

Group Personal Accident &
Annual Business Travel Insurance
Summary of Cover



Group Personal Accident and Annual Business Travel Insurance Policy Summary

This is a summary of the main coverage and exclusions, it does not replace the policy Terms and Conditions. Please see the policy document and schedule for the full cover, terms, conditions and limits of the insurance contract. Complete pre-contractual information on the product is provided in your policy documentation.

Policy Summary

This policy is an annually renewable Group Personal Accident and Annual Business Travel insurance. Please refer to your schedule for the effective dates of cover.

Who are the Insurers

Arch Insurance (UK) Ltd; Registered office 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ
FCA Number 229887.

The information below provides a summary of the cover provided. For full terms and conditions of the cover please refer to the policy document a copy of which is available on request.

The insured can select the cover to suit their needs from the following sections. Full details of what have been chosen will be shown in the quotation and policy schedule.

Cancellation within 14 days

The Insured may cancel the Policy within 14 days of either the day the contract was first purchased or on the day which the Policy documentation was received whichever is the later provided that no claim has been made or circumstance advised that may give rise to a claim.

Cancellation after 14 Days

This policy can be cancelled by either the insured or the insurer by giving 30 days' notice to the last known registered address.

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

Claims

A notification of any claim should be sent to:

Arch PA & Travel Claims

3rd Floor, Corner Block

Quay Street

Manchester

M3 3HN

Telephone No. 0344 892 1787

Table 1 Features and Benefits

Features and Benefits	Significant exclusions or limitations
Group Personal Accident Insurance Section	
<p>Personal Accident provides financial protection following bodily injury resulting from an accident.</p> <p>(Depending on the cover purchased, a lump sum payment may be made if within two years as the result of an accident, an insured person dies or is left permanently disabled and/or payment of a weekly benefit).</p>	<p>Personal Accident Accumulation limits apply for</p> <ul style="list-style-type: none"> • each Insured Person if their Sum Insured is linked to their salary • passengers travelling in the same aircraft. • terrorism. • war while on an 'external journey'. • nuclear, chemical or biological cause when on the Insured's UK premises • any other incident. <p>• Non-employee, spouse and child benefits are restricted, please refer to the Policy Wording for details.</p>
<p>The following Benefits may be selected:</p> <ul style="list-style-type: none"> • Death. • Loss of two or more limbs, or both eyes, or one of each. • Loss of one limb or eye, permanent total loss of speech, permanent total loss of hearing. • Permanent total disablement. • Permanent partial disablement (also known as 'continental scale'). • Temporary total disablement (weekly benefit). • Temporary partial disablement (weekly benefit). 	<p>Cover is not provided where the below applies:</p> <ul style="list-style-type: none"> • Committing or attempting to commit suicide or as a result of a self-inflicted injury. • Illness or disease (not resulting from bodily injury) following an accident. • Any naturally occurring condition or degenerative process, or any gradually operative cause. • Post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident). • Radioactive contamination not resulting from bodily injury following an accident. • Nuclear chemical or biological cause other than on the insured's premises. • War by any nuclear chemical or biological cause.

Table 1 Features and Benefits (continued)

Features and Benefits	Significant exclusions or limitations
Group Personal Accident Insurance Section	
<p>The following Benefits are provided when a Personal Accident claim is paid</p> <ul style="list-style-type: none"> • Accident Medical Expenses • Bereavement Counselling • Catastrophe • Catastrophe Critical Response Counselling • Coma Benefit • Commuting Expenses • Corporate Hospitality • Counselling • Damage to Clothing and Baggage • Dental and Optical Expenses • Dependents Benefit • Disability Assistance • Domestic Assistance • Executor Expenses • Facial Disfigurement • Funeral Expenses • Hospitalisation • Hospital Visiting Expenses • Paralysis • Recruitment Costs following Suicide • Relocation Expenses • Retraining Benefit • Visitors Extension 	<ul style="list-style-type: none"> • These benefits only operate if there is a payment under one of the Personal Accident benefits.

Table 2 Features and Benefits

Features and Benefits	Significant exclusions or limitations
Sickness Insurance Section	
<p>If the Insured person suffers Sickness which within one year is the cause of Disability or within two years, Disablement, the benefit shown in the schedule will be paid.</p>	<p>Sickness is only insured if specified in the Schedule and Personal Accident – 24 hour Operative Time is included</p>
<p>Benefit:</p> <ul style="list-style-type: none"> • Loss of one or both eyes • Permanent Total Disablement by paralysis from usual occupation • Temporary Total Disablement from usual occupation 	<p><u>Cover is not provided where the below applies:</u></p> <ul style="list-style-type: none"> • Any sickness diagnosed within 28 days of the commencement of cover. • After the expiry of the period of insurance in which the Insured person attains the age of 65. • Suicide or self-inflicted injury. • Chronic Condition as defined in the policy • Psychiatric, mental or nervous disorder. • Taking any over the counter or illicit drugs • Pregnancy or childbirth • Radioactive contamination. • Nuclear chemical or biological cause • War. • Within territories subject to UK or US Sanctions.

Table 2 Features and Benefits

Features and Benefits	Significant exclusions or limitations
Annual Business Travel Insurance Sections	
<p>Travel provides financial protection against travel risks. Cover is available for directors, business partners and employees.</p> <p>The policy may cover the spouse of any of the above and any 'spouse' or 'child', while accompanying them on a business trip. (Please refer to the Policy Wording for our definition of a 'child' and a 'spouse' which includes partners). Cover may be purchased for other non-employees in particular circumstances.</p>	<p>Travel Accumulations limits apply for:</p> <ul style="list-style-type: none"> • Cancellation Curtailment Replacement Rearrangement and Change of Itinerary • Evacuation • Hijack Kidnap and Detention • Personal Security Specialist Expenses • Travel Delay
<p>Baggage insurance including up to £2,000 towards the purchase of emergency clothing and toiletries if baggage is delayed for 4 hours or more, up to £500 in respect of replacement keys and lock mechanisms where home or car keys are lost damaged stolen or destroyed, and up to an additional £3,000 in respect of business equipment</p> <p>Cancellation, curtailment replacement, rearrangement and change of itinerary, where the cause is outside of the control of the insured person up to a maximum of the Sum Insured purchased per Insured Person.</p>	<ul style="list-style-type: none"> • A limit will apply per item of up to £3,000 or the Sum Insured whichever is the lesser. <p><u>Cover is not provided where the below applies:</u></p> <ul style="list-style-type: none"> • Change of mind to travel. • Redundancy. • Financial failure or omission, or neglect of any provider of transport or accommodation, or their agent. • Strike or industrial action which existed, or of which advance notice had been given on or before the date on which the journey was booked.
<p>Evacuation insurance up to a maximum of the Sum Insured purchased per Insured Person.</p>	<ul style="list-style-type: none"> • Evacuation without the knowledge or consent of Solace Global. • An accumulation limit of £100,000 applies for all losses arising from the same Incident or in any one Period of Insurance.
<p>Hijack, Kidnap and detention including situation advisors fees at a rate of £300 per day plus the additional cost of necessary travel and accommodation up to a maximum of £100,000 per Insured Person.</p>	<ul style="list-style-type: none"> • Fraudulent dishonest or criminal acts. • An accumulation limit of £250,000 applies for all losses arising from the same Incident or in any one Period of Insurance.

Table 2 Features and Benefits

Features and Benefits	Significant exclusions or limitations
Annual Business Travel Insurance Sections	
<p>Legal expenses</p> <p>Legal Expenses incurred by the Insured Person or their Legal Personal Representative in pursuit of compensation against a third party who has caused injury to the Insured Person while they were on an External Journey.</p>	<ul style="list-style-type: none"> • Any claim reported more than 90 days after an event. • Any claim where the prospect of success in achieving a reasonable settlement is insufficient, or the estimate of irrecoverable legal expenses is greater than the compensation being sought.
<p>Medical repatriation and emergency travel expenses including dental and optical expenses necessitated by bodily injury following an Accident or incurred for emergency treatment.</p> <p>Pregnancy or childbirth expenses but only if necessitated by bodily injury following an Accident or incurred for pregnancy related illness or complications requiring emergency treatment.</p> <p>Cover also includes:</p> <ul style="list-style-type: none"> • Funeral Expenses up to £10,000 (does not aggregate with Personal Accident cover). • Hospitalisation up to £50 per day for 52 weeks. • Repatriation of Household Goods up to £2,000. • Search and Rescue Costs up to £25,000. 	<ul style="list-style-type: none"> • Medical expenses in Britain, or the insured person's usual country of residence (unless below £25,000 for inpatient or outpatient treatment, and then only if incurred within 3 months of returning to Britain, or usual country of residence, at the end of a journey on which expenses are initially incurred). • Routine Pregnancy or childbirth expenses. • Travelling against medical advice
<p>Money and credit cards</p>	<ul style="list-style-type: none"> • Losses more than 120 hours preceding or following an Insured Journey. • Losses exceeding £3,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes.
<p>Personal Liability up to £5,000,000</p>	<ul style="list-style-type: none"> • No indemnity is provided where legal liability arises out of the Insured Person's trade, profession or business. • Ownership, possession or use by, or on behalf of the Insured Person of any mechanically propelled vehicle, aircraft, other aerial device, hovercraft or water borne craft.
<p>Personal security specialist expenses to employ the Insurer's security specialists Solace Global to extricate the Insured Person following their involvement in a life-threatening situation.</p>	<ul style="list-style-type: none"> • Fraudulent, dishonest or criminal acts.

Table 2 Features and Benefits

Features and Benefits	Significant exclusions or limitations
Annual Business Travel Insurance Sections	
Travel delay at a rate of £200 after 4 hours then £50 per hour up to a maximum of £750 per Insured Person.	<ul style="list-style-type: none"> • Delay due to a strike or industrial action which existed, or of which advance notice was given, at the time of the booking. • An accumulation limit of £50,000 applies for all losses arising from the same Incident or in any one Period of Insurance.
Travel documents – if passport, visa, travel tickets or other essential travel documents are lost, this section reimburses the cost of necessary travel and accommodation to obtain replacements.	<ul style="list-style-type: none"> • Losses not reported to the consular representative of the relevant issuing country within 24-hours of discovery of loss.

Table 3 General conditions

The following apply to the Policy as a whole, regardless of the specific cover you have selected.

For full details of these and other exclusions & limits please read your Policy Wording and Schedule.

General conditions and exclusions
<ul style="list-style-type: none"> • We may cancel any insurance provided under this Policy against war or terrorism by sending seven days' notice of cancellation to the insured at their last known address. If a business trip commenced before the expiry of such notice, then cover for that trip will not be affected. • We may cancel that part of this Policy which is prohibited or restricted and would breach any prohibition or restriction imposed by law or regulation with immediate effect by giving written notice to the other at their last known registered address. • In the event of a non-disclosure or misrepresentation at inception or any renewal we will waive our rights to avoid the Policy if such non-disclosure or misrepresentation was innocent and free from any fraudulent conduct or intent to deceive. • The policy does not provide any cover: <ol style="list-style-type: none"> 1. Directly or indirectly as a result of or contributed to by War in Britain or the Insured Person's normal country of residence. 2. After the expiry of the period of insurance in which the Insured Person attains the age of 80 years. 3. Arising in Territories currently under UK or US Sanctions

Important Information

Complaints

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. If you have cause for complaint you should contact the Complaints Manager, Arch Insurance (UK) Ltd, at the address shown below

Complaints Manager

5th Floor
Plantation Place South
60 Great Tower Street
London EC3R 5AZ
Email: complaints@archinsurance.co.uk

If you are still not happy, you may be eligible to refer your case to the Financial Ombudsman Service who can be contacted at

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

Telephone: 0800 0234567/0300 1239123

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

Compensation

Arch Insurance (UK) Ltd 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 FSCS.

Territorial Limits

Unless otherwise agreed by Insurers, this Policy is intended to cover UK registered businesses on a worldwide basis.

Your obligations

You must:

- Make a fair presentation to us of the risk at the start, renewal or variation of the policy.
- Tell us if there are changes to the risk
- Take all reasonable steps to avoid or minimise any injury, loss, damage or expense
- Make every reasonable effort to recover any property which has been lost or stolen
- Comply with the terms and conditions of the policy generally, and in each applicable section
- Cooperate with the Insurers in the event of a claim
- Pay the premium

Paying the premium

For information on how to pay the premium, please contact your broker.

Arch Insurance UK Personal Accident & Travel - T 0113 513 1358
10th Floor, West One, 114 Wellington Street, Leeds, LS1 1BA.

Arch UK Regional Division is part of the Arch Insurance Group, which also includes Thomas Underwriting Agency Ltd (FCA number 304302) and Axiom Underwriting Agency Ltd (FCA number 441460) who may act as intermediaries for certain insurers. Arch Insurance (UK) Limited is registered in England No 4977362 Registered Address: 5th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Number 229887

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