

# Business travel policy

## Summary of cover

Policy number QLA-07G041-0123

Insurer Zurich Municipal

Policyholder Stockport Metropolitan Borough Council

Period of Insurance From: 2 9 11 11 2 0 1 7 To: 2 8 11 11 2 0 1 8

This is a summary of the significant features, benefits and limitations of the cover by Zurich Municipal's Business Travel policy. The full terms, conditions or exclusions are shown in the Policy Document, which can be obtained from Zurich Municipal.

### Type of insurance and cover

The Policy provides indemnity against specified risks in respect of journeys up to 180 days made by the Insured Persons in connection with the business of the Policyholder as stated in the Policy schedule.

### Significant features and benefits

Insurance is provided against the following events and up to the stated limits:

Event	Limit (per Insured Person):
<b>Overseas Medical Expenses</b>	
Medical expenses, travel expenses and emergency repatriation expenses	£10,000,000
<b>Search and rescue expenses</b>	£50,000
Limit per event	£100,000
<b>Personal Property</b>	£5,000
Single article limit	£2,500
<b>Money</b>	£5,000
<b>Electronic Business Equipment</b>	£1,500
Excess	£100
<b>Cancellation, Curtailment, Rearrangement and Replacement Expenses</b>	£5,000 standard & £10,000 for overseas journeys
Aggregate Limit	£100,000
<b>Kidnap</b>	
Consultants' costs	£250,000
Kidnap aggregate limit	£500,000
Excluded territories	Afghanistan, Columbia, Iraq, Mexico, Nigeria, Pakistan, Somalia, Venezuela, Yemen
<b>Political and natural disaster evacuation</b>	£50,000

Event	Limit (per Insured Person):
Legal Expenses	£25,000
Personal Liability	£2,000,000
Personal Accident	Insured Persons should check the availability and extent of this cover under any separate arrangements with the Policyholder
Excluded travel to dangerous or unsettled areas	Countries and specific areas in countries where at the time of booking or departure the Foreign and Commonwealth Office are advising against all travel or all non-essential travel (this exclusion will not apply to Cancellation were such advice is published after the time of booking)

#### Extensions we offer as standard include (limits as stated in the policy):

- Premature Childbirth.
- Supplementary hospital expenses.
- United Kingdom repatriation expenses.
- Hospitalisation benefit (where the personal accident cover is also purchased).
- Emergency dental injury expenses.
- Emergency optical injury expenses.
- Delayed personal property.
- Loss of keys.
- Passport or visa indemnity.
- Missed international connection or missed departure.
- Replacement expenses.
- Travel delay.
- Emergency accommodation expenses after evacuation.
- Extended trip (secondment) cover (>180 days) on request.

#### Significant or unusual exclusions or limitations applying

Summarised below are the general exclusions that apply to the policy as a whole. Each individual section also has specific exclusions which can be found in the policy wording. We will not be liable for any bodily injury, loss or expense suffered:

##### 1. Active Service

as a result of an insured person engaging in active service in any of the armed forces of any nation

##### 2. Age Limitation

by an insured person who has attained the age of 80 years unless such bodily injury, loss or expense occurs during the period of insurance in which the insured person attains the age of 80 years

##### 3. Excluded Travel to Dangerous or Unsettled Areas

resulting from a journey to the countries or specific areas of countries listed in the business travel schedule as above

##### 4. War Risks

as a result of war within the insured person's country of permanent residence or country of secondment.

#### Medical Assistance – Telephone No for emergency helpline: +44 (0)1489 868 888

A range of medical assistance services are provided by Zurich Travel Assistance (Please note that these services are supplied by third parties who are contracted to Zurich). The principal services are:

- Global medical assistance.
- Dedicated medical assistance website including country guides and a suite of travel advisory tools to help plan your business travel.
- 24/7 365 days access to multi-lingual assistance coordinators.
- Air ambulance or scheduled airline services.
- Direct billing to guarantee payment (within their network).
- Emergency medical supplies.
- Emergency travel assistance.
- Medical referral.
- Medical staff to coordinate medical assistance cases.
- Emergency cash advance.
- Emergency message communication.
- Legal referral.
- Lost ticket and baggage location.
- Travel advice.
- Vehicle return following illness or personal accident.

#### Security assistance – Telephone No for emergency helpline: +44 (0)1489 868 888

A range of security assistance services are provided by Zurich Travel Assistance (Please note that these services are supplied by third parties who are contracted to Zurich). The principal services are:

- Global security assistance.
- 24/7 365 days access to security experts.
- Dedicated security assistance website:
  - Security information for over 185 countries worldwide.
  - Daily news: subscription is available to email reports sent each weekday, covering political instability, civil unrest, disease outbreaks, crime patterns and terrorism news from around the world.
- Emergency response – where serious difficulties or a life-threatening situation arise during a journey abroad (personnel missing, political unrest, attacked or kidnapped or a rapid deterioration in the safety of the location) a team of security specialists appointed by Zurich Travel Assistance will be available to assist you and your personnel with advice, kidnap negotiation and coordination of their return to safety.

- Travel Security and Safety Briefings for High Risk Destinations – with 48 hours' notice the security partner of Zurich Travel Assistance will email the trip organiser with a security briefing tailored for their travel itinerary for high risk destinations, subject to a maximum of 2 briefings per trip or group booking. This will cover the risks, preventative measures and important contact details the insured's personnel require to help them remain safe while abroad on a journey. For all standard destinations the Zurich Travel Assistance website [www.zurich.co.uk/travelassistance](http://www.zurich.co.uk/travelassistance) is available.

### Claim notification

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claim (7 days in respect of riot or malicious damage) including supporting evidence in writing. The Police must be notified as soon as possible in the event of theft or malicious damage.

### Insurance Act 2015

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases of non-deliberate or non-reckless non-disclosure or misrepresentation we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

### Cancellation Rights

This policy does not entitle you to a cooling-off period.

### Important Notes: Passports, Travel Against Medical Advice & Compulsory Contacting of ZTA

#### Passports

We recommend that a copy of the passport header page be taken on a journey. Loss of passport is the most common mishap to befall UK travellers and a copy assists with emergency replacement.

#### Travelling or intending to travel against medical advice

In line with many travel insurance policies, this policy has an exclusion of "travel against medical advice".

We strongly recommend that if there is any doubt over a current or recent medical condition that the Insured Person visits their doctor to ensure they are fit to travel and are not invalidating their cover. This will help to avoid potential difficulties should the need to claim arise later for cancellation or sickness happening during the trip.

"Fit to travel" implies that during the trip the medical condition is unlikely to create the need for medical attention or other additional costs such as emergency evacuation or visit of a relative that would ordinarily qualify as a claim under the policy.

The Insured Person should obtain a written statement from their GP or other medical practitioner at most 7 days before the trip starts stating that they are fit to travel having regard to:

- the condition itself; and
- the following features of the trip: destination, activities, duration, methods of travel

The Insured Person should tell the medical professional that the required statement is for specific insurance purposes and that it may be relied upon to substantiate the validity of a claim should it later need to be made.

Where a trip is booked (incurring non-refundable expenses) a considerable time before the departure date, it is prudent to consider an additional earlier consultation with the medical professional to obtain a similar statement. This is in case a medical condition being experienced at the time of booking worsens to cause cancellation of the trip before departure, and the need for a Cancellation claim to be made.

### Compulsory Contact of Zurich Travel Assistance

Please note that certain events for which assistance may be required or claims paid must be handled through ZTA:

- In-patient hospital treatment
- Emergency Repatriation Expenses
- Kidnap
- Political or Natural Disaster Evacuation

### Complaints Procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit <http://www.financial-ombudsman.org.uk>.

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The ombudsman will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

### Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk).



### **Zurich Municipal**

Zurich Municipal is a trading name of Zurich Insurance plc.

A public limited company incorporated in Ireland Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales, Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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