

Notice to Policyholders

Changes to your Group Personal Accident & Business Travel Policy UKC05527

We have recently reviewed our Group Personal Accident & Travel policy to ensure that your product is compatible with the objectives, interests, and characteristics of the intended target market and that it continues to provide fair value for our customers.

During this process we have made some amendments to your policy wording and for ease of reference set them out below.

Whilst this document highlights the changes that we have made, we always recommend that you refer to your Policy for the full context of the policy cover, exclusions, and conditions.

If you have any questions about any of these amendments, please contact your broker.

Assistance Services supporting the Policy

We have made the following amendments to the assistance services as below:

- Provision of a dedicated number for Identity Theft Helpline, Counselling and State Benefit Advice.
- Addition of Right Time Health. Health advice services available to Directors and Employees resident in the UK, including their immediate family members, giving 24/7 365 days a year access to:
 - GP Consultations
 - Second Medical Opinion
 - myStrength wellbeing app

Definitions

We have reviewed the policy definitions in line with the existing cover and the new cover provided. You can find all the defined words within your policy wording provided with your renewal documents, and for ease, the main changes below:

Page 8	Annual Salary	Clarified that it does not include profit share arrangements and dividends.
Page 8	Business Equipment	Clarified that this does not include Vehicles, Vehicle parts or Accessories – refer below for meaning of Vehicle.
Page 9	Britain (removed)	Replaced by the United Kingdom (UK) in line with its general meaning.
Page 8	Country of Residence	Clarified as the UK, or country in which the Insured Person resides, has resided, or intends to reside for a continuous period of 12 months or more.
Page 8	Child, Dependant Adult, Dependant	The definition of Dependant has replaced Child, and is made up of both the definition of a Child and a Dependant Adult. Policy Schedules will reference Dependant and not Child.
Page 8	Director	Extended to include a company secretary.
Page 9	Incidental Holiday	Clarified intent and defined as 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.
Page 9	Personal Belongings (replaces the term Baggage)	Removal of cover for Vehicles, see below. Specific reference to Valuables, see below.
Page 9	Payment Card and Personal Money (replaces the term Money and Credit Cards)	Payment Card and Personal Money now two separate definitions.
Page 10	Valuables	Definition applied, refer to Personal Belongings section below.
Page 10	Vehicle	Any mechanically propelled vehicle (including any machinery or apparatus which is attached thereto) excluding pedal cycles and electric cycles, and the latter therefore continue to be covered by RSA.

New Sections

We have included the following sections of additional cover as standard:

- Section 12 Crisis Management Costs
- Section 13 Temporary Life Insurance

Temporary Life Insurance is underwritten by Beazley Syndicate 3622 at Lloyd's of London in respect of Directors and Employees resident in the UK, and Atlas in respect of Directors and Employees resident in the European Union where a Policy is issued by RSAL. Temporary Life Insurance is not available to Directors and Employees outside of these jurisdictions.

Changes to your policy cover

We have included several new extensions and increased limits of cover throughout the policy that enhance your cover, with some amendments that reduce cover. These are detailed below by section.

General Conditions, General Claims Settlement Conditions and General Exclusions

Page 11	Acquisitions	Extended to automatically include an office, branch or subsidiary for no additional charge if the wage-roll or travel pattern does not exceed the values submitted at inception or renewal (whichever occurred last before the acquisition) by more than 20%, where previously was 10%. Associated companies no longer form part of the Acquisitions clause, and should be discussed and agreed by one of our underwriters. No automatic acquisition to apply to an office, branch or subsidiary which does not undertake the same Business shown in the Schedule, or where they are based outside the UK unless cover is already in force for that country.
Page 11	Cancellation	Premiums of £25 or less will not be charged or returned for amendments to cover which have been agreed by one of our underwriters mid-term.
Page 11	Commencement and Expiry of Cover for an Insured Person on an Insured Journey	Previously any journey starting within the RSA Period of Insurance would be covered for its entirety. If policy cover is terminated with RSA, cover for any journey that has started will cease within 90 consecutive days after the expiry date, or the end of the Insured Journey whichever occurs first.
Page 13	Age Limit (removed exclusion)	No longer an age limit on the policy. However, in respect of Insured Persons aged 85 years or over after the expiry of the Period of Insurance in which they attain 85 years of age, cover restrictions apply and are shown in this document.
Page 13	Radioactive Contamination Exclusion	Appears as a policy exclusion applying to all sections, where previously noted within separate sections. Exclusion continues not to be applied where radioactive contamination is 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.
Page 13	Full-time member of the armed forces Exclusion	New exclusion clarifying no cover 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.

Operative Times

Page 10	External Business Journey (replaces External Journey)	Amended terminology.
Page 10	Domestic Business Journey (replaces Internal Journey)	Renamed for clarity, cover applies to journeys of 50 miles or more from the Insured Person's residence or place of business (measured from the closer by shortest route on Google maps) removing the requirement for a flight, rail journey or an overnight stay.
Page 10	Holiday Travel	Requirement added to be at least one night's stay in pre-booked accommodation.

Personal Accident Insurance

Page 14	Loss of Eye	Definition now referred to as Loss of Sight.
Page 14	Total Loss of Intellectual Capacity	New benefit.
Page 14	Post-Traumatic Stress Disorder	New benefit.
Item 3F)	The back or spine below the neck with no damage to the spinal cord	Previously covered as a permanent partial disablement individually assessed, now noted as a confirmed benefit at 40%.
Item 3G)	The neck or cervical spine with no damage to the spinal cord	Previously covered as a permanent partial disablement individually assessed, now noted as a confirmed benefit at 30%.
Item 3H)	The wrist	Moved to be included with the amount of benefit for a shoulder or elbow, increases the benefit for a wrist by 3% to 25%.

Conditions Specific to Personal Accident Insurance

Page 15	Existing Conditions	Confirmation of how we apply any physical impairment, medical condition, or disablement for claims under the Extended Scale.
Page 15	Exposure or Originating Cause	Exposure has been extended to confirm 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.
Page 15	Child (replaces the term Minors)	Death benefit increased to £25,000 from £20,000. Confirmed that permanent total disablement must last 12 months before becoming payable. Benefit 5 and 6 may be payable for Out-of-Pocket Expenses, if cover has been agreed by one of Our underwriters.
Page 15	Reduced Benefits in respect of Insured Persons aged 85 years or over.	In respect of an Insured Person for whom cover continues after the expiry of the Period of Insurance in which they attain the age of 85 years: 1. the Sums Insured in the Schedule are reduced to a maximum of £100,000 in respect of Benefits 1, 2, 3 A), B), C) & D) 2. Benefits 1, 2, 3, A), B), C), & D) shall apply 3. Benefits 4, 5 and 6 are deleted.

Extensions Specific to Personal Accident Insurance

Page 17	Accident Medical Expenses	Increased from £25,000 to £30,000 with the requirement removed that payment is 25% of any of Benefits 1 to 6, cover extended to be payable in the event of a valid claim under any of Benefits 1 to 6.
Page 17	Catastrophic Fatal Accident	Extended to include up to £25,000 for Personnel Replacement Expenses.
Page 17	Coma Benefit	Increased from £75 per full 24 hours to £100 per full 24 hours.
Page 17	Commuting Expenses	Maximum amount payable increased from £5,000 to £10,000. Confirmation that the amount is payable upon a valid claim under Benefits 2 to 6, and cost of daily travel before the Accident will be deducted from payment.
Page 18	Cosmetic Surgery	New benefit payable up to £10,000, but not in addition to Burns Benefit or Facial Disfigurement Benefit.
Page 18	Damage to Clothing and Personal Belongings	Increased from £1,500 to £2,000.
Page 18	Dental, Optical or Auditory Expenses	Dental benefit now £5,000 and additional cover added for auditory expenses.
Page 18	Child Benefit (replaces Dependents Benefit)	Additional Sum Insured payable of twice the Sum Insured up to a maximum of £500,000 if an Insured Person and their Spouse suffer a fatal injury in the same Accident.
Page 18	Facial Disfigurement	Increased Sum Insured of £1,500 in respect of permanent facial disfigurement or visible scar tissue to 5 cm in length and overall maximum increased from £5,000 to £10,000.
Page 18	Fracture	New benefit up to £5,000 for all Fractures from the same Accident.
Page 18	Home and Workplace Alteration Expenses	Previously called Disability Assistance.
Page 19	Hospital Admission (replaces Hospitalisation)	Increased from £75 per full 24 hours to £100 per full 24 hours.
Page 19	Lifesaver	New benefit payable up to £25,000 per person and a maximum of £100,000 for all persons in any one Incident.
Page 19	Permanent Paralysis (replaces Paralysis)	Addition of Hemiplegia at £125,000 and Triplegia at £200,000 Increase benefit – Paraplegia from £50,000 to £125,000 Increase benefit – Quadriplegia from £125,000 to £250,000
Page 19	Post-Traumatic Stress Disorder	New benefit payable up to £750 per week for up to 13 weeks.

Page 19	Prosthesis	Cover separated from Accident Medical Expenses to provide a up to £25,000 where any of Benefits 2, 3 or 4 are paid for prosthesis.
Page 19	Recruitment Expenses (replaces Recruitment Costs following Suicide)	Cover extended and now triggers on a valid claim for Permanent Total Disablement as well as death, in the event an Insured Person attempts or takes their own life. Increase in maximum payable from £15,000 to £20,000.
Page 19	Rehabilitation Expenses	New benefit payable up to £10,000.
Page 20	Retraining (Spouse)	New benefit payable up to £15,000.
Page 20	Return Home Expenses	Cover separated from the Medical Expenses, Rehabilitation and Emergency Travel Expenses Insurance payable up to £1,000. The separation of cover ensures a level of coverage where Travel Insurance has not been purchased.
Page 20	Spouse or Dependant Paraplegia or Quadriplegia	New cover up – Paraplegia £25,000 and Quadriplegia £100,000.
Page 20	Trauma Counselling	New cover up to £5,000.
Page 20	Workplace Assault Medical Expenses	New cover up to £10,000.

Additional Insured Persons

Page 21	Additional categories of Insured Persons automatically included where resident in the UK where not already a category of Insured Persons shown on the Schedule:	
Category		
1	Director	Holiday Travel.
2	Spouse or Dependant of a Director	Whilst accompanying a Director on a Domestic Business Journey. Whilst accompanying a Director on an External Business Journey. For Holiday Travel – refer Operative Time Definition in respect of restriction for unaccompanied travel.
3	Any Domestic Staff accompanying a Director of the Insured or, or their Spouse or Dependant	Whilst accompanying a Director or Spouse or Dependant of a Director on a Domestic Business Journey. Whilst accompanying a Director or Spouse or Dependant of a Director on an External Business Journey. Whilst accompanying a Director or Spouse or Dependant of a Director for Holiday Travel.
4	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.
5	Guest	Was previously the Corporate Hospitality Special Extension.
6	Visitor	Was previously the Visitor Extension.

Personal Belongings Insurance

Page 22	The Cover	Confirmation added that replacement items must be substantially the same but not better than the original item when new to clarify application of the principle of indemnity.
Page 22	Delayed Personal Belongings	Reduced cover to apply to outward and onward journeys only.
Page 22	Loss of Keys	New cover in respect of delayed keys, including cover for keys or spare keys to be couriered or collected and locksmith charges to gain access, including the cost of replacement and fitting of lock mechanisms (and associated cost of new keys) and the reprogramming of remote-control car keys. Limit increased from £1,000 to £1,500.
Page 22	Wheelchair Cover	Increased Sum Insured to cater to an Insured Person whose Personal Belongings may include a wheelchair, in such instances the Sum Insured will be uplifted by £3,500. Where the value of a wheelchair is more than £3,500, ability to claim above by means of the Personal Belongings Sum Insured if the Insured or the Insured Person pays the first 25% above £3,500.
Page 22	Exclusion 2	Any payment for a single item above £4,000 subject to the Insured or the Insured Person paying the first 25% above £4,000.
Page 22	Exclusion 3	Clarity policy cover is in relation to physical items, not cover for loss of Data.
Page 22	Exclusion 3	Maximum payable for a drone and ancillary equipment limited to £100.
Page 22	Exclusion 6 (e)	Items under an airway bill of lading now excluded.
Page 22	Exclusion 6 (f)	In addition to Business Equipment, wording now also excludes: Valuables, any watch, tablet, laptop, mobile phone or other similar personal device (other than a medical device – see wording) left either in an unattended Vehicle or unattended in any locker, storage facility or left luggage facility.

Unplanned Alteration of Travel Arrangements Insurance

Page 23	Reward schemes	The term reward schemes has replaced the term air miles.
Page 23	Event Ticket Cancellation	Own Sum Insured now applies to Event Ticket Cancellation, up to £1,000 per Insured Person, which will be included in the Aggregate limit of £250,000.
Page 23	Fumigation	New cover payable up to £500.
Pages 23 & 24	Quarantine	New cover payable up to £2,500.
Page 24	Travel Delay	Moved from its own Insurance section. Cover increased from £200 after first 4 hours to £300. An additional £75 for each subsequent hour, increased from £50. Maximum increased from £750 to £1,200.
Page 24	Exclusion 1	Updated disinclination to travel language to read an Insured Person voluntarily choosing not to travel or not to continue an Insured Journey.
Page 24	Exclusion 2	Excludes costs incurred in relation to an Insured Journey due to known risks at the time of booking, unless agreed by RSA in writing. Supports the principle that insurance is intended to provide cover for unknown risks.
Page 24	Exclusion 13	Excludes cover where 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. Supports the principle that insurance is intended to provide cover for unknown risks.
Page 24	Exclusion 14	With the removal of the age limit, following exclusion added: We will not pay any claim in respect of an Insured Person in any Period of Insurance which starts after they reach age 85 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.
Page 24	Number of Affected Travellers	Clarification that where an Insured Person pays for the whole cost of accommodation and that includes persons not insured by the policy, payment will be limited to pro-rata costs in respect only of the Insured Persons covered by the policy.
Page 24	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. Supports the principle of indemnity.

Evacuation Insurance

Page 25	The Cover	Extended to confirm cover applies to Holiday Travel outside the Insured Person's Country of Residence. Any claim payable under this section restricted to those costs incurred within 14 days of the Evacuation.
New Extensions Specific to Evacuation Insurance		
Page 25	Additional Travel and Accommodation Expenses	up to £150 per day for up to 30 days.
Page 25	Alternative Transport Charter	Up to £10,000; the Insured must bear 50% of any amount in excess of £500 for each Insured Person.
Page 25	Exclusion 8	We will not pay 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. Supports the principle that insurance is intended to provide cover for unknown risks.

Hijack, Kidnap, Ransom and Detention Insurance

Page 26	The Cover	Amended and provides for Insured Journeys outside the Insured Person's Country of Residence.
Page 26	We will pay	<ol style="list-style-type: none"> 1. Security Specialist Expenses Up to £100,000 any one insured event, and, 2. In respect of a Hijack or Kidnap, up to £250,000 for Ransom Monies up to a maximum of £250,000 any one insured event provided that the Insured 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.
New Extensions Specific to Hijack, Kidnap, Ransom and Detention Insurance		
Page 26	Express Kidnapping	Up to £500 per full 24 hours of Detention up to seven days.
Page 26	Temporary Replacement Employee	Up to £15,000.
New Exclusions Specific to Hijack, Kidnap, Ransom and Detention Insurance		
Page 27	Exclusion 5	We will not pay any claim where payment of Ransom Monies would contradict the Counter Terrorism and Security Act 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.
Page 27	Exclusion 15	In respect of Ransom, exclusions apply to specified countries.
Page 27	Cover extension.	Cover will continue for an Insured Person who is the victim of Hijack or Kidnap for a period of 12 months from the date that Hijack or Kidnap event ended to enable the Insured Person to complete the original Insured Journey and return to their Country of Residence.

Medical Expenses, Repatriation and Emergency Travel Insurance

New Extensions Specific to Medical Expenses, Repatriation and Emergency Travel Insurance		
Page 31	Foreign Coma Benefit	£100 per full 24 hours up to a maximum of 104 weeks. Benefit is not payable in addition to the Personal Accident Insurance Section Coma Benefit.
Page 31	Hospitalisation	Increased from £75 per full 24 hours to £100 per full 24 hours.
Page 31	Communicable Disease Extension to Hospitalisation	An additional £75 per full 24 hours for a maximum of 3 weeks.
Page 31	Hotel Convalescence	£75 per full 24 hours for a maximum of 60 days.
Page 31	Petcare	Up to £750 for the reasonable and necessary additional costs incurred for registered pet boarding or sitters fees for pets owned by an Insured Person.
Page 31	Search and Rescue Costs	Increased from £25,000 to £50,000.
Page 31	Service Dogs	Up to £10,000 emergency veterinary treatment fees if an Insured Person's Service Dog requires treatment on an External Business Journey or Holiday outside the Insured Person's Country of Residence.
Page 32	United Kingdom Emergency Dental Expenses	Up to £750.
Updates to Definitions Specific to Medical Expenses, Repatriation and Emergency Travel Insurance		
Page 32	Emergency Travel Expenses	Up to £25,000 for reasonable and necessary additional costs for the services of a registered care provider in the event an Insured Person's Spouse has to necessarily travel to an Insured Person and leave behind dependants under the age of 16 or who lack mental capacity.
Updates to Exclusions Specific to Medical Expenses, Repatriation and Emergency Travel Insurance		
Page 32	Exclusion 3	<p>Following removal of the age limit, exclusion added, any claim is excluded in respect of an Insured Person aged 85 or over where the duration of</p> <ol style="list-style-type: none"> 1. the Domestic Business Journey or the External Business Journey is more than 30 days or 2. Holiday Travel is more than 15 days.

Personal Money Insurance

Page 33	The Cover	Updated to confirm cover is in respect of physical loss of Personal Money or financial loss as the result of a Payment Card being accidentally lost or stolen.
New Extensions Specific to Personal Money Insurance		
Page 33	Coerced Theft	<p>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 the Insured on behalf of the Insured Person concerned up to £500.</p> <p>Royal & Sun Alliance Insurance Ltd (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (No. 202323) and the Prudential Regulation Authority.</p> <ol style="list-style-type: none"> 1. We will not pay any claim unless the Insured or the Insured Person report the Incident to the police within 48 hours of its occurrence. 2. We will not pay any claim where a refund is available to the Insured Person from their bank.
Page 33	Fraudulent Use of a Stolen Mobile Phone	<p>If the Insured 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:</p> <ol style="list-style-type: none"> 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 the Insured 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.
Page 33	Exclusion 1	Cover now provides for losses exceeding £3,000 or the Sum Insured shown in the Schedule whichever is the lesser in respect of coin, bank and currency notes, where the Insured bears 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.
Page 33	Exclusion 4	Cover excludes 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.
Page 33	Exclusion 5	Policy excludes loss of cryptocurrency.

Additional Insured Persons

Page 38	Additional categories of Insured Persons automatically included where resident in the UK where not already a category of Insured Persons shown on the Schedule.	
Category	No cover shall apply where the Insured has 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 85 years, the duration of cover under the Operative Time shall not exceed 15 days, unless otherwise agreed in writing by Us.	
8	Director	Holiday Travel.
9	a) Spouse or Dependant of a Director or; b) Domestic Staff accompanying a Director of the Insured, or their Spouse	Holiday Travel – refer Operative Time Definition in respect of restriction for unaccompanied travel.
10	Spouse or Dependant of an Employee	Whilst accompanying an Insured Person on an Insured Journey or travelling directly to join an Insured Person on an Insured Journey.
11	Guest	Whilst attending or travelling directly to or from a Corporate Event necessitating an overnight stay.
12	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.

Cover is arranged by: Howden UK Brokers Ltd. Registered in England and Wales No: 02831010.
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