

Policy Summary

keyfacts<sup>®</sup>

Group Personal Accident & Travel Insurance

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. **You should still read the Policy Document for a full description of the terms of the insurance, including the policy definitions and refer to the Schedule attached to the Policy Document for the specific policy benefits and operative times. This Policy Summary does not form part of the Policy Document.**

## Insurance provider

This insurance is provided by Chartis Insurance UK Limited.

## Purpose of the insurance

This insurance provides cover for accidental bodily injury which results in death, loss of limbs and eyes, permanent disability and temporary disability, medical and emergency travel expenses, rescue expenses, travel assistance, legal expenses, personal liability, personal property, money, cancellation and curtailment, hijack, kidnap and ransom, political evacuation and crisis containment management.

## Significant Product Features, Benefits and Exclusions

The Significant Covers	Significant Features and Benefits	Policy Limits and Exclusions
<b>PERSONAL ACCIDENT SECTION</b>		
Death (only as the result of an accident)	Provides lump sum compensation following a fatal accident covered by the policy.	The Death benefit is limited to £20,000 for children.
Loss of Limbs	Provides lump sum compensation following physical severance or permanent loss of use of a limb following injury resulting from an accident.	
Loss of Eyes, Speech and Hearing	Provides lump sum compensation following disablement caused by injury resulting from an accident which causes total and permanent loss of sight, speech and hearing.	Loss of Hearing in one ear is restricted to 25% of the sum insured.
<b>Permanent Disability</b>		
Permanent Total Disablement	Provides lump sum compensation following disablement caused by injury resulting from an accident which prevents an Insured Person from working in their usual occupation.	If an Insured Person is not a Director or Employee of the Insured, Permanent Total Disablement is only payable if they are disabled to the extent that they are unable to work in any gainful employment for which they are fitted by way of training, education or employment.
Permanent Partial Disablement	Provides lump sum compensation based on a set scale of percentages according to the degree of disability caused by injury resulting from an accident.	Amounts based upon specific percentages of the total sum-insured payable for a lesser degree of disability. Including fixed benefits for paraplegia or quadriplegia.
<b>Temporary Disability</b>		
Temporary Total Disablement (TTD)	Weekly compensation resulting from injury which temporarily prevents an Insured Person from carrying out either the whole of their occupational duties (TTD) or the majority of their occupational duties (TPD).	There is no cover: for any person who is not a Director or Employee of the Insured.
Temporary Partial Disablement (TPD)		
All Personal Accident Covers		There is no cover: for intentional self-injury, suicide or attempted suicide, flying as a pilot, sickness or disease, any naturally occurring condition or degenerative process or any gradually operating cause. Death or Disability must occur within 24 months of the accident.

## Significant Product Features, Benefits and Exclusions continued...

The Significant Covers	Significant Features and Benefits	Policy Limits and Exclusions
<b>TRAVEL SECTION</b>		
<b>Medical and Emergency Travel Expenses, Rescue and Assistance</b>	Provides for costs arising in the event of illness, injury or death during an Insured Trip, for emergency medical assistance and (if medically necessary) air ambulance rescue following illness or injury and for travel advice and assistance.	There is no cover: when travelling against the advice of a medical practitioner or if the purpose of a trip is to receive medical treatment or advice, as a result of the use of non-prescribed drugs which cannot be legally obtained from a pharmacy, as a result of suicide, attempted suicide or self-inflicted injury
<b>Legal Expenses</b>	Provides legal expenses allowing an Insured Person to pursue a claim for damages and/or compensation against a third party who has caused them bodily injury, death or illness during an Insured Trip.	There is no cover: for legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against an Insured Person, for fines or other penalties imposed by a court of criminal jurisdiction, for legal expenses incurred in connection with any criminal act deliberately or intentionally committed by an Insured Person, for legal expenses incurred in pursuing any claim against any travel agent, tour operator, insurer, or their agents, for any claim or circumstance notified more than two years after the incident from which the cause of action arose, for legal expenses incurred by an Insured Person making a claim against the Insured, the Company or any organisation or person involved in arranging this insurance.
<b>Personal Liability</b>	Indemnifies an Insured Person for any legal liability they incur during an Insured Trip which results from bodily injury, sickness and disease or accidental loss or damage to the property of any person.	There is no cover: for bodily injury to, or sickness or disease of, any person who is under a contract of employment, service or apprenticeship with the Insured or for an Insured Person when injury results from their employment by the Insured or an Insured Person, for liability arising directly or indirectly by or through, or in connection with, any mechanically propelled vehicle, aircraft or watercraft, for liability arising directly or indirectly by or through or in connection with: the ownership, possession or occupation of land, or buildings, immobile property or caravans other than occupying a temporary residence, any wilful, malicious or unlawful act, the carrying on of any trade, business or profession, any racing activity, for accidental loss or damage to property belonging to, held in trust by, or in the custody or control of the Insured or an Insured Person or any of their employees or any member of an Insured Person's family or household, liability attaching to the Insured or an Insured Person under an express term of any contract, unless liability would attach to any Insured Person whether the express term existed or not, liability for which payment should be more specifically claimed under any other contract of insurance in the name of the Insured or an Insured Person, any claim where an Insured Person is insane or which results from an Insured Person being under the influence of or affected by drugs (other than drugs taken under the direction of a medical practitioner), alcohol, or solvents, any claim resulting from venereal disease, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition.
<b>Personal Property</b>	Provides cover for property owned by or in the custody or control of an Insured Person if it is lost, stolen or damaged during an Insured Trip.	There is no cover: for any item valued at more than £2,000 unless the Insured or an Insured Person pays 25% of the amount in excess of £2,000 up to the sum-insured, for wear and tear.

## Significant Product Features, Benefits and Exclusions continued...

The Significant Covers	Significant Features and Benefits	Policy Limits and Exclusions
<b>Money</b>	Provides cover for cash and travellers cheques lost or stolen during an Insured Trip.	There is no cover: for loss of cash in excess of £2,000 unless the Insured or an Insured Person pays 25% of the amount in excess of £2,000 up to the sum-insured, for credit card fraud unless all the terms and conditions of the card have been complied with.
<b>Cancellation, Curtailment, Travel Disruption, Replacement &amp; Travel Delay</b>	Provides cover for travel and accommodation expenses that have been paid or are due to be paid under a contract and cannot be reclaimed if a Trip is cancelled, cut short or altered.	There is no cover: for cancelling, cutting short or altering a Trip unless the reason is outside the control of the Insured or an Insured Person, for claims resulting from the default of any provider (or their agent) of transport or accommodation and claims resulting from an Insured Person failing to follow the itinerary supplied.
<b>Hijack</b>	Provides cover in the form of a daily benefit for forcible or illegal detention as a result of Hijack.	
<b>Kidnap, Kidnap for Ransom, or Hostage</b>	Provides cover for payment of ransom and consultant costs as a result of being kidnapped or held hostage	There is no cover: for fraudulent, dishonest or criminal acts of the Insured, for incidents within an Insured Person's permanent country of residence, for claims where any kidnap for ransom occurs in Colombia, Iraq, Mexico, Nigeria, Philippines, Venezuela or Yemen.
<b>Political Evacuation</b>	Provides cover to reimburse the costs involved in evacuating an Insured Person due to expulsion from, or political instability in, the country in which they are working	There is no cover: for violation of the laws of the country in which an Insured Person is living, for failure by an Insured Person to hold the correct visa and documentation for debt, insolvency, commercial failure, repossession of property or any other financial cause for failure to comply with a contract or licence for any loss arising out of the implementation of currency exchange rates for any person living within their country of citizenship
<b>Crisis Containment Management</b>	Provides cover to reimburse consultant fees and costs incurred as a result of a crisis which causes material interruption, financial loss or adverse publicity to the Insured	There is no cover: for circumstances affecting the industry in which the Insured conducts its business activities for governmental regulations affecting another country or the industry in which the Insured is engaged for changes in population, customer tastes, economic conditions, seasonal sales variations or competitive environment for any fraudulent act committed by any of the Insured's senior executives
<b>Healthline Plus</b>	Provides the following to all employees, their partner and their child(ren): a medical second opinion service by renowned consultants for any condition, regardless of policy cover; 24 hour, 7 days a week access to remote nursing services; On-line additional health information	

## **Law and Jurisdiction**

The policy will be governed by the law of England and will be subject to the exclusive jurisdiction of the English Courts unless the Insured's registered office is located in Scotland, the Isle of Man or the Channel Islands.

## **Period of Insurance**

Cover will normally renew annually on the date specified on the schedule attached to the policy

## **Right of Cancellation**

Only the Insured and the Company have rights of cancellation. No rights of cancellation exist for an Insured Person.

## **Claim Notification**

A claim can be made on the policy by an Insured Person by contacting the department responsible for the employer's insurance, or in respect of Medical Rescue and Assistance, by calling the emergency helpline directly by telephoning **+44 20 8762 8326**. A claim can be made on the policy by the Insured by either forwarding details of the claim to their insurance intermediary or by contacting **Accident & Health Claims**, Chartis Insurance UK Limited, 2-8 Altyre Road, Croydon, CR9 2LG

## **Your Right to Complain**

Every effort is made to ensure that the Insured or an Insured Person receives a high standard of service. If the Insured or an Insured Person are not satisfied with the service they have received, they should contact:-

In respect of sales and administration related complaints:

**Customer Relations Manager, Chartis Insurance UK Limited, 2-8 Altyre Road, Croydon CR9 2LG**

**Email: [uk.customer.relations@chartisinsurance.com](mailto:uk.customer.relations@chartisinsurance.com)**

In respect of claims related complaints:

**The Accident & Health Claims Manager, Chartis Insurance UK Limited, 2-8 Altyre Road, Croydon CR9 2LG**

To help the Company deal with your comments quickly, please quote the Policy/Claim Number and the name of the company that holds this insurance.

The Company will do its very best to resolve any difficulty with the Insured or an Insured Person, but if it is unable to do this to the Insured or an Insured Person's satisfaction they may be entitled to refer any dispute to the Financial Ombudsman Service (FOS) who will review the case. Using the FOS does not affect the right to take legal action. The address is:

**The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR**

## **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

We are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our financial obligations the Insured or Insured Person may be entitled to compensation from the scheme. Further information about compensation scheme arrangements is available from the FSCS. See the policy wording for details.



### **Chartis Insurance UK Limited**

The Chartis Building, 58 Fenchurch Street, London EC3M 4AB. Tel: 020 7954 7000 Fax: 020 7954 7001.

This insurance is underwritten by Chartis Insurance UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website ([www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)). Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London, EC3M 4AB.