

# Group Personal Accident and Business Travel Insurance

Quick Quote Plus Application  
Form and Statement of Fact





Intact Insurance understands that people are a company's greatest asset. The duty of care to ensure their safety and wellbeing is more than just a legal duty and the help we can provide is more than just financial recompense after the event. We actively support our customers' businesses and their people whatever they do, wherever they do it, providing advice and practical aid at the point of need.

If one of your employees suffers an accident and is unable to work there may be a financial impact on your company, our **Group Personal Accident Insurance** provides support to ease the financial burden.

Business travel is an important part of everyday life but an accident or illness abroad can be devastating, **Business Travel Insurance** can be bought to both prevent and protect against the risks involved when travelling on business.

Our exclusive assistance service providers are here to help risk manage business travel prior to departure and assist if something goes wrong. To find out more about our services, please refer to Intact Insurance Broker website: [www.intactinsurance.co.uk](http://www.intactinsurance.co.uk).

This insurance has been written specifically for businesses with a wage-roll of up to £2,500,000 and who undertake up to 200 trips per year, providing a simple solution to your Personal Accident and Business Travel needs.

These covers may be bought as either a package or individually, but in both cases, cover must be provided for all Directors and Employees of the Company, subject to a minimum of two staff.

This insurance is supported by:

- Right Time Health Virtual GP (24-hour GP access),
- Second Medical Opinion, and
- our MyStrength wellbeing app.

We go into more detail about these benefits on the next page.



# Right Time Health

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

These benefits can also include your 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.

## 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.”



## 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 [righttimehealth.co.uk](https://righttimehealth.co.uk)



# The Cover

## Group Personal Accident

The following applies to All Directors and Employees of the Insured resident in Britain at any time (24 hour) or during the course of their Occupational duties (OAO). An age limit applies of 80 years.

### A. Accidental Death and Capital Benefits

Benefit	Sum Insured	Limits
1. Death	Selected Multiple x Annual Salary	up to a maximum of £1m per Insured Person
2. Loss of two or more Limbs or both Eyes or one of each	Selected Multiple x Annual Salary	
3. Loss of one Limb or Eye Permanent total loss of speech Permanent total loss of hearing in both ears Permanent total loss of hearing in one ear	Selected Multiple x Annual Salary Selected Multiple x Annual Salary Selected Multiple x Annual Salary 30% x Multiple x Annual Salary	
4. Permanent Total Disablement (including Continental Scale)	Selected Multiple x Annual Salary	

### B. Temporary Total Disablement

5. Temporary Total Disablement	Up to 100% of the Weekly Salary, payable for a maximum of 104 weeks and excluding the first 7 days of disablement	Or a maximum of £1,000 per person per week whichever is the lesser
6. Temporary Partial Disablement	Up to 50% of the Temporary Total Disablement Benefit, payable for a maximum of 104 weeks and excluding the first 7 days of disablement	Or a maximum of £500 per person per week whichever is the lesser

The ‘Group Personal Accident Insurance’ section and the ‘Special Extensions to the Group Personal Accident section’ are subject to a Maximum Incident Limit of £25 million with inner limits of £5 million for each of the following; Multi-engined aircraft, any other Aircraft or Airship, War while on an External Journey, Terrorism (including NCB) and Nuclear, Chemical or Biological Cause. Please see your Policy and Schedule for details.







## Special Extensions to the Group Personal Accident section

The following are included at no additional cost

Benefit	Standard cover
Accident Medical Expenses	Up to 25% of any amount paid under Benefits 1-6 to a maximum of £25,000 any one Insured Person
Bereavement Counselling	Up to £250 per week up to a maximum of £5,000 any one Insured Person
Catastrophe	An additional 25% of the Total Sum Insured in the event of the Death of 5 or more Directors/Employees in the same Incident
Catastrophe Critical Response Counselling	Up to £5,000 per Incident
Coma Benefit	Up to £50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Commuting Expenses	Up to £250 per week up to a maximum £5,000 any one Insured Person
Corporate Hospitality	£25,000 for Benefits 1-4 in respect of any guest sustaining Bodily Injury whilst travelling directly to and from any Corporate Event, max £250,000
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Damage to Clothing and Baggage	Up to £1,000 any one Insured Person
Dental and Optical Expenses	Up to 25% of any claim under Items 2-6, maximum £2,500 any one Insured Person
Dependents Benefit	Additional 5% per child up to a maximum 25% of Benefit 1, minimum £5,000
Disability Assistance	Up to a maximum £25,000 any one Insured Person
Domestic Assistance	Up to £100 per week – maximum £10,000

Benefit	Standard cover
Executor Expenses	Up to a maximum of £2,000
Facial Disfigurement	1-5 cm in length      £1,250 Over 5cm in length      £2,500 Subject to maximum of      £5,000 any one Insured Person
Funeral Expenses	Up to a maximum £10,000 any one Insured Person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Hospital Visiting Expenses	Up to £100 per full 24 hours up to a maximum of £5,000
Paralysis	
A. total loss of use of all four limbs bladder and rectum	Total loss of use of all four limbs bladder and rectum      £125,000
B. total loss of use of two legs bladder and rectum	Total loss of use of two legs bladder and rectum      £50,000
Recruitment costs following suicide	Up to a maximum £10,000 any one Insured Person
Relocation Expenses	Up to a maximum £25,000 any one Insured Person
Retraining	Up to a maximum £25,000 any one Insured Person
Visitor Extension	Up to £25,000 per visitor subject to a maximum of £250,000 any one Period of Insurance





# Business Travel

Where Business Travel cover is selected, this applies to all Directors and Employees of the Insured who are resident in Britain and their accompanying Spouse and/or Child whilst on:

- A. an Internal Journey within Britain requiring a rail journey, a flight or an overnight stay, or
- B. an External Journey outside Britain, not exceeding 31 days duration.

See the policy wording for the definition of an Internal Journey and External Journey (both definitions include incidental holidays). Where Business Travel cover is purchased, cover automatically extends to include Holiday Travel for Directors along with their Spouse and/or Child

Section	Sum Insured
Baggage Insurance <ul style="list-style-type: none"><li>Single Article Limit</li><li>Delayed baggage</li><li>Loss of Keys</li><li>Business Equipment</li></ul>	£10,000 per Insured Person per Insured Journey £3,000 per Insured Person per Insured Journey Up to £2,000 per Insured Journey Up to £500 per Insured Journey Up to £3,000 per Insured Person per Insured Journey
Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance <ul style="list-style-type: none"><li>Incident Limit</li></ul>	£10,000 per Insured Person per Insured Journey  £250,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
Evacuation Insurance <ul style="list-style-type: none"><li>Trauma Risk Management Counselling</li><li>Incident Limit</li></ul>	Up to £10,000 per Insured Person per Insured Journey Up to £5,000 any one Incident £250,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
Hijack Kidnap and Detention Insurance	£300 per day up to a maximum of £100,000 per Insured Person per Insured Journey and £250,000 in any one Period of Insurance
Legal Expenses Insurance	£50,000 per Insured Person
Medical and Emergency Travel expenses Insurance <ul style="list-style-type: none"><li>Funeral Expenses</li><li>Hospitalisation Benefit</li></ul>	£ Unlimited Up to £10,000 per Insured Person £50 per full 24 hours up to a maximum of 52 weeks
Money and Credit Cards Insurance <ul style="list-style-type: none"><li>Cash Limit</li></ul>	£5,000 per Insured Person per Insured Journey £3,000 per Insured Person per Insured Journey
Personal Accident	£50,000 Accidental Death and Capital Benefits including Continental Scale
Personal Liability Insurance	Limit of Indemnity up to £5,000,000 any one Event
Personal Security Specialist Expenses Insurance	Up to a maximum of £10,000 any one Insured Person and £250,000 in any one Period of Insurance
Travel Delay Insurance <ul style="list-style-type: none"><li>Incident Limit</li></ul>	£200 after 4 consecutive hours an additional £50 for each subsequent hour up to a maximum of £750 any one Insured Person per Insured Journey and £50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
Travel Document Insurance	Up to £2,000 per Insured Journey

### Business Travel APP

Our Travel Assistance APP provides guidance and contact information in the event of a medical or security situation while travelling abroad and can be downloaded free from any of the following stores.



# Choose the cover you require from sections A, B and/or C

Tick one box only per section

## A. Complete this section if you require Group Personal Accident protection for your Directors and Employees

Group Personal Accident	1 x Annual Salary				2 x Annual Salary				3 x Annual Salary			
Wageroll	AOO Premium	Tick Box	24 Hour Premium	Tick Box	AOO Premium	Tick Box	24 Hour Premium	Tick Box	AOO Premium	Tick Box	24 Hour Premium	Tick Box
Up to £500,000	£100		£199		£199		£399		£299		£598	
Up to £1,000,000	£184		£368		£368		£736		£552		£1104	
Up to £1,500,000	£230		£460		£460		£920		£690		£1380	
Up to £2,000,000	£261		£521		£521		£1043		£782		£1564	
Up to £2,500,000	£291		£585		£585		£1165		£874		£1748	

## B. Complete this section if you would like to add Temporary Total Disablement cover

If you wish to purchase cover B you must also purchase cover under A above.

Temporary Total Disablement	75% of 1/52 of Annual Salary				100% of 1/52 of Annual Salary			
Wageroll	AOO Premium	Tick Box	24 Hour Premium	Tick Box	AOO Premium	Tick Box	24 Hour Premium	Tick Box
Up to £500,000	£122		£244		£163		£326	
Up to £1,000,000	£226		£451		£301		£602	
Up to £1,500,000	£282		£564		£376		£752	
Up to £2,000,000	£320		£639		£426		£852	
Up to £2,500,000	£360		£714		£480		£952	

## C. Complete this section if you would like to add Business Travel Cover

Director's Holiday Travel which includes unaccompanied holiday travel for the Director's Spouse and/or Child is included as standard. Please review the policy wording for full details, a copy of which is available on request (Reference UKC04853A).

Business Travel	External & Internal Journey	
Number of trips taken annually (e.g. 3 people travelling to Spain for 5 days equates to 3 trips)	Annual Premium	Tick Box
Up to 25	£250	
Up to 50	£400	
Up to 75	£550	
Up to 100	£700	
Up to 150	£1000	
Up to 200	£1300	

\*All Premiums exclusive of Insurance Premium Tax (IPT) Please note: Our Minimum Premium is £250.00 + IPT. There may be instances where enhanced limits are available for the same premium - please check before submitting.

Total Premium = A  + B  + C  =

N.B. – YOU CANNOT PURCHASE COVER B IN ISOLATION



# Details of Business

(please use BLOCK CAPITALS)

Full name of the company to be insured (the 'Insured')

UK address

UK Business Description

## Acceptance Criteria

This quotation is issued on the basis that you meet certain criteria. If you cannot confirm the statements below are true for your business, then please contact us so that we can provide you with a bespoke quotation

- You are not a Sole Trader
- You are a UK Registered Company
- Your business is none of the following
  - Airline; Charity or Aid Relief; Construction: building, roofing, scaffolding, steeplejacks; Entertainment: actors, musicians and singers; Emergency services: ambulance, police, fire, search and rescue; Farmers; Media: journalists, radio and television presenters; Shipping: dockworkers, ships crews; skip and crane hire; Professional and Semi-Professional sports; Transport: haulage, bus, coach, courier service, taxi. Abattoirs, Agricultural/Horticultural, Armed Forces/Peacekeeping forces and the like, Aerial Riggers, Blacksmiths, Bodyguards/Bouncers/Security Guards, Divers, Equestrian Risks, Flying Instructors, Foresters/ Sawmills, Foundry and steelworks, Mining, Nurses/Care Workers, Offshore Work, Trawlermen/women, Weapons and ammunition manufacturing, Window Cleaners (using ladders etc.)

Please contact us separately if you are undertaking any of these occupations as we may be able to provide a bespoke quotation

- You/the Insured have had no more than one incident, accident or travel claims (meaning business travel or Director's holiday travel claims) which has paid out more than £10,000 within the past three years
- Your Directors/Employees are not
  - Permanently seconded overseas
  - Undertaking trips longer than 31 days duration
  - Working on offshore platforms
  - Piloting an aircraft
  - Travelling to any areas of unrest (where the Foreign, Commonwealth & Development Office (FCDO) advise against all travel [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice))
  - Transacting business with any Country where financial or trade sanctions are in force

## Required Inception Date (DD/MM/YYYY)

Please state the date on which you wish cover to commence

If any of the above statements are not true for your business, please tell us in the Supplementary Information box or contact us with full details and we will provide you with a bespoke quotation

# Important Notice Concerning Your Duty to Make a Fair Presentation of the Risk

Before the Insured's insurance policy takes effect you have a duty to make a fair presentation of the risks to be insured under this insurance policy.

## A fair presentation of the risk is one:

- which:
  - discloses to Intact Insurance every material circumstance which the Insured knows of or ought to know of; or
  - gives Intact Insurance sufficient information to put us on notice that we will need to make further enquiries for the purpose of revealing those material circumstances,
- which makes that disclosure referred to above in a manner which is reasonably clear and accessible to Intact Insurance; and
- in which every material representation as to a matter of fact is substantially correct, and every material representation as to a matter of expectation or belief is made in good faith.

A material circumstance is one that would influence Intact Insurance's decision as to whether or not to agree to insure the Insured and, if so, the terms of that insurance. If you are in any doubt as to whether a circumstance is material you should disclose it to Intact Insurance.

You should retain a copy of this Application Form for your records.

## Financial or Trade Sanctions

Intact Insurance is unable to provide insurance and your Policy will not provide any insurance cover in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency

## Data Protection

Intact Insurance will treat your personal information fairly and lawfully in accordance with the Data Protection Act 1998.

## What happens next?

- Review and sign the Declaration overleaf
- Return the completed application form to Intact Insurance via your insurance broker or intermediary
- Intact Insurance will review the completed application form and if acceptable will incept the policy with effect from the inception date requested and will issue policy documentation to you via your insurance broker or intermediary

**For brokers returning the Application Form to Intact Insurance, please email to [pa.servicingchelmsford@intactinsurance.co.uk](mailto:pa.servicingchelmsford@intactinsurance.co.uk)**





# Declaration and Undertaking

I/We declare that every statement and particular contained within this proposal form:

- which is a statement of fact, is substantially correct, and
- which is matter of expectation or belief, is made in good faith.

If any such facts, expectations and/or beliefs materially change before the Insured's policy takes effect I/we undertake to provide details of all such changes to Intact Insurance in order to comply with my/our obligation to provide a fair presentation of the risk to be insured under the insurance policy.

For the purposes of making this proposal for insurance, I/we agree that the Intermediary (which I/we have appointed to advise in relation to this policy) is acting on my/our behalf and not as an agent of the Insurer.

Title	Name
<div></div>	<div></div>
Signature	Date
<div></div>	<div></div>

## Signing on behalf of the Insured?

If you are an insurance broker providing confirmation on behalf of your client, please tick this box ☐ sign in the box below and provide your details for future correspondence.

Please note you can return this form directly to [pa.servicingchelmsford@intactinsurance.co.uk](mailto:pa.servicingchelmsford@intactinsurance.co.uk)

Signature	Contact
<div></div>	<div></div>

## For your information:

- A copy of the policy wording is available on request (Reference UKC04853A)
- Law applicable – the parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise English law shall apply

## Why Choose Intact Insurance?

By choosing to place Personal Accident insurance with us, you can be assured of the following benefits:

- Intact Insurance is a stable insurer with 300 years of underwriting experience
- The peace of mind associated with a leading commercial brand
- Extensive Personal Accident experience and capability
- Access to dedicated Claims teams, on hand to help when you need it most

We look forward to welcoming you and your client to Intact Insurance

## Supplementary Information

If you have answered 'false' to any questions in the Acceptance Criteria, please submit information relating to such activities in order for us to provide you with a bespoke question. Otherwise, please provide us with any other information which you would like Intact Insurance to consider with your application for insurance