Insured Person can also benefit from a suite of risk management services from Healix, quotes can be obtained direct for provision of the following:

- Insured Person tracking whilst travelling
- Close protection and armed security provision
- Crisis management and incident response planning workshops
- Ground support and protective services
- Threat and risk assessments
- Site and project audits
- Embedded analysis and event monitoring
- Security training
- Crisis management
- Travel risk policy
- Counter-terrorism services
- Evacuation planning
- Investigations
- Risk reduction planning
- Medical Emergency Response Plans (MERP)
- Employee medical screening
- Medical consultancy

If any of the above are of interest, please email gsoc@healix.com quoting IntactInsurance21JP for a quotation.

Intact Insurance Business Travel Assistance App

The Travel Assistance App, powered by Healix, is an essential risk reference tool for a global workforce, providing instant access to information on the countries they are travelling to.

The App provides:

- Direct line to 24/7/365 Intact Insurance assistance line
- Configurable travel alerts for Your locations of interest
- Country risk profile information and risk ratings
- Travel heath safety and vaccination advice
- Interactive risk map
- Mayday alert emergency contact with real time tracking (when activated by an Insured Person)
- Secure storage of personal documentation and medical records to the phone or App
- Integrated traveller risk awareness e-learning course
- Medical briefings and world reports, written by medical experts documenting information about diseases and outbreaks from around the world

You can download the Intact Insurance Business Travel Assistance App from:

Other services

The following services provided by our chosen partners, can be accessed by dialling 0330 041 6190:

Identity Theft Helpline

Over the phone preventative advice, to help an Insured Person safeguard their identity including guidance on measures to take to re-establish identity and credit rating.

Bereavement Advice and Counselling following the death of an Insured Person

Practical information and advice on how to:

- register a death and the documentation required by the Registrar
- locate a will
- obtain Grant of Probate or Letters of Administration
- decide whether to consult a solicitor
- select a funeral director
- obtain appropriate counselling for the family left behind and explain the role of the coroner.

Counselling following the death or Disablement of an Insured Person

With Our prior written consent telephone or face to face counselling sessions may be included as part of Our claims service.

State Benefit Advice following Disablement of an Insured Person

Information and advice on the financial implications of long-term absence from work due to injury.

Information on entitlement to State Benefits.

Right Time Health

Health advice services provided and delivered by Teladoc Health UK Limited.

Immediate Family – for this section only Immediate Family means:

- any spouse, partner, parent, or sibling living in the same household;
- any legal dependant under the age of 21 and in full time education; or
- any other legal dependent who is dependent on the member because of a disability.

In all cases only if resident in the United Kingdom.

GP Consultations

An Insured Person or an Immediate Family member of an Insured Person based in the United Kingdom, can access medical and well-being consultations through video or telephone 24/7, 365 days a year.

This includes advice on physical health with a facility to upload additional medical information, such as photos, to assist with the advice they are given.

Second Medical Opinion

An Insured Person or an Immediate Family member of an Insured Person, can obtain a second medical opinion on a complex condition or a diagnosis, with the assistance of a Personal GP Case Manager and where necessary a relevant expert Medical Professional.

Once contacted the GP Case Manager will continue to provide assistance throughout the whole process.

Full details about how to use the GP service or Second Medical Opinion are available at https://rightimehealth.co.uk/

myStrength

myStrength is a wellbeing app which is designed to support improved emotional wellness by way of dedicated modules, a virtual guide and accountability check-ins.

This is available to an Insured Person or an Immediate Family member of an Insured Person.

General Definitions applicable to all Sections

Accident

A sudden and unexpected or unforeseen specific event external to an Insured Person's body and which occurs at an identifiable time and place.

Aggregate/Aggregate Limit

The maximum We will pay for all losses arising in any one Period of Insurance.

Aircraft Accumulation (multi-engine aircraft excluding helicopters)

The maximum aggregated amount We will pay You (including any other Personal Accident policy issued by Us in Your name) in respect of all instances of bodily injury in the same multi-engine aircraft accident or series of multi-engine aircraft accidents contributed to or caused by the same original cause or Incident.

The maximum aggregated amount payable is shown in the Schedule.

Aircraft Accumulation (single-engine aircraft, airship, or helicopter)

The maximum aggregated amount We will pay You (including any other Personal Accident policy issued by Us in Your name) in respect of all instances of bodily injury in the same single-engine aircraft or helicopter accident or series of single-engine aircraft or helicopter accidents contributed to or caused by the same original cause or Incident.

The maximum aggregated amount payable is shown in the Schedule.

Annual Salary

An Insured Person's total gross annual remuneration before tax deductions and mandatory contributions are removed but excluding payments for:

1 overtime and
2 commission and
3 profit share arrangements and
4 dividends and
5 bonus

(unless declared to and agreed by Us in writing) in respect of an Insured Person's contract of employment with You and payable by You to an Insured Person at the date bodily injury caused by an Accident is sustained.

Assault

Bodily injury due to common assault, actual bodily harm, grievous bodily harm, or wounding other than by bomb or explosive device.

Business

The business description shown in the Schedule.

Business Equipment

Business equipment and business samples (other than money, Vehicles or Vehicle parts or Vehicle accessories) which are required by an Insured Person to undertake their duties for You during the Insured Journey and at the time of loss are the legal responsibility of an Insured Person.

Child

Any person who is unmarried and

1 under 18 years of age, or
2 under 25 years of age and in Full Time Education.

Corporate Event

Any event arranged and funded in whole or part by You with the primary function of entertaining Your Directors, Employees or Guests in a business or leisure capacity.

Country of Residence

The United Kingdom or the country in which an Insured Person currently resides, has resided, or intends to continue to reside for a continuous period of 12 months or more.

Data

Any data of any sort, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any other information whatsoever.

Dependant

1 A Child, or,
2 A Dependant Adult

Dependant Adult

Any person who is dependent on an Insured Person and for whom an Insured Person is in receipt of carer's allowance, attendance benefit or other applicable carer benefits that they may be entitled to from the State.

Director (including Partners and Members)

1 A serving Director or company secretary (other than a non-executive Director) You employ:
   (a) whose details have been notified to Companies House in accordance with Section 162 of the Companies Act 2006 or any statutory amendment modification or re-enactment of such Act or Regulations where You are a company registered in the United Kingdom.
   (b) that sits on Your Board of Directors where You are a company registered outside of the United Kingdom.
2 a member of a limited liability partnership as defined under the Limited Liability Partnership Act 2000.
3 any person who has signed the partnership deed with You.

Domestic Staff

Any person employed on a salaried basis by a Director in one or more of the following capacities: childcare worker, cook, cleaner, housekeeper, au-pair, butler, driver, maternity nurse, tutor or personal trainer.

Employee

Any person under a contract of service or apprenticeship with You excluding any Director.

Full Time Education

A course provided by a recognised educational establishment which results in a recognised qualification which is either full-time study or a mixture of study and work experience if at least two-thirds of the total time for the course is spent on study.

Guest

Any person whom You consent to be covered under this Policy other than a Dependant, Spouse or Visitor.

Hospital

An establishment which treats sick or injured people as an inpatient and provides diagnosis, surgery, and medical care. It does not include, for example a long-term nursing home including palliative care, a rehabilitation centre, a psychiatric unit, a unit for the treatment of drug addicts or alcoholics, a health spa, a retirement home, an extended care facility or a convalescence home.

Incident

All individual losses arising out of and directly occasioned by one sudden, unexpected, specific event occurring at an identifiable time and place.

Incidental Holiday

Holiday or leisure time undertaken as part of either an External Business Journey or a Domestic Business Journey that does not exceed 50% of the duration of the business element of such journey unless otherwise agreed in writing by Us.

Insured Journey

The Insured Journey shown in the Schedule.

Insured Person

Any person or category of persons shown in the Schedule.

Maximum Limit Per Insured Person

The maximum payable for any one Insured Person in respect of all Benefits payable under the following sections of cover:

1 Section 1 – Personal Accident Insurance and

2 Extensions Specific to Personal Accident Insurance or

3 Nuclear, Chemical or Biological Cause Extension Specific to Personal Accident Insurance and

4 Additional Cover Specific to Nuclear, Chemical or Biological Cause Extension

in respect of any one bodily injury caused by an Accident.

Medical Professional

Any medical professional, doctor, consultant, or specialist, licensed to practice medicine and who is currently registered with the General Medical Council in the United Kingdom (or registered with an overseas equivalent) and holds a recognised, professional qualification in a relevant field of medicine to the bodily injury or illness sustained by the Insured Person. This does not include an Insured Person themselves or a member of an Insured Person's immediate family.

Natural Catastrophe

Any of the following:

Volcanic eruption, Flood, Tsunami, Earthquake, Landslide, Hurricane, Tornado, Wildfire.

Nuclear, Chemical or Biological Cause

The use of any nuclear weapon or device or the deliberate emission discharge dispersal release or escape of any solid, liquid, or gaseous chemical agent or Biological Agent.

Biological Agent shall mean any pathogenic micro-organism or biologically produced toxin(s) including genetically modified organisms and chemically synthesised toxins.

Operative Time

When an Insured Person is covered by this Policy, during the Period of Insurance, and as detailed in the Schedule. Refer to the Operative Time Definitions.

Out-of-Pocket Expenses

Any expenses reasonably and necessarily incurred by an Insured Person as a direct result of sustaining bodily injury caused by an Accident, in respect of, but not limited to, travel expenses to and from a Hospital, fees in respect of prescription medication and additional telephone charges where the additional use is a direct result of the bodily injury.

Payment Card

A debit card (including prepaid cards), credit card, charge card, cheque or banker's card or cash dispenser card issued in the Insured Person's Country of Residence to the Insured or the Insured Person.

Period of Insurance

The period shown in the Schedule during which cover applies. Cover starts at 00.01 hours local standard time on the commencement date and expires at 24.00 hours local standard time on the expiry date.

Personal Belongings

Personal possessions including luggage, Valuables, personal effects, clothing, toiletries, and other similar items which belong to or are in the care, custody or control of an Insured Person at the time of the loss excluding Business Equipment, Payment Cards, money, Vehicles, Vehicle parts or Vehicle accessories.

Personal Money

Coins, bank and currency notes, cheques, postal and money orders, traveller's cheques, travel tickets, and petrol and other coupons which have current monetary value, provided that such personal money had been obtained for the Insured Person's travel, accommodation, meals, and personal spending during the Insured Journey and belonged to or was in the custody and control of the Insured Person at the time of the loss.

Policy

The terms and conditions of the contract including the Policy wording, Schedule, Endorsements, Clauses, and Certificates.

Premises

Any premises occupied by You in connection with Your Business.

Schedule

The statement of details specific to You and any Insured Persons covered by this Policy.

Secondee

A Director or Employee who is not an expatriate and who is resident in a country which is neither their Country of Residence or their country of nationality and who has been temporarily assigned to that country for employment purposes and it is intended that they will be working in that country for a period in excess of 12 months duration and has a known date of return or it is known that they will be returning; and is working in that country under a permit or work visa and has not taken residency or citizenship in the designated country (unless local law requires them to do so); and is employed by You in a position for a specified contractual period.

Secondment

An assignment made by You that requires a Director or Employee to live and work outside of their Country of Residence for a temporary and specified period.

Spouse

The legally married Spouse or civil or cohabiting partner of an Insured Person whom You consent to be covered by this Policy.

Sum Insured

The maximum amount of money that can be claimed under this Policy.

Terrorism

Any act including but not limited to the use of force or violence or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological, or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

United Kingdom

England, Scotland, Wales, and Northern Ireland.

Usual Occupation

Performing the duties of employment as described in the Insured Person's contract of employment with You.

Valuables

Any jewellery that can be worn on the person including watches, fitness trackers and personal GPS devices.

Vehicle

Any mechanically propelled vehicle (including any machinery or apparatus which is attached thereto) excluding pedal cycles and electric cycles.

War

War, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, or military or usurped power.

You, Your, Insured

The first named firm, company, legal entity, or organisation shown as the Insured in the Schedule.

Operative Time Definitions

The following words or expressions shall have the meanings set out below, unless a specific Definition applies in the individual Insurance sections.

24 Hour

At any time.

Occupational Accidents Only including commuting

1 While engaged in an Insured Person's Usual Occupation or
2 because of Assault as a direct consequence of the Insured Person's employment with You or
3 at any time while travelling in connection with Your Business starting from the departure of an Insured Person from their residence or usual place of Business (whichever occurs first) until arrival back at such residence or usual place of Business (whichever occurs last) at the end of the journey

including while during daily travel directly between an Insured Person's residence (permanent or temporary) and their place of Business (usual or temporary).

Occupational Accidents Only excluding commuting

1 While engaged in an Insured Person's Usual Occupation or
2 because of Assault as a direct consequence of the Insured Person's employment with You or
3 at any time while travelling in connection with Your Business cover starts from the departure of an Insured Person from their residence or usual place of Business (whichever occurs first) until arrival back at such residence or usual place of Business (whichever occurs last) at the end of the journey

excluding while during daily travel directly between an Insured Person's residence (permanent or temporary) and their place of Business (usual or temporary).

External Business Journey

Any journey undertaken by an Insured Person in connection with Your Business (including Incidental Holiday taken in conjunction with the journey) which starts during the Period of Insurance and involves travel from an Insured Person's normal Country of Residence.

Cover starts from the departure of an Insured Person from an Insured Person's residence or usual place of Business in their normal Country of Residence (whichever occurs first) until arrival back at such residence or usual place of Business (whichever occurs last) at the end of the journey.

The duration of an External Business Journey shall not exceed 12 months unless We have otherwise agreed in writing.

Domestic Business Journey

Any journey undertaken by the Insured Person in connection with Your Business (including Incidental Holiday taken in conjunction with the journey) which commences during the Period of Insurance and involves travel within the Insured Person's normal Country of Residence, but only if the destination is a distance of 50 miles or more from the Insured Person's residence or usual place of Business (50 miles will be measured from the closer of the Insured Person's residence or usual place of Business and be the shortest route by road as shown on Google Maps).

Cover starts from the departure of the Insured Person from the Insured Person's residence or usual place of Business in their normal Country of Residence (whichever occurs first) until arrival back at such residence or usual place of Business (whichever occurs last) at the end of the journey.

Holiday Travel

Any journey not in connection with Your Business and undertaken by an Insured Person and that necessitates at least one night's stay in pre-booked accommodation.

Cover starts from the departure of an Insured Person from an Insured Person's residence until arrival back at such residence at the end of the journey.

Unless We agree in writing the duration of any holiday travel journey shall not exceed 60 days.

Away from Premises including commuting

While an Insured Person is travelling on Your Business and is not on any of Your Premises.

Cover starts from the departure of an Insured Person from their residence or usual place of Business (whichever occurs first) until arrival back at such residence or usual place of Business (whichever occurs last) at the end of the journey whether any Accident occurs in the course of an Insured Person's business duties or not.

Including while during daily travel directly between an Insured Person's residence (permanent or temporary) and their place of Business (usual or temporary).

Away from Premises excluding commuting

While an Insured Person is travelling on Your Business and is not on any of Your Premises.

Cover starts from the departure of an Insured Person from their residence or usual place of Business (whichever occurs first) until arrival back at such residence or usual place of Business (whichever occurs last) at the end of the journey whether any Accident occurs in the course of an Insured Person's business duties or not.

Excluding while during daily travel directly between an Insured Person's residence (permanent or temporary) and their place of Business (usual or temporary).

Assault

While an Insured Person is engaged upon duties incidental to Your Business and as a direct result of Assault robbery or hold up (actual or attempted) other than by the explosion of any bomb or explosive device. Cover will also apply where the Assault is a direct consequence of an Insured Person's employment with You.

Occupants of Vehicles

Whilst an Insured Person is mounting into, travelling in, dismounting from, undertaking roadside repair, loading, unloading, or refuelling of any Vehicle owned or hired by You or any Vehicle being used as a temporary replacement for such vehicle including bodily injury caused by an Accident in direct connection with such Vehicle where the Vehicle is being used in connection with Your Business.

General Conditions

1 Acquisitions

If during the Period of Insurance, You acquire or create any new office, branch or subsidiary either directly or through one of its own subsidiaries cover shall automatically apply from such date of acquisition or creation for the remainder of that Period of Insurance at no additional charge provided that:

(a) the wage-roll or number of an Insured Person and travel pattern does not increase by more than 20% of the estimate provided at inception or renewal (whichever occurred last) upon which the last premium was calculated and

(b) the office, branch or subsidiary undertakes the same Business shown in the Schedule and

(c) the office, branch or subsidiary is in a country or territory where cover has been previously agreed by Us, and is in force under this Policy at the time of such acquisition .

If the underwriting information shown in paragraph (a) is more than 20% but otherwise such acquisition or creation meets the requirements stated in (b) and (c) We agree to provide cover from the date of acquisition or creation for a period of 30 days during which time You must provide any additional information and pay any additional premium as We may reasonably require. If such information is not provided to Us within 30 days cover shall cease until such time as We are provided with the underwriting information.

2 Cancellation

This Policy may be cancelled by either You or Us by giving 30 days written notice to the other at the last known registered address.

If the whole or any part of the Policy is cancelled then We shall return a proportionate amount of the premium for the unexpired period subject to minimum premium requirements and provided no claims have been paid or are outstanding.

Whenever an additional or return premium for an amount of £25 or less is due the payment of such premium shall not be made.

3 Cancellation of War or Terrorism Cover

We may cancel any cover provided by this Policy for War or Terrorism by giving 7 days' notice to You in writing at Your last known registered address.

The 7-day notice period will run from the date of sending such notice to You at Your last known registered address.

You are responsible for notifying all Insured Persons that the cover provided by this Policy for War or Terrorism has been cancelled.

4 Commencement and Expiry of Cover for an Insured Person on an Insured Journey

Where We have agreed to provide cover for an Insured Journey longer than 12 months duration if at the renewal date this Policy is terminated then cover for that Insured Journey shall cease after 90 consecutive days have elapsed from the expiry of the Period of Insurance or the planned end of the Insured Journey, whichever is the earlier.

5 Consumer Credit Termination

Where We have agreed to You paying the premium by monthly instalments, then if there is a default in the instalments due under the payment schedule, We reserve the right to terminate the Policy and You will no longer be insured by Us.

If Your monthly premium payment has a Fixed Sum Loan Agreement regulated by The Consumer Credit Act 2006, then this shall be deemed to be a linked loan agreement. If there is a default in the instalments due under the payment schedule, We reserve the right to also terminate that linked loan agreement.

6 Economic, Financial or Trade Sanctions

We shall not provide cover or be liable to provide any indemnity or payment or other benefit under this Policy if and to the extent that doing so would breach any Prohibition.

If any Prohibition takes effect during the Period of Insurance, You or We may cancel that part of this Policy which is prohibited or restricted with immediate effect by giving written notice to the other at their last known address.

If the whole or any part of this Policy is cancelled, We shall, if and to the extent that it does not breach any Prohibition, return a proportionate amount of the premium for the unexpired period subject to minimum premium requirements and provided no claims have been paid or are outstanding.

For the purpose of this clause a Prohibition shall mean any prohibition or restriction imposed by law or regulation including but not limited to:

(a) Any prohibition or restriction under United Nations resolutions;

(b) Any prohibition or restriction under the trade and/or economic sanctions laws and/or regulations of the United Kingdom, the European Union, the United States of America (including secondary sanctions) or any other jurisdiction relevant to the parties; and

(c) Any licence requirement and/or regulations in respect of transit and/or export control, under those laws and/or regulations, unless such licence or regulatory approval has been obtained prior to the activity commencing and We have approved the provision of insurance for the activity concerned.

7 Law Applicable

Under the laws of the United Kingdom both parties may choose the law which applies to this contract to the extent permitted by those laws. Unless the parties agree otherwise in writing We have agreed with You that the law which applies to this contract is the law which applies to the part of the United Kingdom in which You are based.

The parties have agreed that any legal proceedings between them In connection with this contract will only take place in the courts of the part of the United Kingdom in which You are based.

8 Third Party Contract Rights

No person other than You or Us may enforce the terms of this Policy and the provisions of the Contract (Rights of Third Parties) Act 1999 do not apply.

9 Limit of Liability and Deductible

Each Limit of Liability and Deductible in this Policy and the respective corresponding Limit of Liability and Deductible in the Intact Insurance (Europe) SA Policy UKC05511E or UKC05513E (the “Intact Insurance (Europe) SA Policy”) shall apply only once, and in aggregate, across both policies. The same Occurrences or other aggregating provisions across this Policy and the Intact Insurance (Europe) SA Policy shall be deemed to be single Occurrences or aggregations for these purposes.

General Claims Settlement Conditions

Assignment

We will not be bound to accept or be affected by any trust, charge, lien, assignment, or other dealing with or relating to this Policy.

Claims Notification

You must notify Us no later than 90 days of the occurring of any Accident, Incident, event, or circumstance which may give rise to a loss which is covered under this Policy except as provided herein.

Evidence Required

In connection with any claim:

1 all medical certificates, reports, information and evidence We require to substantiate that claim must be supplied at the Insured Person's own expense and in such form as We may reasonably require;

2 the Insured Person must undergo medical examinations and provide medical evidence to Us (at Our expense) as often as We may reasonably require following receipt of that claim; and

3 no benefit shall be payable in respect of that claim where the Insured Person fails to undergo such medical examination or provide such medical evidence as referred to in 2 above.

Foreign Currency

Claims involving foreign currency will be converted into the appropriate currency at the selling rate of exchange published on www.oanda.com on the day nearest to the date of the loss or as otherwise paid via documented credit or debit card transaction or as agreed with Us in advance in writing.

Interest

Other than where required by the Enterprise Act 2016 interest will not be added to any amount paid unless the payment has been unreasonably delayed by Us.

Other Insurances

If You have insurance provided by other insurers against a loss covered by this Policy, We shall not be liable under this insurance for a greater proportion of such loss and claims expenses than the applicable limit of liability stated in the Schedule bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

If You have insurance provided by other insurers whose insurance is stated to be excess over any other insurance available to You, this Policy shall also apply solely in excess of such other insurance, unless such other insurance is written only as specific excess insurance over the limit of liability of this Policy.

Where any other insurance is more specific in relation to the claim being made this Policy will only act as excess insurance over the limit of liability of the more specific insurance.

However, We will not seek a contribution from another insurance if that insurance has been issued in the name of an Insured Person in a personal capacity and for which they have paid the premium themselves.

Other Interests

Your receipt of payment or benefit shall discharge Our liability to pay any amount in respect of a claim. An Insured Person or an Insured Person's personal representatives shall have no right to claim from or sue Us. If You comprise more than one party having an interest in an Insured Person, or the property insured the settlement made by Us shall represent the total amount payable in respect of that Insured Person or property for all interests covered by this Policy.

Payment of Claims Monies

If We agree to pay You a valid claim for cover under this Policy that has been arranged for the direct benefit of an Insured Person (either contractually or implied) You agree to promptly forward any payments received under this Policy to that Insured Person. The receipt of the payment by You will discharge Our liability to pay the benefits concerned. An Insured Person (or their legal representative) has no right to claim against or sue Us.

Reasonable Care

You and each Insured Person must take all reasonable steps to avoid or minimise any injury, loss, damage, or expense and must also make every reasonable effort to recover any property which has been lost or stolen.

Policy Exclusions Applying to all Sections

We will not pay any claim:

1 which is directly or indirectly because of, or contributed to by, War in an Insured Person's normal Country of Residence.

2 due to radioactive contamination other than because of:

- (a) bodily injury caused by an Accident, or
- (b) direct or indirect exposure from any nuclear cause as a direct or indirect result of:
  - (1) Terrorism, or
  - (2) War while the Insured Person is on an Insured Journey outside the Insured Person's usual Country of Residence.

3 due to an Insured Person being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for active service.

Section 1 – Personal Accident Insurance

THIS INSURANCE ONLY APPLIES DURING THE OPERATIVE TIME AND AS SHOWN IN THE SCHEDULE

The Cover

Bodily injury of an Insured Person

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of death or Disablement We will pay the appropriate Benefit as shown in the Schedule of Benefits and the Sum Insured shown in the Policy Schedule.

Schedule of Benefits – Standard Scale

Where Personal Accident cover has been selected and is shown in the Schedule, the following scale of Benefits apply:

Benefit	Percentage of Sum Insured payable shown in the Schedule
1 Death	100%
2 Loss of two or more Limbs, or, Loss of Sight in both eyes, or, Loss of Sight in one eye combined with Loss of Limb	100%
3 Permanent Partial Disablement	
A) Loss of one Limb or Loss of Sight in one eye	100%
B) Permanent total Loss of Speech	100%
C) Permanent total Loss of Hearing	
i) In one ear	30%
ii) In both ears	100%
D) Total Loss of Intellectual Capacity	100%
4 Permanent Total Disablement from the Insured Person's Usual Occupation	100%
5 Temporary Total Disablement from the Insured Person's Usual Occupation	Sum Insured shown in the Schedule
6 Temporary Partial Disablement from the Insured Person's Usual Occupation	Sum Insured shown in the Schedule

Where Personal Accident cover has been selected and Extended Scale is shown in the Schedule, the following scale of Benefits apply in addition to the Standard Scale shown above:

Schedule of Benefits – Benefit 3 Extended Scale

Benefit	Percentage of Sum Insured payable shown in the Schedule
3 Permanent Partial Disablement (continued)	
E) Post-Traumatic Stress Disorder (PTSD)	25% and subject to a maximum payment of £50,000
Total loss of use of:	
F) The back or spine below the neck with no damage to the spinal cord	40%
G) The neck or cervical spine with no damage to the spinal cord	30%
H) A shoulder, elbow, or wrist	25%
I) A hip, knee, or ankle	22%
J) Removal by surgical operation of the lower jaw	30%
Loss of or total loss of use of:	
K) A thumb	30%
L) A forefinger	20%
M) Any other finger	10%
N) A big toe	15%
O) Any other toe	6%

Unlisted Permanent Partial Disablement

For forms of permanent disablement not shown the degree of disability will be assessed by comparison with the percentages shown in the scale above without considering an Insured Person's occupation or age.

Application of the Sum Insured in respect of Permanent Partial Disablement

The appropriate percentage shall be applied to the amount shown in the Schedule of Benefits or to the Maximum Limit Per Insured Person whichever is the lesser.

Where an amount is claimed in respect of the same Insured Person for more than one form of permanent disablement as the result of the same Accident the total of the percentages shall not exceed 100% of the amount for item 3 of the Schedule of Benefits – Permanent Partial Disablement.

If a claim is payable for loss of or loss of use of a whole part of the body a claim for any component of that whole part cannot also be made.

Conditions Specific to Personal Accident Insurance

Disappearance

If an Insured Person disappears and within twelve months, or a lesser period at our discretion, the police or registration authorities believe that death has occurred because of bodily injury caused by an Accident, We will pay item 1 of the Schedule of Benefits – Death. Payment is subject to You signing an undertaking that if the belief is subsequently found to be wrong such amount shall be refunded to Us.

Exposure or Originating Cause

In the event of the death or Disablement of an Insured Person because of unavoidable exposure to severe weather conditions, an insect or animal bite, unintentional drowning, poisoning or asphyxiation, We will consider that as bodily injury caused by an Accident.

Child

If an Insured Person is under the age of 16 and not a Director or Employee of Yours:

1. The amount for item 1 of the Schedule of Benefits – Death will be limited to £25,000.
2. Item 4 of the Schedule of Benefits means a permanent total and irrecoverable disablement which has lasted for at least 12 months and totally prevents an Insured Person from gainful employment of any and every kind, and which in all probability will continue for the remainder of their life as determined by a Medical Professional.
3. No amount will be payable under Benefit 5 or 6 unless limited to Out-of-Pocket expenses as agreed by Us and shown by Endorsement.

Reduced Benefits in respect of Insured Persons aged 80 years or over

If an Insured Person for whom cover continues after the expiry of the Period of Insurance in which they attain the age of 80 years:

1. the Sums Insured in the Schedule are reduced to a maximum of £100,000 in respect of Benefits 1 to 3
2. the Standard Scale of Benefits shall apply; no cover in respect of the Extended Scale
3. Benefits 4, 5 and 6 are deleted.

Accumulation – Maximum Incident Limit

If a claim or a series of claims from one Incident exceeds the Maximum Incident Limit shown in the Schedule, the total amount payable for all claims arising from the Incident will not exceed the Maximum Incident Limit. Where We have issued more than one Policy in Your name, one Maximum Incident Limit, the greatest, shall apply.

Accumulation – Category

If an Insured Person falls into more than one category of Insured Person, We will only pay benefits applicable under the higher of the categories.

Benefit Periods of Less than a week

When a period of Temporary Total Disablement or Temporary Partial Disablement is less than 7 consecutive days, the amount payable will be calculated by dividing the Insured Person's Annual Salary by fifty-two and then by seven and multiplying by the number of days of disablement. The resultant number will then be applied to the amount shown in the Schedule.

Existing Conditions

In respect of any claim under the Extended Scale, if an Insured Person has any existing physical impairment, medical condition, or disablement (as diagnosed by a Medical Professional) at the time of sustaining bodily injury as covered by this Policy, We will request an assessment from a Medical Professional of the difference between their physical impairment, medical condition, or disablement before and after the Accident and this will be converted into a percentage and deducted from the policy benefit payable.

Limitation to Permanent Total Disablement Benefits

If the Insured Person is not a Director or Employee of Yours Benefit 4 shall be defined as Permanent Total Disablement from any gainful employment for which the Insured Person is fitted by way of training, education, or experience and which has lasted for at least 12 months and in all probability will continue for the remainder of their life as determined by a Medical Professional.

Out-of-Pocket Expenses

In the event of Temporary Total Disablement and Temporary Partial Disablement for any Insured Person who is not a Director or an Employee of Yours, the benefit shown in the Schedule shall be limited to
Out-of-Pocket Expenses only. You must submit documentary evidence of all Out-of-Pocket Expenses.

Definitions Specific to Personal Accident Insurance

Accident Medical Expenses

Costs and expenses incurred for medical, surgical, or other remedial attention, treatment or appliances given or prescribed by a Medical Professional, and all Hospital, nursing home or ambulance charges in connection with a valid claim under this section of the Policy and incurred within two years of the date that bodily injury caused by an Accident was sustained.

Coma

A state of unconsciousness where a person is unresponsive and cannot be woken. Assessed by a Medical Professional using the Glasgow Coma Scale with a total score of 8 or less.

Cosmetic Surgery

Reconstruction of skin and/or underlying skin tissues which is performed to improve and correct a structural defect and/or to improve the appearance of a scar.

Dependant Adult

Any person who is dependent on an Insured Person and for whom an Insured Person is in receipt of carer's allowance, attendance benefit or other applicable carer benefits that they may be entitled to from the State.

Deferment Period

The period (not necessarily consecutive) at the commencement of Temporary Total Disablement or Temporary Partial Disablement during which the Benefits shown in the Schedule of Benefits are not payable. A Deferment Period applies once per Insured Person any one Accident.

Disablement

Benefits 2 to 6 of the Schedule of Benefits.

Fracture

A break in continuity of the bone into two or more pieces.

Full Thickness Burns

A burn which destroys both the epidermis (the outer layers of the skin), and the dermis (the layers of the skin containing hair follicles, nerve endings, sweat glands, and sebaceous glands), and which require treatment by skin grafting or surgery.

Hospital Transfer Expenses

Any cost reasonably and necessarily incurred to transfer an Insured Person to a Hospital or nursing home nearest to their home. Cover includes the cost of any medical, surgical, or remedial treatment given or prescribed by a Medical Professional and/or Hospital and nursing home treatment and any ambulance charges that are required to enable the transfer.

Loss of Hearing

Permanent, total, and irrecoverable loss of hearing which results in an Insured Person being unable to hear sounds quieter than 90 decibels across frequencies between 500 Hz and 3,000 Hz and therefore classified as profoundly deaf by a qualified audiologist.

Loss of Limb

1 in respect of a leg, by permanent physical severance at or above the ankle, or permanent, total, and irrecoverable loss of, or loss of use of, a complete foot or leg.

2 in respect of an arm, by permanent physical severance of the four fingers at or above the metacarpophalangeal joints (where the fingers join the palm of the hand), or permanent and total loss of use of a complete arm or hand.

Loss of Sight

Permanent and total loss of sight which will be considered as having occurred:

1 in both eyes if an Insured Person's name is added to the Register of Blind People on the authority of a consultant ophthalmologist, or equivalent in the Insured Person's usual Country of Residence.

2 in one eye if the Insured Person falls into one of the following categories after correction (correction meaning measurements taken when wearing glasses or contact lenses, or after surgery):

(a) has a visual acuity of less than 3/60 on the Snellen Scale (meaning seeing at 3 metres what an Insured Person should see at 60 metres), or

(b) has a visual acuity between 3/60 and 6/60 on the Snellen Scale, or

(c) has a visual acuity of 6/60 or above on the Snellen Scale.

Loss of Speech

Permanent, total, and irrecoverable loss of speech as confirmed by a Medical Professional.

Loss of Intellectual Capacity

An inability to make a decision for oneself in relation to matters because of an impairment of, or a disturbance in the functioning of, the mind or brain. For the purposes of this Policy this must be permanent and diagnosed by a Medical Professional in accordance with the Mental Capacity Act 2005.

Maximum Incident Limit

The maximum amount We will pay under this Policy and any other policy of Personal Accident Insurance We have issued in Your name in respect of all losses and in respect of all Insured Persons arising out of the same Incident.

The duration of any one Incident shall be limited to 72 consecutive hours and no loss which occurs outside this period shall be included in that Incident.

Out-of-Pocket Expenses

Any expenses reasonably and necessarily incurred by an Insured Person as a direct result of bodily injury caused by an Accident, in respect of, but not limited to, travel expenses to and from a Hospital, fees in respect of prescription medication and additional telephone charges where the additional use is a direct result of the bodily injury.

Payment Period

The maximum (but not necessarily consecutive) period shown in the Schedule of Benefits, after the expiry of any Deferment Period for which

1 Temporary Total Disablement Benefits; or

2 Temporary Partial Disablement Benefits; or

3 Both 1 and 2 above

are payable in respect of any one Insured Person for any one Accident.

Permanent Partial Disablement

A permanent, partial, and irrecoverable disablement which has lasted for at least 12 months and which in all probability, will continue for the remainder of the Insured Person's life, as determined by a Medical Professional.

Permanent Total Disablement

A permanent, total, and irrecoverable disablement which has lasted for at least 12 months and totally prevents an Insured Person from performing their duties of employment as described in their contract of employment with You, and which in all probability, will continue for the remainder of their life, as determined by a Medical Professional.

Personnel Replacement Expenses

Costs reasonably and necessarily incurred for overtime payments or for hiring temporary Employees to cover the work usually undertaken by Your Directors or Employees for up to 13 weeks in total and/or recruitment costs in finding permanent replacement Directors or Employees including advertising fees and recruitment consultants' fees.

Temporary Total Disablement

Total disablement which temporarily prevents an Insured Person from performing any of their Usual Occupation.

Temporary Partial Disablement

Partial disablement which temporarily prevents an Insured Person from performing at least 50% of their Usual Occupation

Work Experience Placement

Anyone undertaking voluntary short-term experience of employment with You.

Visitor

Any person legally on Your premises other than:

1 Your Directors or Employees
2 any other Insured Person more specifically insured under this Policy
3 any Guest or person undertaking Work Experience Placement
4 members of the emergency services

Extensions Specific to Personal Accident Insurance

The following Extensions shall apply and benefits shall be payable to You on behalf of an Insured Person in addition to (unless otherwise stated) any of Benefits 1- 6 subject to the Maximum Incident Limit (and sub-limits where applicable) shown in the Schedule.

These Extensions are only applicable during the Period of Insurance and the Operative Time to Your Directors and Employees (unless otherwise stated).

The benefits shall only be payable where there is corresponding cover for a core benefit shown in the Schedule and bodily injury caused by an Accident is sustained during the Operative Time.

The items listed under Exclusions Specific to Personal Accident Insurance apply to these Extensions unless stated otherwise.

Accident Medical Expenses

If a Director or Employee of the Insured sustains bodily injury caused by an Accident which within two years is the sole and independent cause of the incurring of Accident Medical Expenses, We will pay up to a maximum of £30,000 for any one Insured Person where such Accident may result in a valid claim under Benefits 1 to 6.

Payment will cease when:

1 an Insured Person has returned to work in their pre-injury occupation with You, or
2 the clinical indication is that further functional improvement is unlikely, or
3 the Benefit amount has been exhausted, or
4 Any of Benefits 1 to 4 has been paid

whichever occurs first.

Bereavement Counselling

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of death for which Benefit 1 is paid, We will pay necessary costs and expenses with Our prior written consent for either:

1 telephone counselling, or
2 face to face counselling, or
3 online counselling

as recommended by a Medical Professional, for an Insured Person's Spouse or Dependant, up to £250 per week up to a maximum of £5,000 any one Insured Person and £20,000 in total for any one Accident, provided such counselling starts within 12 months of the death.

Burns

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of Full Thickness Burns, We will pay the amount shown below dependent on the extent of the injury, as evidenced by a medical report from the treating clinician:

more than 26% of the body surface	£10,000
between 18 – 26% of the body surface	£5,000
between 9 – 17% of the body surface	£1,500
less than 9%	£500

We will not pay under this Extension in addition to the Cosmetic Surgery Extension or the Facial Disfigurement Extension.

Catastrophic Fatal Accident

If any single Incident results in payment of the Death Benefit for five or more of Your Directors or Employees who are covered under this section of the Policy, We will pay You:

1 an additional 25% of the total Sum Insured payable relative to those five or more Directors or Employees subject to the Maximum Incident Limit and (sub-limits where applicable) shown in the Schedule.
2 up to an additional £25,000 in total for Personnel Replacement Expenses.
3 necessary expenses incurred with Our prior written consent for specialist counselling support services as recommended by a Medical Professional for any Director or Employee of Yours up to a maximum £5,000 in total for all affected Directors or Employees provided such counselling starts within 12 months of the deaths.

Coma Benefit

If an Insured Person sustains bodily injury caused by an Accident which within 90 days is the sole and independent cause of them being in a Coma, We will pay £75 per full 24 hours up to a maximum of 104 weeks any one Insured Person while they remain in a Coma. This payment shall be in addition to any Hospital Admission benefit.

Commuting Expenses

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of incurring additional chauffeur or taxi expenses in order to commute to their Usual Occupation, We will pay up to £250 per week and up to a maximum of £10,000.

The disablement must result in a valid claim under Benefits 2 to 6 and result in additional chauffeur or taxi expenses for daily travel directly between an Insured Person's residence (permanent or temporary) and their place of Business (usual or temporary). The cost of daily travel prior to the Accident will be deducted from any payment.

Payment will cease:

1 when the Insured Person is medically able to resume using their usual method of transport prior to the Accident; or
2 when We have made payment under any of Benefits 2 to 4; or
3 when the benefit amount has been exhausted; or
4 12 months from the date of the Accident

whichever occurs first.

Cosmetic Surgery

If an Insured Person sustains bodily injury caused by an Accident that results in payment of a claim for any of Benefits 2 to 4, other than as a result of a surgical procedure, We will pay You up to £7,500 for cosmetic reconstructive treatment if recommended by a Medical Professional, and if incurred within 24 months of the Accident. We will not pay this Benefit in addition to the Burns Benefit and/or Facial Disfigurement Benefit.

Counselling

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of disablement for which Benefits 2 to 6 is paid We will pay necessary expenses with Our prior written consent for either:

1 telephone counselling or

2 face to face counselling or

3 online counselling

if recommended by a Medical Professional, for an Insured Person up to £250 per week up to a maximum £5,000 any one Insured Person in any one Period of Insurance. Such counselling must start within 12 months of the Accident.

Damage to Clothing and Personal Belongings

If an Insured Person sustains bodily injury caused by an Accident and an Insured Person's clothing or Personal Belongings are lost, damaged, or destroyed as a direct or indirect result We will pay the cost of replacement as new or repair up to £1,500 per Insured Person subject to this not being included in any claim under the Personal Belongings Insurance.

Dental, Optical or Auditory Expenses

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of the incurring of dental, optical or auditory expenses, including but not limited to loss of or damage to dentures, prescription glasses, contact lenses or hearing aids, We will pay up to 25% of any amount paid under Benefits 2 to 6 subject to a maximum of £2,500 any one Insured Person.

Dependant Adult Benefit

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of death for which Benefit 1 is paid that results in a valid claim for the death of an Insured Person, We will pay an additional benefit of £10,000 for each Dependant Adult.

Child Benefit

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of death for which Benefit 1 is paid, We will pay an additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000.

If an Insured Person and their Spouse suffer a fatal injury in the same Accident, We will pay double the Sum Insured for death subject to a maximum Sum Insured payable of £500,000.

Domestic Assistance

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of disablement for which Benefit 5 or 6 is paid, We will pay necessary expenses incurred to employ domestic help, registered childcare costs or other similar service providers required as a direct result of an Insured Person's disablement of up to £100 per week to a maximum £10,000 any one Insured Person. Payment will end when We stop paying Benefit 5 or 6.

Executor Expenses

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of death for which Benefit 1 is paid, We will pay the necessary costs incurred as a direct consequence of the death. This will apply only when the executor to the estate of an Insured Person is required to make immediate payments before the administration of the estate has been arranged. Payment is up to a maximum of £2,000 any one Insured Person.

Facial Disfigurement

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of permanent facial disfigurement and/or visible scar tissue of at least 1 centimetre in length in the area from the hairline to and including the lower jaw and ears, We will pay the following benefit:

1	to 5 centimetres in length	£1,500
2	over 5 centimetres in length	£2,500

per Insured Person subject to a maximum of £10,000.

We will not pay this benefit in addition to a payment under either the Burns Extension and/or Cosmetic Surgery Extension for the same scar.

Fracture

If an Insured Person sustains bodily injury caused by an Accident that results in a Fracture that does not result in a claim payment under Benefits 1 to 4 of the Schedule of Benefits, We will pay You the amount specified below dependent on the Fracture sustained.

1 £1,000 for hip or pelvis (excluding coccyx or thigh)

2 £500 for femur or heel

3 £500 for skull (excluding jaw and nose), lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist but not a Colles' fracture)

4 £1,000 for spine (vertebrae but excluding coccyx)

Up to a maximum of £5,000 will be payable for all Fractures from the same Accident.

We will only pay a Fracture benefit once during the lifetime of this Policy if the Insured Person is diagnosed with osteoporosis prior to, or because of the Accident that results in a claim under this Policy.

Funeral Expenses

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of death, We will pay the necessary costs incurred with Our prior written consent for funeral expenses up to a maximum of £10,000 any one Insured Person. The amount We will pay in respect of food and drink shall be limited to 25% of the total amount claimed under this extension.

We will not pay any amount included in any claim under Section 6 – Medical Expenses, Repatriation and Emergency Travel Expenses Insurance.

Home and Workplace Alteration Expenses

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of disablement for which Benefit 2, 4 or 100% of Benefit 3 is paid, We will pay necessary expenses incurred with Our prior written consent to make alterations to an Insured Person's home, car or usual place of work as a direct and necessary result of the disablement suffered up to a maximum of £25,000.

Hospital Admission

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of an Insured Person being admitted to Hospital on the recommendation of a Medical Professional, We will pay £75 per full 24 hours up to a maximum of 104 weeks any one Insured Person while they are an inpatient. Any payment is in addition to a payment under the Coma Benefit.

Hospital Outpatient Expenses

If an Insured Person sustains bodily injury caused by an Accident which results in outpatient Hospital treatment, We will pay You up to £100 per day and up to a maximum of £1,000 in total for reasonable and necessary costs and expenses for a taxi, chauffeur or any other additional travel costs and expenses incurred to transport an Insured Person to and from the Hospital from their usual place of work or usual place of residence for up to 26 weeks.

Hospital Transfer Expenses

If an Insured Person sustains bodily injury caused by an Accident that results in an Insured Person being admitted to a Hospital as an inpatient which is expected to last 72 hours or more, We will pay You up to £5,000 for Hospital Transfer Expenses reasonably and necessarily incurred.

We will not pay any amount included in any claim under Section 6 – Medical Expenses, Repatriation and Emergency Travel Expenses Insurance.

Hospital Visiting Expenses

Where payment is made under the Hospital Extension We will pay the necessary costs incurred by an Insured Person's Spouse, Dependant, parents or legal guardians in respect of travel and accommodation costs and expenses for visiting an Insured Person in Hospital up to £100 per full 24 hours up to a maximum payment of £5,000 for the period spent as an inpatient.

We will not pay any amount included in any claim under Section 6 – Medical Expenses, Repatriation and Emergency Travel Expenses Insurance.

Independent Financial Advice

We will pay up to £2,500 in respect of fees charged by an independent financial consultant who is authorised and regulated by the Financial Conduct Authority (or the equivalent agency or authority outside of the United Kingdom) to provide professional financial advice to:

1 the injured Director or Employee or

2 in the event of death to their Spouse

provided that such claim is made within 12 months from the date We make payment of Benefit 1 or 4.

Lifesaver

If an individual (who is not an Insured Person or a member of the emergency services) sustains bodily injury caused by an Accident whilst trying to save the life of an Insured Person, that results in the death or Permanent Total Disablement of that person (from performing any gainful employment for which they are fitted by way of training, education, or experience, and which in all probability, will continue for the remainder of their life, as determined by a Medical Professional), We will pay You £25,000 to recompense this person (or to their legal representatives in the event of their death), at Your request, up to a maximum of £100,000 for all persons in any one Incident.

Permanent Paralysis

If a Director or Employee sustains bodily injury caused by an Accident which within two years is the sole and independent cause of a Director or Employee suffering any of the four conditions listed below, We will pay You the following benefit:

1	Paraplegia	£125,000
2	Quadriplegia	£250,000
3	Hemiplegia	£125,000
4	Triplegia	£200,000

This is in addition to any other payment made under this Policy.

Post-Traumatic Stress Disorder (PTSD)

If an Insured Person directly witnesses an act of Terrorism or a Natural Catastrophe or has been a victim of an Assault, sexual Assault, rape, attempted murder, cyber bullying, on-line abuse, car-jacking or violent robbery and does not sustain bodily injury caused by an Accident but as a direct result suffers Post-Traumatic Stress Disorder (PTSD) which is diagnosed by a Psychiatrist, and within 6 months of witnessing such act or event this results in Temporary Total Disablement from an Insured Person's Usual Occupation, We will pay You 50% of the amount shown in the Schedule for Benefit 5 subject to a maximum payment of £500 per week for up to 13 weeks or the period of Temporary Total Disablement, whichever is the lesser.

No benefit shall be payable where an Insured Person has sustained bodily injury caused by an Accident for which Benefit 5 can be claimed.

Prosthesis

If We make a payment in respect of Benefit 2, 3 or 4 We will pay up to an additional £20,000 for the cost of providing an Insured Person with a prosthesis (or the cost of replacing an existing prosthesis which was damaged in the Accident for which this benefit is being claimed) as recommended and confirmed as medically necessary by a Medical Professional.

Recruitment Expenses

If an Insured Person takes their own life or suffers Permanent Total Disablement as a result of their attempt to do so, or in the event of a valid claim for death or Permanent Total Disablement as a result of a bodily injury caused by an Accident, We will pay the reasonable and necessary costs incurred in recruiting a replacement Director or Employee, up to a maximum of £15,000, provided that such recruitment is arranged through a registered recruitment company.

Rehabilitation Expenses

If an Insured Person sustains bodily injury caused by an Accident that may result in a valid claim for Permanent Total Disablement or 100% Permanent Partial Disablement, We will pay up to £5,000 for independent injury management specialists to provide rehabilitation case management and to pay for rehabilitation treatment recommended by a Medical Professional. Payment will cease when an Insured Person has returned to work in their pre-injury occupation (where relevant) or the clinical indication is that further functional improvement is unlikely, or the benefit amount has been exhausted, whichever occurs first.

Relocation Expenses

If an Insured Person sustains bodily injury caused by an Accident, which within two years is the sole and independent cause of disablement for which Benefit 2 3 or 4 is paid, We will pay necessary expenses incurred with Our prior written consent for stamp duty payments, solicitors' and estate agents' fees and removal costs These must all arise as a direct and necessary result of an Insured Person having to relocate as a direct result of the disablement suffered. Payment will be up to a maximum of £25,000 any one Insured Person, subject to there not being any claim paid under the Home and Workplace Alteration Expenses Extension.

Retraining

If an Insured Person sustains bodily injury caused by an Accident which within two years is the sole and independent cause of an Insured Person suffering Permanent Total Disablement from an Insured Person's Usual Occupation for which the benefit is paid, We will pay reasonable expenses incurred with Our prior written consent in retraining an Insured Person for an alternative occupation either with You or elsewhere up to a maximum of £25,000.

Retraining (Spouse)

If a claim is paid for death or Permanent Total Disablement from Usual Occupation for a Director or Employee, We will pay You the reasonable and necessary expenses incurred up to a maximum of £15,000 in training or re-training an Insured Person's Spouse to improve their employment prospects or, in the event of or Permanent Total Disablement, to enable them to improve the quality of care they can provide for an Insured Person.

Return Home Expenses

If an Insured Person sustains bodily injury caused by an Accident which prevents an Insured Person from returning home due to physical incapacity lasting at least 72 hours, We will pay up to £750 for reasonable and necessary costs incurred in returning an Insured Person, their Personal Belongings, and any portable Business Equipment to their usual place of residence.

No payment will be made in addition to any claim payable under Section 6 – Medical Expenses, Repatriation and Emergency Travel Expenses Insurance.

Spouse or Dependant Paraplegia or Quadriplegia

If the Spouse or Dependant of an Insured Person, shown in the Schedule, sustains bodily injury caused by an Accident happening during the Period of Insurance, We will pay You £25,000 for Paraplegia or £100,000 for Quadriplegia of the Spouse or Dependant.

Trauma Counselling

In the event of an Insured Person suffering psychological trauma caused by being an eyewitness to or a victim of an act of Assault, sexual Assault, rape, attempted murder, murder, car-jacking or violent robbery or attempted robbery or directly witnesses an act of Terrorism or a Natural Catastrophe, We will pay You up to £5,000 for the cost of trauma counselling which is recommended by a Medical Professional. Such counselling must start within 1 year of the trauma event. No payment will be made where payment has already been made under another Counselling benefit.

Workplace Assault Accident Medical Expenses

If an Insured Person sustains bodily injury because of an Assault at an Insured Person's usual place of work, or whilst undertaking their duties, We will pay You up to £5,000 for any Accident Medical Expenses incurred.

Exclusions Specific to Personal Accident Insurance

We will not pay where bodily injury caused by an Accident is the result of or is contributed to by:

1. an Insured Person taking, or attempting to take their own life, or because of self-inflicted injury.
2. illness or disease (not resulting from bodily injury caused by an Accident).
3. any naturally occurring condition or degenerative process
4. any gradually operating process.
5. post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury caused by an Accident) other than as provided by the Post-Traumatic Stress Disorder (PTSD) Extension.
6. an Insured Person being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces on active service.
7. War occasioned by any Nuclear, Chemical or Biological Cause.
8. Terrorism occasioned by any Nuclear, Chemical or Biological Cause. other than as provided by the Nuclear, Chemical or Biological Cause Extension Specific to Personal Accident Insurance.

How We Settle Claims Specific to Personal Accident Insurance

1. We will not pay in respect of any one Insured Person in connection with the same Accident more than one of Benefits 1 to 4 of the Schedule of Benefits.
2. Where You claim an amount in respect of the same Insured Person for more than one form of permanent disablement as the result of the same Accident, the total of the percentages shall not exceed 100% of the amount for Benefit 3 of the Schedule of Benefits.
3. If a claim is paid for loss, or 100% loss of use, of an arm, We will not pay for the loss or loss of use of a hand or fingers or any part of them in addition.
4. If a claim is paid for loss, or 100% loss of use, of a leg, We will not pay for the loss of or loss of use of a foot or toes in addition.
5. Any Disablement must be confirmed by a Medical Professional.
6. We will pay any amount claimed for Benefits 5 or 6 of the Schedule of Benefits in addition to any amount paid under Benefits 1 to 4 of the Schedule of Benefits in connection with the same Accident. However, payment under Benefits 5 or 6 of the Schedule of Benefits will stop as soon as any benefit is paid under Benefits 1 to 4 of the Schedule of Benefits.
7. If Benefit 1 of the Schedule of Benefits is not included for an Insured Person, We will not pay for Benefits 2 to 4 of the Schedule of Benefits until at least thirteen weeks after the date of the Accident and We will only then pay if an Insured Person has not in the meantime died as a result of the Accident.
8. If Benefit 1 of the Schedule of Benefits is included but the amount payable under the benefit is less than the amount for Benefits 2 to 4 of the Schedule of Benefits , We will not pay more than the amount for Benefit 1 of the Schedule of Benefits until at least thirteen weeks after the date of the Accident and We will only then pay the balance if an Insured Person has not died in the meantime as a result of the Accident.

Additional Insured Persons Extensions Specific to Personal Accident Insurance

The following additional categories of Insured Persons in respect of Directors contracted to the Insured in the UK are added to this Policy only when not shown as an Insured Person in the Schedule or any Endorsement for the same Operative Time.

Category of Insured Person	Operative Time	Benefit	Sum Insured	Aggregate Limit
1 Any Director of the Insured	Holiday Travel	Benefits 1 to 4 as shown in the Schedule of Benefits – Extended Scale	£50,000	£250,000
2 Any Spouse or Dependant of a Director of the Insured	Whilst accompanying a Director on a Domestic Business Journey. Whilst accompanying a Director on an External Business Journey. For Holiday Travel	Benefits 1 to 4 as shown in the Schedule of Benefits – Standard Scale	£50,000	£250,000

The following additional categories of Insured Persons are added to this Policy only when not shown as an Insured Person in the Schedule or any Endorsement for the same Operative Time.

Category of Insured Person	Operative Time	Benefit	Sum Insured	Aggregate Limit
3 Any Spouse or Dependant of an Employee of the Insured	Whilst accompanying an Employee on either a Domestic Business Journey or an External Business Journey	Benefits 1 to 4 as shown in the Schedule of Benefits – Standard Scale	£50,000	£250,000
4 Any Guest of the Insured	Whilst attending or travelling directly to or from a Corporate Event	Benefits 1 to 4 as shown in the Schedule of Benefits – Standard Scale	£25,000	£250,000
5 Any Visitor of the Insured	Whilst on Your Premises	Benefits 1 to 4 as shown in the Schedule of Benefits – Standard Scale	£25,000	£250,000
6 Any person on a Work Experience Placement with the Insured	Whilst undertaking Work Experience Placement	Benefits 1 to 4 as shown in the Schedule of Benefits – Standard Scale	£25,000	£250,000

Nuclear, Chemical or Biological Cause Extension Specific to Personal Accident Insurance

This Extension is applicable for:

- an Operative Time of 24 Hour, or
- Occupational Accidents Only including commuting, or
- Occupational Accidents Only excluding commuting

The Extension only applies to Insured Persons with one of the Operative Times mentioned above.

The Cover

If an Insured Person sustains bodily injury caused by an Accident or contracts illness caused by any Nuclear, Chemical or Biological Cause as a direct or indirect result of Terrorism whilst on any of Your Premises We will pay You the applicable Benefit. Payment will be subject to the Maximum Incident Limit (and sub-limits where applicable) shown in the Schedule. The address of Your Premises must have been declared to Us at inception of the Period of insurance and at each subsequent renewal (other than Premises acquired throughout the Period of Insurance and is covered under the Acquisition Condition). The bodily injury or illness under this Extension must be the sole and independent cause of death or Disablement within 26 weeks of the Accident or contraction of illness.

Definitions Specific to Nuclear, Chemical or Biological Cause Extension

The General Definitions applying to this Policy apply to this Extension with the exception of Disablement, Incident and Premises which shall be amended below.

Disablement

Benefits 2 to 4 of the Schedule of Benefits.

Incident

All individual losses arising out of and directly occasioned by one sudden, unexpected, specific, event occurring at an identifiable time, within 50 metres of Your Premises.

Premises

Interior portion of a building with a singular identifiable address in the United Kingdom owned or leased by You in the conduct of Your Business.

Additional Cover Specific to Nuclear, Chemical or Biological Cause Extension

We will pay the following in addition to any benefit paid under Section 1 – Personal Accident Insurance – Nuclear Chemical or Biological Cause Extension items 1 to 4 of the Schedule of Benefits, subject to the Maximum Incident Limit (and sub-limits where applicable) shown in the Schedule.

Bereavement Counselling

If an Insured Person sustains bodily injury caused by an Accident or contracts illness caused by any Nuclear, Chemical or Biological Cause as a direct or indirect result of Terrorism whilst on any of Your Premises which within 26 weeks is the sole and independent cause of death for which item 1 of the Schedule of Benefits – Death is paid, We will pay necessary expenses with Our prior written consent for either:

1 telephone counselling or

2 face to face counselling or

3 cognitive behavioural therapy

as We deem appropriate to an Insured Person's Spouse or Dependant up to £250 per week up to a maximum £5,000 any one Insured Person.

Catastrophe Critical Response Counselling

If during the Period of Insurance any single Incident results in payment of the death benefit for five or more of Your Directors or Employees who are covered under this Extension, We will pay necessary expenses with Our prior written consent for specialist counselling support services for any of Your surviving Directors or Employees up to a maximum £5,000 any one Insured Person. Such counselling must start within 12 months of the deaths.

Counselling

If an Insured Person sustains bodily injury caused by an Accident or contracts illness caused by any Nuclear, Chemical or Biological Cause as a direct or indirect result of Terrorism whilst on any of Your Premises which within 26 weeks is the sole and independent cause of Disablement for which items 2, 3 or 4 of the Schedule of Benefits is paid We will pay necessary expenses with Our prior written consent for either

1 telephone counselling or

2 face to face counselling or

3 online counselling

as recommended by a Medical Professional to an Insured Person up to £250 per week up to a maximum £5,000 any one Insured Person. Such counselling must start within 12 months of the Accident or illness.

Executor Expenses

If an Insured Person sustains bodily injury caused by an Accident or contracts illness caused by any Nuclear, Chemical or Biological Cause as a direct or indirect result of Terrorism whilst on any of Your Premises which within 26 weeks is the sole and independent cause of death We will pay the necessary costs incurred as a direct consequence of the death requiring immediate payment by the executor to the estate of an Insured Person whilst the administration is being arranged up to a maximum of £2,000 any one Insured Person.

Funeral Expenses

If an Insured Person sustains bodily injury caused by an Accident or contracts illness caused by any Nuclear, Chemical or Biological Cause as a direct or indirect result of Terrorism whilst on any of Your Premises which within 26 weeks is the sole and independent cause of death, We will pay the necessary costs incurred with Our prior written consent for funeral expenses up to a maximum of £10,000 any one Insured Person. The amount We will pay in respect of food and drink shall be limited to 25% of the total amount claimed under this extension.

Home and Workplace Alteration Expenses

If an Insured Person sustains bodily injury caused by an Accident or contracts illness caused by any Nuclear, Chemical or Biological Cause as a direct or indirect result of Terrorism whilst on any of Your Premises which within 26 weeks is the sole and independent cause of disablement for which We have paid Benefits 2, 4 or 100% of Benefit 3 We will pay necessary expenses incurred with Our prior written consent to make alterations to an Insured Person's home, car or usual place of work as a direct and necessary result of the disablement suffered up to a maximum of £25,000 any one Insured Person.

Relocation Expenses

If an Insured Person sustains bodily injury caused by an Accident or contracts illness caused by any Nuclear, Chemical or Biological Cause as a direct or indirect result of Terrorism whilst on any of Your Premises which within 26 weeks is the sole and independent cause of disablement for which We have paid items 2 to 4 of the Schedule,

We will pay necessary expenses incurred with Our prior written consent for stamp duty payments, solicitors and estate agents' fees and removal costs incurred as a direct and necessary result of an Insured Person having to relocate as a direct result of the disablement suffered. The maximum We will pay is up to £25,000 any one Insured Person subject to there not being any claim paid under the Disability Assistance Extension.

How We settle claims Specific to Nuclear, Chemical or Biological Cause Extension

The Claims Settlement Conditions applicable to this Policy apply to this Extension except as amended below.

Claims Notification

You must provide written notification to Us no later than 35 days of the occurring of any Accident, Incident event or circumstance which may give rise to a loss which is covered under this Extension.

Conditions Specific to Nuclear, Chemical or Biological Cause Extension

Conditions applicable to the Personal Accident Insurance apply to this Extension.

Exclusions Specific to Nuclear, Chemical or Biological Cause Extension

Exclusions Specific to the Personal Accident Insurance apply to this Extension other than Exclusion 8.

We will not pay any Benefit where bodily injury caused by an Accident or illness is the result of, or contributed to by:

1 deliberate emission, discharge, release, or escape from an aircraft of

   (a) any nuclear weapon or device or

   (b) any solid, liquid, or gaseous chemical agent, and/or Biological Agent

   as a direct or indirect result of Terrorism.

2 an Insured Person taking an active part in the creation, transportation, use, or release, of any nuclear weapon or device or the deliberate emission, discharge, dispersal, release, or escape of any solid, liquid, or gaseous chemical, and/or Biological Agent.

3 bodily injury or illness that has not been diagnosed by a Medical Professional within 28 days of an Insured Person's exposure to any Accident, Incident, event, or circumstance.

4 an Insured Person taking or attempting to take their own life, or any self-inflicted injury.

Section 2 – Personal Belongings Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

The Cover

If during the Period of Insurance and whilst on an Insured Journey the Insured Person's Personal Belongings are lost, stolen, damaged or destroyed We will indemnify You on behalf of the Insured Person.

We will pay the cost of

1 repair for items that can be economically repaired including clothing or

2 replacement as new provided that the replacement article is substantially the same but not better than the original item when new

up to the applicable Sum Insured shown in the Schedule any one claim in respect of any one Insured Person.

Extensions Specific to Personal Belongings Insurance

The items listed under Exclusions Specific to Personal Belongings Insurance apply to these Extensions unless stated otherwise.

Automatic reinstatement of Sum Insured after a loss

In respect of any one Insured Person the Sum Insured shall not be reduced by the amount of any claim during any one Insured Journey and no additional premium shall be payable for such automatic reinstatement of cover.

Business Equipment

If during an Insured Journey Business Equipment is lost, stolen, damaged or destroyed We will indemnify You for the cost of repair or replacement less Value Added Tax recoverable by You up to £3,000.

Delayed Personal Belongings

In the event of an Insured Person's Personal Belongings being lost for more than 4 hours during the outward or onward journeys of the Insured Journey, We will reimburse You on behalf of the Insured Person concerned up to £2,500 towards the cost of purchasing reasonable and necessary emergency replacement clothing, toilet requisites and similar items. Any amount paid under this extension will be deducted from any subsequent amount payable for the same loss under this insurance.

Loss or Delay of Keys

In the event that during an Insured Journey the keys to the external doors, safes or alarms of an Insured Person's home or any Vehicle owned by, hired or leased to an Insured Person are lost, damaged, stolen, or destroyed or an Insured Person's Personal Belongings containing such keys is delayed by a period of 4 hours or more after an Insured Person disembarks after completing the final leg of an Insured Journey in their Country of Residence, We will indemnify You on behalf of the Insured Person concerned up to £1,500 for the reasonable and necessary costs and expenses incurred:

1 for such keys or spare keys to be couriered to an Insured Person; or

2 to travel to deliver or collect spare keys; or

3 for locksmith charges to gain access and/or the replacement and fitting of lock mechanisms and the reprogramming of remote-control car keys

Within the United Kingdom Healix will help source a tradesperson.

Healix will not arrange for the work to be undertaken.

Wheelchair Cover

If during an Insured Journey an Insured Person's wheelchair is lost, damaged, stolen or destroyed and that results in a valid claim, the Sum Insured for Personal Belongings shown in the Schedule will be increased by £3,500.

Where the value of a wheelchair is more than £3,500, You must bear the first 25% of any amount more than £3,500 up to the replacement value of the item or the Sum Insured shown in the Schedule if less.

Exclusions Specific to Personal Belongings Insurance

We will not pay:

1 any amount recoverable from any transport, storage, or accommodation provider.

2 more than £3,500 or the Sum Insured shown in the Schedule whichever is the lesser in respect of any one item, pair or set unless You bear the first 25% of any amount more than £3,500 up to the replacement value of the item or the Sum Insured shown in the Schedule if less.

3 loss of Data from Business Equipment or any watch, tablet, laptop, mobile phone or any other similar personal electronic device.

4 more than £100 in respect of any drone and its ancillary equipment.

5 loss, damage, theft or destruction of money, cryptocurrency, Payment Cards, bonds, negotiable instruments, or securities of any kind.

6 loss, damage, or destruction caused by:

(a) atmospheric or climatic conditions or any other gradually operating cause

(b) any process of cleaning, dyeing, repairing, or restoring

(c) delay, confiscation, or detention by order of any Government or public authority.

(d) mechanical, software or electrical failure or breakdown.

(e) any Personal Belongings that are lost, damaged, stolen or destroyed while being shipped as freight or under a bill of lading or transported by air under an airway bill of lading.

(f) in respect of Business Equipment, Valuables, or any watch, tablet laptop, mobile phone, or any other similar personal electronic device (other than a medical device prescribed by a Medical Professional for use solely by an Insured Person for treatment of an ongoing medical condition), whilst left:

(1) in an unattended Vehicle or

(2) unattended in any locker, storage, or left luggage facility.

How We Settle Claims Specific to Personal Belongings Insurance

Pairs and Sets

Where any item of Personal Belongings is lost, stolen or destroyed and is part of a pair or set, You have the option to claim for a total loss of such pair or set provided that We have the right to take possession of remaining or undamaged item(s) from the pair or set.

Replacement Travel Documents

For the cover provided please refer to Section 11 – Travel Document Insurance.

Reasonable Care and Reporting Loss

You and each Insured Person must take all reasonable care to prevent loss and in the event of a loss report it to the police or other recognised similar authority within 48 hours of the discovery of the loss.

You must report the loss of a mobile phone to the network provider for that mobile phone within 48 hours of the discovery of a loss.

Failure to comply with these requirements that is material to the loss or value of loss will affect any settlement under this Policy.

Section 3(a) – Unplanned Alteration of Travel Arrangements Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

The Cover

If during the Period of Insurance, You or an Insured Person are forced to:

1 cancel an Insured Journey
2 curtail an Insured Journey
3 replace an Insured Person on an Insured Journey
4 rearrange to resume an Insured Journey
5 change the itinerary of a pre-booked Insured Journey including Missed Departure and Missed International Connection

as a direct and necessary result of any cause outside Your or an Insured Person's control and not otherwise recoverable or covered by any Extensions Specific to Unplanned Alteration of Travel Insurance shown below.

We will pay

You for deposits and advance payments (on a proportionate basis in respect of curtailment) for transport, accommodation, sustenance costs and other costs reasonably and necessarily incurred and that are forfeit under contract or are not otherwise recoverable up to the cost of the Insured Journey including those trips on Your Business funded wholly or in part by reward schemes but not exceeding the appropriate Sum Insured in respect of any one Insured Person and subject to the Aggregate Limit shown in the Schedule.

Extensions Specific to Unplanned Alteration of Travel Arrangements Insurance

The items listed under Exclusions Specific to Unplanned Alteration of Travel Arrangements Insurance apply to these Extensions unless stated otherwise.

Event Ticket Cancellation

If You or the Insured Person have tickets for a pre-booked event which You or the Insured Person are unable to attend due to cancellation or unavoidable alteration to an Insured Journey, We will reimburse the face value of the tickets and other charges paid for the event. Payment will only be made in excess of any amount You or the Insured Person are able to claim from the vendor of any goods or services for which You or the Insured Person are claiming. The maximum We will pay is £1,000 per Insured Person and any payment will be included in the Event annual aggregate limit of £250,000 any one Period of Insurance.

Fumigation

In the event of an Insured Person returning from an Insured Journey and within 30 days their home becomes uninhabitable due to an infestation of insects or spiders which have been accidentally brought back from their Insured Journey, We will pay You up to £500 for a qualified pest control contractor to carry out the extermination of insects or spiders.

Quarantine

In the event of an Insured Person being required by Regulation to go into quarantine on return to their Country of Residence from an External Business Journey or Holiday Travel outside the Insured Person's Country of Residence, we will pay You up to £2,500 per Insured Person.

Travel Delay

In the event that during the Period of Insurance the departure of the scheduled means of transport on which an Insured Person is booked to travel in order to get to their planned destination at the start, during, or on completion of an External Business Journey or Holiday Travel outside the Insured Person's Country of Residence is delayed for at least 4 hours from the departure time indicated by the carrier of such means of transport, due to any cause outside the Insured Person's control, We will compensate You on behalf of the Insured Person subject to the Aggregate Limit shown in the Schedule.

We will pay:

1 £300 after the first 4 consecutive hours

2 an additional £75 for each subsequent hour of delay

up to a maximum of £1,200 in respect of any one Insured Person.

Definitions Specific to Unplanned Alteration of Travel Arrangements Insurance

Missed Departure

The failure of a Publicly Licensed Conveyance in which an Insured Person is travelling to reach the departure point at the beginning of an Insured Journey that involves travel outside an Insured Person's Country of Residence.

Missed International Connection

The failure of a Publicly Licensed Conveyance in which an Insured Person is travelling to arrive at its destination airport, port, or station outside an Insured Person's Country of Residence at the published expected time of arrival, which results in an Insured Person arriving too late to board an onward connecting aircraft, ship, train, or coach on which they are booked to travel.

Publicly Licensed Conveyance

A licensed form of private or public transport such as an aircraft, sea vessel, train, coach, or similar means of transport which operates under a scheduled published timetable.

Exclusions Specific to Unplanned Alteration of Travel Arrangements Insurance

We will not pay in respect of any claim as a result of:

1 an Insured Person voluntarily choosing not to travel or not to continue an Insured Journey.

2 any costs incurred in relation to an Insured Journey due to known risks at the time of booking, unless agreed by Us in writing.

3 redundancy of any Insured Person or any of Your Directors or Employees, resignation of an Insured Person or the termination of an Insured Person's contract of employment within 31 days of the Insured Journey departure date or once an Insured Journey has started.

4 an Insured Person failing to check in according to the itinerary supplied unless the failure was itself due to strike or industrial action.

5 alteration due to Your financial circumstances.

6 the failure by any provider (or their agent) of transport or accommodation to fulfil their contractual obligations.

7 Regulations (permanent or temporary) made by any government or public authority which existed or of which advance notice had been given on or before the date on which the Insured Journey was booked.

8 withdrawal from service temporarily or permanently of any means of transport on the orders or recommendation of any Port Authority or the Civil Aviation Authority or any similar body in any country or on the recommendation of the manufacturer.

9 strike or industrial action which existed, or of which advance notice had been given on or before the date on which the Insured Journey was booked.

10 mechanical breakdown or failure of the means of transport on which an Insured Person is travelling or intends to travel unless it has been delayed by at least 2 hours.

11 circumstances involving an Insured Person who is travelling or intending to travel against the advice of a Medical Professional or for the purpose of obtaining treatment.

12 circumstances specifically insured under Section 3(b) – Evacuation Insurance.

13 a mandatory Regulation in place at the time of booking that would require an Insured Person to quarantine either upon arrival at their destination or their return to their Country of Residence.

We will not pay:

14 any claim in respect of an Insured Person in any Period of Insurance which starts after they reach age 80 years, where the duration of the Domestic Business Journey or the External Business Journey is more than 30 days, or in respect of Holiday Travel where the duration is more than 15 days, unless otherwise agreed in writing by Us.

How We Settle Claims Specific to Unplanned Alteration of Travel Arrangements Insurance

Number of Affected Travellers

In respect of Holiday Travel if an Insured Person has paid the whole cost of accommodation that includes persons not insured by this Policy, then We will pay costs on a pro-rata basis and then only in respect of those Insured Persons covered under this Policy.

Promotional Vouchers

Where an Insured Journey has been funded wholly or partially by promotional vouchers or awards which have been redeemed and which are non-refundable, We will pay You up to the cost of an equivalent journey up to the maximum amount shown in the Schedule in respect of any one Insured Person.

Series of Events

The maximum that We will pay for all claims arising from a single event or a series of events linked to one original cause, or, for all losses arising in any one Period of Insurance is as shown by the Aggregate Limit in the Schedule.

Standard of Travel and Accommodation

In respect of rearrangement or change of itinerary, the travel and accommodation must be of a standard not exceeding that of the original journey. If the standard of the travel and accommodation exceeds that of the original journey, We will pay up to an amount equivalent of similar standard.

Unused Tickets/Accommodation

Where You or an Insured Person is entitled to a refund on any unused travel ticket or accommodation voucher, We will be entitled to deduct the value of the unused portion from any claim.

If an Insured Person holds a valid return ticket to their Country of Residence that could be used, We will only pay for any additional costs necessarily incurred to return an Insured Person.

Section 3(b) – Evacuation Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

IN THE EVENT OF AN EMERGENCY PLEASE TELEPHONE +44 20 8763 3155 OR EMAIL intactinsurance@healix.com

The Cover

If in the Period of Insurance and during an External Business Journey or Holiday Travel outside the Insured Person's Country of Residence, Evacuation is required (on the advice of the Foreign, Commonwealth and Development Office (FCDO) or the equivalent agency or authority outside of the United Kingdom) for an Insured Person from the country or area of the country they are in, We will reimburse You on behalf of an Insured Person for

1 Evacuation Expenses
2 curtailment costs
3 rearrangement or replacement costs to resume an Insured Journey
4 costs to change the itinerary of a pre-booked Insured Journey.

We will pay

Evacuation Expenses and the reasonable and necessary costs incurred for transport and accommodation including those forfeit under contract that are not otherwise recoverable incurred within 14 days of the Evacuation up to but not exceeding the applicable Sum Insured in respect of any one Insured Person subject to the Aggregate Limit shown in the Schedule.

Extensions Specific to Evacuation Insurance

The items listed under Exclusions Specific to Evacuation Insurance apply to these Extensions unless stated otherwise.

Trauma Risk Management Counselling

If during the Period of Insurance an Insured Person is forced to Evacuate during an External Business Journey or Holiday Travel outside the Insured Person's Country of Residence for which a claim is paid under this section of the Policy, We will also pay necessary expenses incurred with Our prior written consent for trauma risk management counselling up to £5,000 to the Insured Person who was evacuated. Such counselling must start within 12 months of the Insured Person's return to their Country of Residence.

Additional Travel and Accommodation Expenses

Up to £150 per day for up to 30 days for any additional travel, accommodation, food, and any other expenses reasonably and necessarily incurred where it is not possible to Evacuate an Insured Person.

Alternative Transport Charter

If You or an Insured Person needs to charter alternative transport to Evacuate a country, We will pay You up to £10,000 for any reasonable and necessarily incurred costs in respect of the rental of a Vehicle and/or chartering of a non-scheduled ship and/or aircraft, You must bear 50% of any amount in excess of the first £500 for each Insured Person.

Definitions Specific to Evacuation Insurance

Appropriate Authority

Any department of HM Government of the United Kingdom or any appropriate, legally empowered, regulatory, governmental or local authority in the country or region in which an Insured Person is travelling.

Evacuation/Evacuate

The necessary emergency evacuation of an Insured Person from a country or area within a country in which they are travelling other than their normal Country of Residence as recommended by:

1 HM government of the United Kingdom via the Foreign Commonwealth and Development Office or

2 any legally empowered regulatory governmental or local authority in the country or region in which an Insured Person is travelling or

3 Our security assistance provider Healix.

Evacuation Expenses

The additional cost of travel accommodation and other expenses necessarily and reasonably incurred by You or an Insured Person in evacuating an Insured Person to their normal Country of Residence or the nearest place of safety.

Regulation

Any rule which has the force of law through primary or secondary legislation that restricts or regulates movement, travel, or overnight stays away from home, or that imposes border entry restrictions, and which is validly made by any public authority or government.

Exclusions Specific to Evacuation Insurance

We will not pay in respect of any claim as a result of:

1 You or an Insured Person violating the laws or regulations of the country in which You or they are travelling;

2 an Insured Person failing to produce or maintain immigration, work, residence, or similar visas, permits or other relevant documentation for the country to which they are travelling;

3 Evacuation of any Insured Person resident in the country involved;

4 an Insured Person voluntarily choosing not to travel or not to continue an Insured Journey;

5 Regulations (permanent or temporary) made by any government or public authority which existed or of which advance notice had been given on or before the date on which the Insured Journey was booked;

6 circumstances specifically insured under Section 3(a) – Unplanned Alteration of Travel Arrangements Insurance;

7 any claim managed by Healix where it is subsequently found that the person incurring costs is not an Insured Person on an Insured Journey in which event such costs will be Your sole responsibility;

8 unless the Insured Journey has been agreed by Us in writing, any claim where prior to the commencement of the journey, warnings were issued by Healix or the Appropriate Authority not to travel to the intended country or region and/or after commencement of a journey, advice to leave or Evacuate had been given by Healix or the Appropriate Authority and such advice had not been heeded.

How We Settle Claims Specific to Evacuation Insurance

Promotional Vouchers

Where an Insured Journey has been funded wholly or partially by promotional vouchers or awards which have been redeemed and which are non-refundable, We will pay You up to the cost of an equivalent journey up to the maximum amount shown in the Schedule in respect of any one Insured Person

Series of Events

The maximum that We will pay for all claims arising from a single event or a series of events linked to one original cause, or, for all losses arising in any one Period of Insurance is as shown by the Aggregate Limit in the Schedule.

Unused Tickets/Accommodation

Where You or an Insured Person is entitled to a refund on any unused travel ticket or accommodation voucher, We will be entitled to deduct the value of the unused portion from any claim.

If an Insured Person holds a valid return ticket to their Country of Residence or to another place of safety that could be used. We will only pay for any additional costs necessarily incurred to Evacuate an Insured Person.

How We Settle Claims – Notification Condition Specific to Evacuation Insurance

You or the Insured Person must inform Healix immediately of any Incident, event, or circumstance likely to give rise to a claim. Failure to do so that leads to a claim or an increase in costs that would not otherwise have occurred will result in you not receiving full payment.

Section 4 – Hijack, Kidnap, Ransom and Detention Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

The Cover

If an Insured Person is the victim of Hijack, Kidnap or Detention on an Insured Journey outside the Insured Person's Country of Residence, We will compensate You on behalf of an Insured Person as shown below.

We will pay

In respect of each Insured Person:

1 £500 per full 24 hours or part thereof that they are detained to contribute towards reasonable and necessary incurred additional business expenses, and,

2 Security Specialist Expenses necessarily incurred in the engagement of Our appointed security specialists,

up to a maximum of £100,000 any one insured event, and,

3 in respect of the Hijack or the Kidnap of an Insured Person who becomes the subject of a demand for Ransom Monies

up to a maximum of £250,000 any one insured event provided that You shall notify the police, or any other law enforcement body sanctioned to deal with extortion threats, and then

up to an Aggregate Limit of £500,000 for all insured events under this section of the Policy.

Extensions Specific to Hijack, Kidnap, Ransom and Detention Insurance

The items listed under Exclusions Specific to Hijack, Kidnap, Ransom and Detention Insurance apply to these Extensions unless stated otherwise.

Express Kidnapping

If an Insured Person becomes the victim of an Express Kidnapping, We will compensate You up to £500 per full 24 hours of Detention up to a maximum of seven days for any financial loss incurred by You or the Insured Person directly as a result of Express Kidnapping.

Temporary Replacement Employee

If an Insured Person becomes the victim of a Kidnap during the Period of Insurance and whilst during an Insured Journey outside of the Insured Person's Country of Residence, We will compensate You up to £15,000 for the costs of hiring a temporary Employee to perform the duties of the Insured Person who is the victim of the Kidnap for the duration of the Kidnap, or for up to three months in total from the date of such Kidnap whichever is the earlier.

Definitions Specific to Hijack, Kidnap, Ransom and Detention Insurance

Express Kidnapping

The wrongful abduction and detention of an Insured Person against their will or by deception by a person or group for the purpose of obtaining cash directly from the Insured Person by way of fraudulent or coercive use of a Payment Card.

Hijack/Hijacked

The forcible and unlawful seizure or taking control of an aircraft, ship, train, or other publicly licenced conveyance in which the Insured Person is travelling on an Insured Journey.

Kidnap/Kidnapped

The forcible and illegal abduction and holding hostage of an Insured Person for the purpose of demanding payment of Ransom Monies as a condition of release.

Security Specialist Expenses

Reasonable costs, fees and expenses incurred by Our appointed security specialists Healix during a response to a Kidnap or Detention including but not limited to costs of travel, accommodation, qualified interpretation, assistance, investigation, communication, negotiation and payments to informants.

Detention

The holding under duress of an Insured Person for whatever reason other than Kidnap and irrespective of whether such holding under duress is by legal governmental authorities in the place of custody or by other parties.

Ransom

A demand for Ransom Monies as a condition of not carrying out threats to either directly or indirectly Kidnap an Insured Person, or to kill or injure an Insured Person who has been Kidnapped.

Ransom Monies

Cash (or cash equivalent including vouchers and electronic currencies) or marketable goods or services surrendered or to be surrendered by You or on Your behalf (with the approval of a senior officer of Your Business) to respond to either a Kidnap or Ransom demand where insurable under the law applicable to this Policy and in the jurisdiction in which the payments are to be made.

Exclusions Specific to Hijack, Kidnap, Ransom and Detention Insurance

We will not pay:

1 any claims arising from fraudulent, dishonest or criminal act committed by You, any third party at Your or an Insured Person's request, or by an Insured Person.

2 any expenses incurred without the prior agreement of Our appointed Security Specialists.

3 any claim managed by Our appointed Security Specialists where it is subsequently found that the person incurring costs is not an Insured Person on an Insured Journey, in which event such costs will be Your sole responsibility.

4 any expenses incurred which are more specifically insured under other sections of this Policy.

5 any claim where payment of Ransom Monies would contradict the Counter Terrorism and Security Act 2015 or any equivalent legislation, or violate any applicable trade and/or economic sanctions, laws or regulations of the European Union, or the United States of America or the United Kingdom.

6 any claim for Kidnap or a life-threatening situation arising from or attributable to any unpaid debts, insolvency, commercial failure, the repossession of any property by any titleholder or lienholder or any other financial cause.

7 any claim for Kidnap of a Child by its parent or legal guardian.

8 any amount, property or other consideration surrendered to any person other than those responsible for making a previously communicated Ransom demand to You or Your representatives.

9 any claim where You or Your representatives have violated the laws or regulations of the country where the insured event occurs or is due to any unlawful, fraudulent, dishonest or criminal acts committed or attempted by You or Your representatives or any person who has custody of any Ransom Monies.

10 any amount of money that You become legally liable to pay as a result of any legal action for damages including legal costs incurred by You in the defence of such an action which is the result of alleged negligence or incompetence operations to obtain the release of the Insured Person who has been Kidnapped or negotiations following the Kidnap of an Insured Person or the Kidnap of an Insured Person which You did not use reasonable precautions to prevent.

11 any claim where You or Your representatives have not complied with any contractual obligation, bond or specific performance condition in a licence.

12 any claim where an Insured Person has permanently resided or stayed for more than 180 consecutive days outside of their Country of Residence.

13 any claim as a result of the Insured Person being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for active service

14 in respect of Detention only, if an Insured Person is a national of the country involved/country in which they are travelling on an Insured Journey. where such Detention is for a period of less than four consecutive hours.

15 in respect of Ransom only, any Ransom when the Insured Person was Kidnapped or Hijacked whilst on an Insured Journey in any of the following countries; Afghanistan, Algeria, Burkina Faso, Colombia, Democratic Republic of Congo, Ecuador, Iraq, Libya, Mali, Mauritania, Mexico, Nigeria, Pakistan, Papua New Guinea, Sudan, Somalia, Syria, Venezuela or Yemen.

How We Settle Claims Specific to Hijack, Kidnap, Ransom and Detention Insurance

Our appointed Security Specialists must be informed immediately or as soon as reasonably possible of an incident, event or circumstance that may potentially give rise to a claim.

You and Your representatives must not make or attempt to make any arrangements without the agreement of Our appointed Security Specialists.

Our appointed Security Specialists shall take over and control the claim all Kidnap and Ransom negotiations on Your behalf and no offer, promise or payment shall be made by You without Our express consent.

You and Your representatives shall make a reasonable effort not to disclose the existence of the Kidnap and Ransom benefits provided by this section of the Policy.

If an Insured Person is the victim of a Hijack or Kidnap during the Period of Insurance, the cover provided by this section of the Policy shall continue for a period of up to 12 months from the date that Hijack or Kidnap event ended to enable the Insured Person to complete the original Insured Journey or to return to their Country of Residence.

Section 5 – Legal Expenses Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

The Cover

This section of the Policy provides a 'claims made' insurance. It covers Legal Expenses arising from matters notified to Us during the Period of Insurance, as set out below.

If in the Period of Insurance an Insured Person sustains Injury during an Insured Journey, We will pay You Legal Expenses incurred by the Insured Person or their Legal Personal Representative in pursuit of compensation against the third party who caused the Injury, provided that the Legal Proceedings either:

1 start and are notified to Us during the Period of Insurance; or

2 arise from a Dispute notified to Us during the Period of Insurance.

We will pay

Up to a maximum of £50,000 any one claim any one Insured Person.

Extension Specific to Legal Expenses Insurance

Compensation for Court Attendance

In the event of any Director, Employee or Insured Person attending court as a witness at Our request in connection with a claim in respect of which You are entitled to indemnity under this section of the Policy We will pay up to £1,000 in respect of costs necessarily incurred for travel and accommodation related to attendance at Court.

Where attendance requires travel or accommodation this will be treated as an Insured Journey for the purposes of this Policy.

Exclusions Specific to Legal Expenses Insurance

We will not pay in respect of any claim as a result of:

1 Legal Proceedings or Disputes not notified to Us as soon as practicable when You first become aware of them, or ought to have become aware of them;

2 Legal Proceedings where there is not a 51% or greater prospect of successfully pursuing or defending the Legal Proceedings;

3 Legal Proceedings where there is not a prospect of obtaining a reasonable outcome relative to the cost of the Legal Proceedings;

4 the estimate of the Legal Expenses to deal with Your claim must not be more than the amount of money in dispute. The estimate of the Legal Expenses will be provided with the assessment of Your case and will be conducted by Arc. If the estimate exceeds the amount in dispute, We may decline or end support for Your case;

5 any Legal Expenses incurred without the prior written consent of Arc;

6 any Legal Expenses more than the Limit of Indemnity set out in the Schedule;

7 Legal Expenses arising from or relating to any illness or bodily injury which develops gradually or is not caused by a specific and sudden Accident;

8 Legal Expenses more than £100,000 in the Aggregate where the same original cause event or circumstance gives rise to claims by more than two Insured Persons;

9 Legal Proceedings between any Insured Person and You or any other Insured Person;

10 any costs relating to a claim or counterclaim made against the Insured Person by any other party;

11 fines, damages or penalties of any nature;

12 any claim against Arc or Us or any person or business acting on their behalf in respect of the cover, terms, conditions and limitations of this Policy or any service advice or arrangements given in connection with this Policy;

13 any claim arising out of any wilful, deliberate, reckless or intentional action taken by an Insured Person;

14 Legal Proceedings undertaken in more than one country;

15 any Legal Proceedings directly or indirectly caused by contributed to or arising from or in connection with any accident involving a Vehicle or trailer owned by You or the Insured Person;

16 any Legal Proceedings in respect of which the Insured Person is or but for the existence of this Policy would be entitled to indemnity under any other insurance policy held by You or any policy which You are required to hold by law;

17 the pursuit or defence of any action alleging defamation or malicious falsehood;

18 Legal Proceedings in constitutional international or supranational Courts or tribunals other than the European Court of Justice and the Commission and Court of Human Rights;

19 any consequence of War;

20 Terrorism occasioned by Nuclear, Chemical or Biological Cause.

Claims Conditions Specific to Legal Expenses Insurance

Notification

You or the Insured Person must notify Us immediately in writing upon becoming aware of any Legal Proceedings or Dispute which may be covered under this section of the Policy.

We will not make any payment in respect of Legal Proceedings or Disputes which are not notified in accordance with this requirement.

We will forward any notifications to Arc who are appointed to manage claims under this section of the Policy.

Observance

You are responsible for ensuring that any Insured Person:

1 is aware of and understands the applicable terms and conditions of this section of the Policy; and

2 is aware that their Legal Expenses may not be covered if any of these terms and conditions is breached.

Consent

The prior written consent of Arc must be obtained before any Legal Expenses are incurred. Legal Expenses incurred before such consent is given will not be covered.

1 Consent will be given where in Arc's reasonable opinion, having regard to all information made available to Arc, all the following criteria are met:

A There is a 51% or greater chance of successfully pursuing or defending the Legal Proceedings for a dispute covered under this Policy.

B The chance of successfully pursuing or defending the Legal Proceedings has not been made worse than would otherwise be the case by any deliberate or reckless act or omission of the Insured Person which occurred after they first became aware of the Dispute.

C Legal Expenses are proportionate to the damages that You are claiming in the Legal Proceedings. Legal Expenses more than the damages that You can claim from Your opponent will not be covered.

D The amount of Legal Expenses payable is not expected to exceed the monetary loss which the Insured Person would be likely to incur in the absence of this Policy if the Legal Proceedings were not pursued or defended.

Arc will continue to review these criteria throughout the Legal Proceedings and may withdraw their consent at any time. Legal Expenses incurred after consent has been withdrawn will not be covered.

1 If at any time Arc's consent to begin or continue any Legal Proceedings is withheld the Insured Person may refer the matter to arbitration as set out under 'Arbitration' below.

The Insured Person may also seek to begin or continue such Legal Proceedings at their own expense. If they are successful in these Legal Proceedings, the Legal Expenses incurred will be repaid by Us as if consent had been given subject to all other terms, conditions, and exclusions of this Policy.

In no event will We pay Legal Expenses which exceed the monetary loss which the Insured Person would have been likely to incur in the absence of this insurance if the Legal Proceedings had not been pursued or defended.

2 The Insured Person must inform Arc in writing as soon as an offer to settle Legal Proceedings is received or a payment into court is made.

If Arc and the Representative recommend that the Insured Person should either make or accept an offer to settle the Legal Proceedings, the Insured Person must not refuse to do so or delay in doing so. If they do Arc may not agree to pay further Legal Expenses.

You and the Insured Person must not make or accept an offer to settle the Legal Proceedings without Arc's prior written consent. Any such settlement must consider Our interest in the recovery of fees and disbursements.

3 If the Insured Person wishes to appeal against the judgment of a court or other competent authority a written application must be submitted to Arc at least ten working days before the final date for lodging the appeal. The application should include the reasons for bringing the appeal.

The prior written consent of Arc must be obtained before any Legal Expenses are incurred in respect of such an appeal. Such consent will be given and will continue to be reviewed according to the criteria above and will be subject to all the provisions set out above.

The Insured Person must co-operate in an appeal against the judgment of a court or other competent authority when requested by Arc.

Representation

1 Outside the European Union Arc shall have complete control over the Legal Proceedings and the selection appointment and control of any Legal Personal Representative

2 Within the European Community Arc will, on request, select and appoint in the name of the Insured Person an appropriately qualified Representative to act for the Insured Person in any Legal Proceedings.

Alternatively, the Insured Person may select and appoint their own appropriately qualified representative to act for them in Legal Proceedings, subject to Arc's prior written consent which will not be unreasonably withheld. Where consent is withheld You may refer the matter to under 'Arbitration' below.

3 Where the Insured Person has selected and appointed their own representative, We will only pay the Legal Expenses which would have been incurred in the same circumstances by a Representative of Arc's choice. Any further Legal Expenses will be the responsibility of the Insured Person.

The costs component of these Legal Expenses will not exceed costs which are deemed reasonable and proportionate in accordance with the rules on costs such as those contained within the Civil Procedure Rules of England and Wales and rules on judicial expenses in Scotland. Where such rules prescribe or restrict the level of costs which can be recovered from an opponent, costs shall not exceed this amount. We may instruct cost experts to agree with the Representative which costs are reasonable and proportionate.

We will not pay Legal Expenses charged by a representative chosen by the Insured Person for familiarising themselves with work already undertaken on the case.

We will not pay Legal Expenses incurred under any alternative funding arrangement or insurance, or costs which are only payable where Legal Proceedings are successful.

4 Each Insured Person must give the Representative and Arc all information and assistance required. This must include a complete and truthful account of the facts of the case and all relevant documentary or other evidence in Your possession. The Insured Person must obtain or execute all documents as may be necessary and attend any meetings or conferences when requested.

5 Arc is entitled to obtain from the Representative any information, document, or advice relating to a claim under this insurance, whether or not legal privilege applies. On request the Insured Person will give any instructions necessary to ensure such access.

6 If the Representative wishes to instruct counsel or appoint expert witnesses the names of counsel or the expert witnesses must be submitted to Arc together with an explanation of the necessity for such action.

The prior written consent of Arc, which will not be unreasonably withheld, must be obtained before instructions are given. Where consent is withheld You can refer the matter to arbitration as set under 'Arbitration' below.

Arbitration

If at any time You ask for Arc's consent in respect of any matter and this is not given, You may refer the matter to arbitration as set out below.

The arbitration shall be conducted by a barrister agreed upon by You and Arc. Failing agreement, the arbitrator shall be nominated by the Chair of the Bar Council or equivalent officer in the jurisdiction in which Legal Proceedings are or would be pursued.

The party that loses the arbitration shall meet the costs of the arbitration in full. If the decision is not clearly made against either party the arbitrator shall apportion costs. Any costs payable by You shall not be recoverable under this Policy.

If the arbitrator determines that Arc should have given consent, then any Legal Expenses incurred by You while consent was withheld will be repaid by Us as if consent had been given.

Withdrawal

1 We may elect to pay You a sum not exceeding the realistic estimated value of any claim instead of paying any Legal Expenses. Such a decision will be entirely at Our discretion and will be in full and final settlement of the claim.

2 Where We have provided an indemnity for Legal Expenses and the Insured Person withdraws from the Legal Proceedings without Our agreement, We shall be entitled to reimbursement for all Legal Expenses paid.

Payment and Recovery

1 All bills relating to any Legal Proceedings which an Insured Person receives from their Representative should be forwarded to Arc without delay.

Bills must be certified by the Insured Person to the effect that the charges have been properly incurred and that We are authorised to settle on the Insured Person's behalf.

Gross sum bills must be accompanied by a breakdown setting out the work done, and rates applied.

If requested the Insured Person must ask the Representative to submit the bill of costs for assessment or audit.

Paying some Legal Expenses does not imply that all Legal Expenses will be paid. If the Insured Person is in doubt, they should ask Arc. The Insured Person must not, without the written consent of Arc, enter into any agreement with the Representative as to the payment of Legal Expenses.

2 The Insured Person through the Representative shall repay to Us any:

A award of costs in favour of the Insured Person; or

B costs agreed to be paid to the Insured Person as part of any settlement.

When the total amount of Legal Expenses incurred is within the Limit of Indemnity, We and the Insured Person will share any Legal Expenses that are recovered according to the proportion paid.

Where the total cost of the legal action exceeds the Limit of Indemnity, We and the Insured Person shall have priority over any other parties with an interest in any costs' recovery. We and the Insured Person shall share such recovery according to the proportion paid, subject to Our right of recovery being restricted to the Limit of Indemnity.

Minimising Claims or Legal Proceedings

Each Insured Person must take all reasonable measures to minimise the risk or likelihood of claims, and the cost of Legal Proceedings.

Failure to comply with this requirement will result in Us not paying the Insured Person's Legal Expenses claim.

Intentional Wrongdoing, Fraud and Dishonesty

1 This section of the Policy does not cover the Legal Expenses of an Insured Person in respect of Legal Proceedings which arise from their own intentional wrongdoing, reckless actions, dishonesty, fraud, or malicious conduct.

2 If an Insured Person admits or is found by a court or other competent authority to have engaged in such intentional wrongdoing, reckless actions, dishonesty, fraud, or malicious conduct then We shall be entitled to recover from such Insured Person any Legal Expenses which it has incurred on their behalf in respect of such Legal Proceedings.

Insolvency

If You are insolvent when a claim is notified or becomes insolvent during any Legal Proceedings to which We have given support, We have the right to refuse to admit a claim or immediately to withdraw Our support from a claim. You will be deemed insolvent upon the appointment of an officeholder within the meaning given by section 233 (1) or 372 (1) of the Insolvency Act 1986.

Definitions Specific to Legal Expenses Insurance

The following terms have the meanings specified wherever used in this section of the Policy.

Arc

The administrator appointed by Us to manage claims under this section of the Policy. Arc Legal Assistance Ltd who are authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Dispute

Any cause, event or circumstance which may give rise to Legal Proceedings.

Employee

Any person under a contract of service or apprenticeship with You in connection with the Business. This includes any trainee under Your control in connection with a government-approved training scheme.

Legal Expenses

1 Any fees and disbursements reasonably and properly incurred by Arc or the Representative in connection with Legal Proceedings; and

2 Any costs payable by an Insured Person due to an award of costs or agreement to pay costs as part of any settlement made in connection with Legal Proceedings.

Legal Expenses do not include any VAT in respect of the sums above which is recoverable by You.

Legal Proceedings

The pursuit or defence of legal disputes or response to contentious statutory decisions.

Representative

A solicitor or other qualified person approved by Arc to represent the Insured Person in Legal Proceedings in accordance with the terms of this section of the Policy.

Section 6 – Medical Expenses, Repatriation and Emergency Travel Expenses Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

IN THE EVENT OF AN EMERGENCY PLEASE TELEPHONE +44 20 8763 3155 OR EMAIL intactinsurance@healix.com

The Cover

If during the Period of Insurance and an Insured Journey an Insured Person sustains bodily injury caused by an Accident or falls ill, We will indemnify You on behalf of an Insured Person in respect of Medical Expenses, Repatriation and Emergency Travel Expenses which are necessarily incurred as a direct result of the Accident or illness and within two years of the date that the need for treatment first arises.

We will pay

Up to the appropriate Sum Insured shown in the Schedule for all Medical Expenses, Repatriation, and Emergency Travel Expenses necessarily incurred in respect of any one Insured Person.

Extensions Specific to Medical Expenses, Repatriation and Emergency Travel Expenses

The items listed under Exclusions Specific to Medical Expenses, Repatriation and Emergency Travel Expenses Insurance apply to these Extensions unless stated otherwise.

Foreign Coma Benefit

If during an Insured Journey outside the Insured Person's usual Country of Residence the Insured Person sustains bodily injury caused by an Accident which within 90 days is the sole and independent cause of them being in a Coma We will pay £75 per full 24 hours up to a maximum of 104 weeks any one Insured Person while they remain in a Coma. No payment will be made under this Extension in addition to any payment under Section 1 – Personal Accident Insurance – Special Extension – Coma Benefit.

Funeral Expenses

In the event of the death of an Insured Person during an Insured Journey outside the Insured Person's usual Country of Residence We will pay up to a maximum of £10,000 for the necessary cost incurred with Our prior written consent for funeral expenses. The amount We will pay in respect of food and drink shall be limited to 25% of the total amount claimed under this extension.

Hospitalisation

In the event of the admission of an Insured Person during an Insured Journey outside the Insured Person's usual Country of Residence to a Hospital on the recommendation of a Medical Professional We will pay £75 per full 24 hours up to a maximum of 52 weeks while an Insured Person is a hospital inpatient.

Communicable Disease Extension to Hospitalisation

If an Insured Person is admitted to Hospital during an Insured Journey outside the Insured Person's usual Country of Residence as a result of a contracting a communicable disease, We will pay You an additional £75 per day per full 24 hours, up to a maximum of 3 weeks.

Hotel Convalescence

In the event of a claim payable under the Hospitalisation Extension that does not result in Repatriation, We will pay You £75 per full 24 hours up to a maximum of 60 days should an Insured Person be advised by a Medical Professional to remain in their hotel and convalesce after being discharged from Hospital.

Petcare

In the event of an Insured Person sustaining bodily injury caused by an Accident, or falling ill during an Insured Journey outside of their Country of Residence and being admitted to Hospital as an inpatient which results in a consecutive 24 hour or more delay to the end of the original date of the journey, We will pay You up to £500 for the reasonable and necessary additional costs incurred by an Insured Person for registered pet boarding/sitters fees for pets owned by an Insured Person.

Repatriation of Household Goods

In the event of the death of an Insured Person during an Insured Journey outside the Insured Person's usual Country of Residence exceeding six months, We will pay up to a maximum of £2,000 for the necessary costs and expenses incurred with Our prior written consent of repatriating household goods.

Search and Rescue Costs

If during an Insured Journey outside the Insured Person's usual Country of Residence an Insured Person is reported as missing and a search or rescue is instigated by approved rescue or police authorities because:

1. it is known or believed that an Insured Person has sustained bodily injury caused by an Accident or fallen ill
2. weather and safety conditions are such that it becomes necessary to instigate a search or rescue to prevent an Insured Person from sustaining bodily injury caused by an Accident or falling ill

We will pay up to a maximum of £50,000 for the necessary and reasonable costs incurred.

Service Dogs

In the event that an Insured Person's Service Dog requires emergency veterinary treatment, other than in respect of a pre-existing condition, whilst on an Insured Journey outside the Insured Person's usual Country of Residence, We will pay up to £10,000 emergency veterinary treatment fees. This cover will only apply if there is no other cover available under another policy insuring the same dog.

United Kingdom Emergency Dental Expenses

In the event of an Insured Person incurring reasonable and necessary unforeseeable emergency dental expenses whilst on a Domestic Business Journey in the United Kingdom, We will pay You up to £500 for treatment provided by a dentist for the relief of pain.

Definitions Specific to Medical Expenses, Repatriation and Emergency Travel Expenses

Emergency Travel Expenses

The additional cost of travel and accommodation and Repatriation necessarily and reasonably incurred during an Insured Journey upon the recommendation of Healix applicable to:

1 an Insured Person

2 any business colleague, relative or friend who have necessarily to travel to, or remain with, or escort an Insured Person

less any saving by or recovery available to You or an Insured Person concerned.

The cover provided under Medical Expenses, Repatriation and Emergency Travel Expenses, will apply to any business colleague, relative or friend who have necessarily to travel to, or remain with, or escort and Insured Person. Cover will apply until Repatriation is complete.

If only an Insured Person's Spouse, who is normally a care provider for dependants under the age of 16 or who lack mental capacity, has to travel, We will pay You any reasonable and necessary additional costs incurred to engage the services of a registered care provider for any dependant under the age of 16 or who lacks mental capacity, who remains at their normal place of residence, during the period of the visit. The maximum amount we will pay is £25,000.

Medical Expenses

The cost of medical, surgical, or other remedial attention, treatment, or appliances given or prescribed by a Medical Professional and all Hospital, nursing home and ambulance charges:

1 incurred on an Insured Journey outside the Insured Person's usual Country of Residence; or

2 incurred within an Insured Person's normal Country of Residence on return from an Insured Journey outside the Insured Person's usual Country of Residence for an amount not exceeding:

(a) £25,000 in respect of inpatient charges

(b) £25,000 in respect of outpatient charges

per Insured Person and incurred within six months of an Insured Person's return to their normal Country of Residence.

We will pay dental and optical costs and expenses if they are necessitated by bodily injury caused by an Accident or incurred for emergency treatment and dental expenses are restricted to those incurred only for the immediate and direct relief of pain for the duration of the Insured Journey.

We will pay pregnancy or childbirth expenses:

(1) necessitated by bodily injury caused by an Accident or

(2) incurred for pregnancy related illness or complications requiring emergency treatment.

Repatriation

The necessary cost of transporting an Insured Person, their body, ashes, Personal Belongings and/or Business Equipment to their normal Country of Residence.

Service Dog

A dog that has been specifically provided and trained to support a person who has a disability.

Exclusions Specific to Medical Expenses, Repatriation and Emergency Travel Expenses

We will not pay in respect of any claim as a result of:

1 Medical Expenses incurred in an Insured Person's normal Country of Residence other than as provided under paragraph 2 of the Medical Expenses definition.

2 any claim if an Insured Person is travelling against medical advice given by a Medical Professional or for the purpose of obtaining treatment.

3 any claim in respect of an Insured Person aged 80 years or older where the duration of the Domestic Business Journey or the External Business Journey is more than 30 days, or the Holiday Travel is more than 15 days, unless otherwise agreed in writing by Us.

4 any claim managed by Healix where it is subsequently found that the person receiving treatment or incurring costs is not an Insured Person on an Insured Journey in which event such costs will be Your sole responsibility.

5 War or Terrorism occasioned by any Nuclear, Chemical or Biological Cause.

How We Settle Claims Specific to Medical Expenses, Repatriation and Emergency Travel Expenses Insurance

You or an Insured Person must contact the Emergency Medical Assistance Company as soon as possible for any injury or illness likely to result in the Insured Person incurring Medical Expenses, or the possible need for Repatriation, otherwise We may not reimburse costs and expenses.

Section 7 – Personal Money Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

The Cover

We will reimburse You on behalf of the Insured Person concerned if during an Insured Journey

1 an Insured Person suffers physical accidental loss or theft of Personal Money, or

2 You or an Insured Person suffers financial loss solely as a result of a Payment Card (excluding contactless payment technology on handheld devices) being accidentally lost or stolen and subsequently used by any person other than an Insured Person, a member of the Insured Person's family or another of Your Employees, provided such card was in the custody and control of the Insured Person at the time of the loss or theft and provided that the card issuer's terms and conditions have been complied with.

We will pay

Up to the appropriate Sum Insured detailed in the Schedule in respect of any one Insured Person.

Extensions Specific to Personal Money Insurance

The items listed under Exclusions Specific to Personal Money Insurance apply to these Extensions unless stated otherwise.

Automatic reinstatement of Sum Insured after a claim

In respect of any one Insured Person the Sum Insured shall not be reduced by the amount of any loss during any one Insured Journey and no additional premium shall be payable for such automatic reinstatement of cover.

Coerced Theft

If during an Insured Journey an Insured Person is threatened with violence, or injured, and as a result to avoid violence or further injury, is coerced into transferring money from an account through means of their online banking application on any handheld device which they are carrying at the time of the threat or injury, We will pay You on behalf of the Insured Person concerned up to £500.

1 We will not pay You unless You or the Insured Person report the Incident to the police within 48 hours of its occurrence.

2 We will not pay You where a refund is available to the Insured Person from their bank.

Currency purchased for use on an Insured Journey

We will reimburse You on behalf of the Insured Person concerned if foreign currency, traveller's cheques, or mobile phone pre-payment cards purchased for an Insured Journey are physically accidentally lost or stolen.

Cover starts from the time of collection or the 120 hours preceding commencement of the Insured Journey (whichever occurs last) and up to 120 hours after completion of the Insured Journey or until deposited or cashed (whichever occurs first) up to the Sum Insured shown in the Schedule in respect of any one Insured Person.

Fraudulent Use of a Stolen Mobile Phone

If You or an Insured Person suffers monetary loss solely because of fraudulent use of a mobile phone that was stolen while the Insured Person was on an Insured Journey, We will pay up to £100 any one Insured Person any one Insured Journey for:

1 any calls or payments made by a third party from the stolen mobile phone or

2 necessary calls made by the Insured Person to report the loss and/or contact a Business colleague, relative or friend

subject to You or the Insured Person notifying the loss of such stolen mobile phone to the mobile phone provider within 48 hours of discovery of the loss.

Exclusions Specific to Personal Money Insurance

We will not pay in respect of any claim as a result of:

1 losses exceeding £3,000 or the Sum Insured shown in the Schedule whichever is the lesser in respect of coin, bank and currency notes, unless You bear the first 25% of any amount in excess of £3,000 up to the value of the cash loss or the Sum Insured shown in the Schedule if less.

2 shortages or loss due to error, omissions, depreciation in value, or confiscation or detention by customs or other lawful officials or authorities.

3 any claim for loss of a Payment Card unless You or an Insured Person has complied with all the terms and conditions under which the card was issued.

4 financial losses in connection with any cloned Payment Card exceeding £500 in total for all cloned cards including any claim paid under the Fraudulent Use of a Stolen Mobile Phone.

5 for any loss of cryptocurrency.

How We Settle Claims Specific to Personal Money Insurance

You and each Insured Person must take all reasonable care to prevent loss and if a loss occurs it must be reported to the police or similar authority within 48 hours of discovery of the loss. Failure to do so may result in Us not paying Your claim.

Section 8 – Personal Liability Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

The Cover

We will indemnify You on behalf of an Insured Person in respect of legal liability for damages arising from accidental

1 Injury to any person or

2 loss of or damage to material property

happening during the Period of Insurance and an Insured Journey.

We will pay

1 Up to £5,000,000 for damages in respect of any one Event and;

2 Claimant's costs and expenses for which an Insured Person is legally liable in connection with the Event giving rise to the claim and;

3 All other costs and expenses incurred with Our written consent.

Definitions Specific to Personal Liability Insurance

Event

One occurrence or all occurrences of a series consequent on, or attributable to, one source or original cause.

Injury

Bodily injury, mental injury, death, disease, or illness.

Insured Person

The Insured Person shown in the Schedule or the Insured Person's personal representatives.

Extension Specific to Personal Liability Insurance

Compensation for Court Attendance

In the event of any Director, Employee or Insured Person attending court as a witness at Our request in connection with a claim in respect of which You are entitled to indemnity under this section of the Policy, We will pay up to £1,000 in respect of costs necessarily incurred for travel and accommodation related to attendance at Court.

Where attendance requires travel or accommodation, this will be treated as an Insured Journey for the purposes of this Policy.

Exclusions Specific to Personal Liability Insurance

We will not pay in respect of Legal liability arising out of:

1 an Insured Person's profession, trade, or Business

2 the ownership, possession, or use by an Insured Person, or on Your behalf, of any e-scooters, electric bicycles, bicycles, caravan, Vehicle, aircraft, or other aerial device, hovercraft, or water-borne craft (other than hand-propelled or sailing craft in inland or territorial waters)

3 War

4 loss of or damage to any property which at the time of the Event giving rise to such legal liability is owned by or held in trust by or in the custody or control of an Insured Person. This Exclusion is not applicable to loss or damage to premises including their fixtures and fittings leased or rented to an Insured Person where such legal liability has not been accepted by agreement.

How We Settle Claims Specific to Personal Liability Insurance

Admission of Liability

No admission, offer, promise, payment, or indemnity may be made or given by or on Your behalf, or an Insured Person without Our written agreement.

Final Settlement

We may at any time pay You the amount for which a claim can be settled, up to a limit of £5,000,000 (less any sums already paid as damages). We will then be under no further liability in respect thereof other than for costs and expenses incurred prior to Us making such a payment.

Notification

We will have no liability in respect of personal liability in respect of any matter which You do not notify to Us in accordance with the requirements of this Condition.

Your rights to be indemnified under this Policy are subject to You giving Us immediate written notice with full particulars of any claim or occurrence which may give rise to a claim.

Every letter claim form writ summons and process must be forwarded to Us immediately.

You must notify Us immediately upon becoming aware of any prosecution inquest or inquiry in connection with any occurrence which may give rise to a claim.

Rights of Recovery

We shall be entitled to take over the defence or settlement of any claim or to prosecute any claim in Your name or the name of an Insured Person for Our own benefit and shall have full discretion in the conduct of any proceedings and the settlement of any claim.

Section 9 – Personal Security Specialist Expenses Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

The Cover

If during the Period of Insurance and an Insured Journey an Insured Person becomes involved in a Life-threatening Situation, We will reimburse You in respect of the costs necessarily incurred to employ the services of Our security services provider Healix in extricating an Insured Person from such Life-Threatening Situation.

This includes reasonable costs, fees and expenses incurred by Our appointed security specialists including but not limited to costs of travel, accommodation, qualified interpretation, assistance, investigation, communication, and negotiation.

We will pay

Up to the applicable Sum Insured in respect of any one Insured Person subject to the Aggregate Limit shown in the Schedule.

Definition Specific to Personal Security Specialist Expenses Insurance

Life Threatening Situation

Any situation or event occurring on an Insured Journey where Our security services provider Healix Security agree that an Insured Person's life is potentially in danger.

Conditions Specific to Personal Security Specialist Expenses Insurance

1 Healix Security must be informed immediately or as soon as reasonably possible of any situation or event that may give rise to a claim.

2 You and an Insured Person must provide Healix Security with all information in a timely manner and must not make or attempt to make arrangements without the reasonable involvement and/or agreement of Healix Security.

3 Any extrication must be organised by Healix Security who will use the most appropriate method including, if necessary, the attendance of a security specialist to accompany an Insured Person if required.

Failure to comply with these Conditions that leads to a claim or an increased cost that would not otherwise be the case will result in Your claim not being paid in full.

Exclusions Specific to Personal Security Specialist Expenses Insurance

We will not pay in respect of any claim as a result of:

1 the Life-threatening Situation being directly due to circumstances within the control of You or an Insured Person.

2 any fraudulent, dishonest, or criminal act committed by You or an Insured Person.

3 circumstances specifically insured under Section 4 – Hijack, Kidnap, Ransom and Detention Insurance or Section 3(b) – Evacuation Insurance.

4 any claim managed by Healix Security where it is subsequently found that the person incurring costs is not an Insured Person on an Insured Journey, in which event such costs will be Your sole responsibility.

5 any claim for a Life-Threatening Situation arising from or attributable in whole or in part to a debt, insolvency, commercial failure, the repossession of any property by any titleholder or lienholder, or any other financial cause.

6 any claim where You or Your representatives have failed to honour any contractual obligation, bond, or specific performance condition in a licence.

7 any claim where an Insured Person has permanently resided or stayed for more than 180 consecutive days outside of their Country of Residence.

8 any amount of money that You become legally liable to pay because of any legal action for damages, including legal costs incurred by You in the defence of such action which is the result of alleged negligence or incompetence.

9 any claim because of an Insured Person being a full-time member of the armed forces or any nation or international authority or a member of any reserve forces called out for active service.

10 Your or an Insured Person's financial circumstances.

11 an Insured Person being a national of the country involved/country in which they are travelling.

Section 10 – Rental Vehicle Excess Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

The Cover

If during the Period of Insurance and an Insured Journey outside the Insured Person's usual Country of Residence an Insured Person sustains loss by theft, collision, or damage to a Rental Vehicle, We will indemnify You for any excess or deductible amounts shown in the Rental Vehicle Agreement that an Insured Person is legally liable to pay.

We will pay

For such losses up to a maximum of £1,000 any one claim and up to a maximum of £25,000 for all losses and in respect of all Insured Persons in the Aggregate.

Definitions Specific to Rental Vehicle Excess Insurance

Rental Vehicle

Any Vehicle rented by an Insured Person under a licensed Rental Vehicle Agreement, for use during an Insured Journey outside the Insured Person's usual Country of Residence for a period of less than 60 days.

Rental Vehicle Agreement

The licensed Rental Vehicle hiring agreement and associated insurance policy supplied by a company licensed by the appropriate legal body in the country in which they offer Vehicles for rent.

Exclusions Specific to Rental Vehicle Excess Insurance

We will not pay in respect of any claim as a result of:

1. an Insured Person failing to comply with all requirements of the rental company under the Rental Vehicle Agreement and of the Insurer as required under the insurance policy applicable to the Rental Vehicle.
2. an Insured Person omitting to take out insurance covering loss or damage to the Rental Vehicle as part of the Rental Vehicle agreement.
3. any loss of or damage to a Rental Vehicle caused deliberately by the Insured Person.
4. any loss of or damage to a Rental Vehicle arising out of wear and tear, gradual deterioration, mechanical or electrical failure, not attributable to accidental damage and damage that existed at the commencement of the period of rental.
5. the Rental Vehicle not having been rented from a licensed Rental Vehicle company.
6. any loss of or damage to a Rental Vehicle which cannot be proven to have occurred during the period that an Insured Person held the Rental Vehicle Agreement.
7. a failure by an Insured Person to inspect the Rental Vehicle and note any existing damage with the Rental Vehicle company before assuming responsibility for the Rental Vehicle.
8. damage to tyres.

Section 11 – Travel Document Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

The Cover

If during the Period of Insurance and an Insured Journey or the 120 hours immediately preceding its commencement, an Insured Person loses or damages their passport, visa, travel tickets, driving licence, or other essential travel documents We will reimburse the Insured on behalf of an Insured Person for the necessary additional cost of travel and accommodation and other costs necessarily incurred to enable the Insured Person to obtain replacement documents to enable the Insured Journey to start and/or continue as planned.

We will pay

Up to £2,000 any one Insured Person.

Exclusion Specific to Travel Document Insurance

We will not pay in respect of any claim as a result of any loss of passport or visa which has not been reported to the consular representative of the relevant issuing country within 48 hours of discovery of the loss.

Section 12 – Crisis Management Costs Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

The Cover

If during the Period of Insurance a Crisis occurs in the course of Your Business, we will reimburse You, and if You so request, any Insured Person in respect of Crisis Management Costs.

We will pay:

Crisis Management Costs:

1 incurred within 30 days of the date a claim was reported to Us, and,

2 up to £100,000 any one claim and in the Aggregate.

Definitions Specific to Crisis Management Costs Insurance

Crisis

Crisis shall mean any Accident, injury or Illness that may be the subject of a claim under this Policy and is likely to result in adverse media reporting.

In the event of multiple claim notifications from the same Accident, injury or illness, these will be treated as a single Crisis.

Crisis Management Costs

Crisis Management Costs shall mean fees and expenses payable to the media consultants appointed by or on behalf of DWF LLP to minimise any adverse media coverage following a Crisis.

DWF LLP

The administrator appointed by Us to manage claims under this section of the Policy. DWF Law LLP who are authorised and regulated by the Solicitors Regulation Authority (SRA). DWF Law LLP's Firm Reference Number is OC423384. This can be checked at https://www.sra.org.uk/solicitors/standards-regulations/

Exclusions Specific to Crisis Management Costs

We will not pay any claim in respect of

1 fraudulent acts committed by any of Your senior executives.

2 damages in respect of any claim.

3 any costs and expenses of proceedings before any court, tribunal, ombudsman, or governmental body.

4 intentional violation committed by Your senior executives of any law, regulation, sanction or industry guidance.

5 government regulations (permanent or temporary) or action affecting a country or industry in which You conduct Your Business.

6 circumstances affecting the industry in which You conduct Your Business.

7 where indemnity is provided by any other insurance.

8 a Crisis during or after an Insured Journey where at the time of booking such Insured Journey the Foreign, Development and Commonwealth Office (FCDO) (or similar authority in the Insured Person's Country of Residence) were advising against ALL travel to that country or area of a country.

How We Settle Claims Specific to Crisis Management Costs

Notification

In the event of a Crisis occurring during the Period of Insurance please contact our crisis consultants DWF LLP using the 24/7 legal helpline on 0800 1979768.

You or the Insured Person must notify DWF LLP upon becoming aware of any circumstances that may give rise to a claim under this section of the Policy within 24 hours of a Crisis that may result in adverse media coverage.

We will not make any payment in respect of Crisis Management Costs which are not notified in accordance with this requirement.

Additional Category of Insured Person Extension Travel Insurance Sections 2 to 12

The following additional categories of Insured Persons in respect of Directors contracted to the Insured in the UK are added to this Policy only when not shown as an Insured Person in the Schedule or any Endorsement for the same Operative Time.

No cover shall apply where You have not purchased corresponding cover for both a Domestic Business Journey and an External Business Journey in respect of any Director, Employee, their Spouse or Dependant, or Domestic Staff.

In respect of any Insured Person in any Period of Insurance which starts after they reach age 80 years, the duration of cover under the Operative Time shall not exceed 15 days, unless otherwise agreed in writing by Us.

Additional Category of Insured Person	Operative Time	Sums Insured
7 Any Director of the Insured	Holiday Travel	The same as the cover purchased for any Director in respect of an Insured Journey
8 a) Any Spouse or Dependant of a Director of the Insured, or, b) Domestic Staff accompanying a Director of the Insured, or their Spouse	Holiday Travel	As above

The following additional categories of Insured Persons are added to this Policy only when not shown as an Insured Person in the Schedule or any Endorsement for the same Operative Time.

No cover shall apply where You have not purchased corresponding cover for both a Domestic Business Journey and an External Business Journey in respect of any Director, Employee, their Spouse or Dependant, or Domestic Staff.

In respect of any Insured Person in any Period of Insurance which starts after they reach age 80 years, the duration of cover under the Operative Time shall not exceed 15 days, unless otherwise agreed in writing by Us.

Additional Category of Insured Person	Operative Time	Sums Insured
9 Any Spouse or Dependant of an Employee of the Insured	Whilst accompanying an Insured Person on an Insured Journey or travelling directly to join an Insured Person on an Insured Journey	The same as the cover purchased for any Employee in respect of an Insured Journey
10 Any Guest of the Insured	Whilst attending or travelling directly to or from a Corporate Event necessitating an overnight stay	The same as the cover purchased for the Insured Person who is their host
11 Any Business colleague, relative or friend of an Insured Person	Whilst travelling directly to, or remaining with or escorting an Insured Person for whom You have submitted a claim under Section 6 – Medical Expenses, Repatriation and Emergency Travel Expenses Insurance	The same as the cover purchased for the Insured Person whom they are accompanying

Section 13 – Temporary Life Insurance

THIS INSURANCE ONLY APPLIES WHERE SHOWN AS INCLUDED IN THE SCHEDULE

THIS SECTION OF THE POLICY IS UNDERWRITTEN BY:

Beazley Syndicate 3622 at Lloyd's of London managed by Beazley Furlonge Limited
22 Bishopsgate
London, EC2N 4BQ
United Kingdom

The Cover

In the event of the death of a Director or Employee contracted to the Insured in the UK between the age of 16-64 inclusive during an External Business Journey from Natural Causes after satisfactory proof of:

1 the death from Natural Causes of the Director or Employee during an External Business Journey;

2 the age of the Director or Employee;

3 the Director or Employee being Actively at Work and in good health, having not been absent from work for more than 10 consecutive Working Days due to illness in the last 6 months.

The Underwriters will pay

£50,000 any one Director or Employee or the amount of the benefit under Section 1 - Personal Accident Insurance whichever is lesser to the Insured.

Condition Specific to Temporary Life Insurance

If the age of the Director or Employee is 65 years or over at commencement of the External Business Journey then no Benefit shall be payable.

Definitions Specific to Temporary Life Insurance

Actively at Work

Mentally and physically capable of carrying out their normal regular duties associated with the job for which they are employed at the usual place of occupation for the usual hours of work as agreed in writing between the Employer and Employee.

Natural Causes

Any condition that is attributed to an illness or an internal malfunction of the body and not directly influenced by sudden external factors.

The Underwriters

Beazley Syndicate 3622 at Lloyd's of London managed by Beazley.

Working Days

A day which the Insured person is expected to work.

Exclusions Specific to Temporary Life Insurance

1 The Insured Person taking or attempting to take their own life or any self-inflicted injury.

2 This Insurance does not cover any claim in any way caused by or resulting from:

(a) Coronavirus disease (COVID-19);

(b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);

(c) any mutation or variation of SARS-CoV-2.

3 Whilst the Director or Employee is travelling:

(a) against medical advice; or

(b) against the advice of the Foreign, Commonwealth and Development Office or the equivalent agency or authority outside of the United Kingdom; or

(c) for medical advice/treatment.

Claims Service Specific to Temporary Life Insurance

All claims and correspondence relating to claims should go via your insurance broker and be addressed to:

Beazley Syndicate 3622
22 Bishopsgate London
EC2N 4BQ

Email: claims.europe@beazley.com

Complaints Procedure Specific to Temporary Life Insurance

The Underwriters aim to give You a high standard of service at all times. If You have any questions or concerns about this Temporary Life Insurance or the handling of a claim You should, in the first instance, contact:

The Complaints Manager
Beazley Syndicate 3622 at Lloyd's of London managed by Beazley Furlonge Limited
22 Bishopsgate
London
EC2N 4BQ
United Kingdom

Telephone: +44 (0)20 7667 0623
Email: beazley.complaints@beazley.com

If You still remain dissatisfied with Underwriters' response to Your complaint, You may refer Your complaint to the Complaints Department at Lloyd's at:

The Complaints Department
Lloyd's Market Services
Fidentia House
Walter Burke Way
Chatham
Kent
ME4 4RN
United Kingdom

Telephone: +44 (0)20 7327 5693
Email: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If You remain dissatisfied after Lloyd's has considered Your complaint, You may have the right to refer Your complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website:
https://www.financial-ombudsman.org.uk/consumers/how-to-complain

If You are unsure whether Financial Ombudsman Service will consider Your complaint, please contact them directly for advice.

Making a complaint does not affect Your right to take legal action; however, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Claims Handling Process

Conditions that apply to the policy and any claim are set out in this policy wording. It is important that You comply with all policy conditions, and You should familiarise Yourself with any requirements.

Directions for claim notification are included under General Claims Settlement Conditions and Claims Settlement Conditions applying to each Section.

Please be aware that events that may give rise to a claim under the insurance must be notified to Us as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in this policy wording.

Claims Conditions require You to provide Us with any reasonable assistance and evidence that We require concerning the cause and value of any claim. Ideally, as part of the initial notification, You will provide:

1 Your name, address, and Your home and mobile telephone numbers.
2 personal details necessary to confirm Your identity.
3 policy number.
4 the date of the incident, accident, loss or circumstance.
5 the cause of the loss damage or injury.
6 details of the loss damage or injury together with the claim value, if known.
7 names and addresses of any other parties involved or responsible for the incident.

This information will enable Us to make an initial evaluation on policy liability and claim value. We may, however, request additional information depending upon circumstances and value which may include the following:

1 original purchase receipts, invoices, instruction booklets or photographs.
2 purchase dates and location of lost or damaged property.
3 for damaged property confirmation from a suitably qualified expert that the item You are claiming for is beyond repair.

Sometimes We, or someone acting on Our behalf, may wish to meet with You to discuss the circumstances of the claim, or to undertake further investigations.

Preferred Suppliers

We take pride in the claims service We offer to Our customers. Our philosophy is to repair or replace lost or damaged property, where We consider it appropriate, and We have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where We can offer repair or replacement through a preferred supplier but We agree to pay Our customer a cash settlement, then payment will normally not exceed the amount We would have paid Our preferred supplier.

Initially a notification of any claim should be sent to:

Intact Insurance
Accident and Health Claims
The Capital Building
39 Old Hall Street
Liverpool
L3 9PP

Telephone: 0330 1024093

(Dedicated Personal Accident and Business Travel claim telephone number open between 9am and 5pm Monday to Fridays excluding Bank Holidays).

To request a claim form and all general email correspondence: claims.accidentandhealth@intactinsurance.co.uk

For Legal Expenses claims please refer to Section 5 – Legal Expenses Insurance.

For Crisis Management Costs claims please refer to Section 12 – Crisis Management Costs Insurance.

For Temporary Life Insurance claims please refer to Section 13 – Temporary Life Insurance.

Medical and Security Assistance

Telephone: +44 20 8763 3155

E-mail: intactinsurance@healix.com

The services can be accessed 24 hours a day 365 days a year. For Your protection telephone calls may be recorded or monitored.

For full details on Medical and Security Assistance please refer to Assistance Services supporting Your Policy on pages 5 to 7 of this Policy.

In an emergency requiring an immediate response please contact the local police, fire, rescue, or medical services.

Complaints Procedure

Our Commitment to Customer Service

At Intact Insurance We are committed to going the extra mile for Our customers. If You believe that We have not delivered the service You expected, We want to hear from You so that We can try to put things right.

Our promise to you

We will:

1 acknowledge all complaints promptly;
2 investigate quickly and thoroughly;
3 keep You informed of progress;
4 do everything possible to resolve Your complaint;
5 ensure You are clear on how to escalate Your complaint, if necessary.

Step 1

If Your complaint relates to Your Policy, please contact the sales and service team in the office which issued the Policy or Your Broker. If Your complaint relates to a claim, then please call the claims helpline number shown in this policy wording.

We aim to resolve Your concerns on an informal basis, within three business days. Where We have been able to, We will send You a letter confirming this. We'll also explain how You may be able to refer the matter to the Financial Ombudsman Service if You subsequently decide that You are unhappy with the outcome.

Step 2

In the unlikely event that We are unable to resolve Your concerns through Our informal complaints process, Our Customer Relations Team will then review the matter on behalf of Our Chief Executive. Once Our Customer Relations Team have reviewed Your complaint, they will send You a final decision in writing within 8 weeks of the date We received Your complaint.

Our Customer Relations Team's contact details are as follows:

Post: Intact Insurance
Customer Relations Team
PO Box 255
Wymondham NR18 8DP

Email: customerrelations@intactinsurance.co.uk

If you are still not happy

If You are still unhappy after Our Customer Relations Team's review, or You have not received a written offer of resolution within 8 weeks of the date We received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service Exchange Tower
London E14 9SR

Telephone: 0800 023 4567
(free from mobile phones and land lines)

0300 123 9123
(costs no more than calls to 01 or 02 numbers)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have six months from the date of Our final response to refer Your complaints to the Financial Ombudsman Service. This does not affect Your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Compensation

Intact Insurance UK Limited is a member of the Financial Services Compensation Scheme (FSCS).

This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies.

You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the Financial Services Compensation Scheme website at www.fscs.org.uk.

Personal Data

Data privacy is important to Us and We are committed to ensuring that personal data is protected. Our Privacy Notice details how We collect, use, share, and protect personal data. This can be found by going to Our website www.intactinsurance.co.uk/privacy-notice/. If You have any questions or comments about this Privacy or would like a printed copy of the full notice (a large text version is available), please contact:

The Data Protection Officer
Intact Insurance
PO Box 255
Wymondham
NR18 8DP

You may also email Us at privacy@intactinsurance.co.uk

We obtain Your personal data and that of any joint policyholders or other parties who may be covered by Your Policy from You or those individuals themselves, Your insurance broker if You have one, claims handling suppliers and third parties such as credit reference agencies, the DVLA and other insurance industry sources for example, the Motor Insurance Database, the Claims and Underwriting Exchange and fraud prevention databases.

We use personal data for several different purposes, for example to:

- manage Your application, quotation and/or Policy;
- process claims;
- prevent and detect fraud and financial crime;
- update existing and develop new products and services;
- conduct risk and pricing modelling; and
- meet Our legal and regulatory requirements.

We will always keep personal data confidential, however it may be necessary to share personal data with third parties where there is a valid reason to do so. For example, We may need to share personal data with:

- other parties involved in a claim and/or their representatives;
- contractors, partners, and suppliers who assist Us in the administration of Your application, quotation and/or Policy or help Us to process any claims; and
- government agencies, regulators, auditors, reinsurers, and fraud prevention agencies where required to fulfil Our legal, commercial and regulatory obligations.

We will retain Your personal data (and that of any joint policyholders or other parties who may be covered) for as long as We have a business relationship with You. Once this relationship has ended (for example, Your Policy has expired, Your application is declined or You do not proceed with a quotation) We will only retain such personal data for as long as is necessary to satisfy Our legal, accounting or reporting obligations, or as necessary to resolve any disputes.

Data Protection law also gives You various rights over Your personal data. More details of these rights can be found in Our Privacy Notice.

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