

Policy Summary

**Group Personal Accident
Sickness & Travel Insurance**

This is a summary of your policy, giving important information about the cover provided so you can check that it is right for you



Arch Group Personal Accident, Sickness & Travel Insurance Policy Summary

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you make a fair presentation of the risk to us and read the policy carefully when you receive it.

Insurance Provider

Your insurer will be Arch Insurance (UK) Limited

Registered address: 5th Floor, 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 Register Number 229887

Certain other sections within your policy may be covered by another named insurer.

Sections of Cover, Features and Exceptions

Your policy is made up of optional sections of cover, features and exceptions, which are detailed in your policy documents. Excesses apply; the amount will vary depending on the section of the policy applicable and the claim being made. Specified limits apply to some of the benefits provided, refer to the policy for full details.

Type of Insurance

This policy can provide benefits for accidental bodily injury, sickness and travel insurance. You can select which policy sections apply. Sickness cover is only available in conjunction with the Personal Accident section. This product is intended for businesses to protect themselves and their employees.

Policy Term and Premium Payment

The duration of the policy is 12 months from cover inception date, or as detailed in your policy schedule.

Your insurance agent will tell you how you can pay the premium.

Where you can be covered

The policy is available to businesses registered in the UK, Channel Islands and Isle of Man. The Personal Accident and Sickness sections provide Worldwide cover. The Travel section is available on a European or Worldwide basis and the geographical area applicable will be detailed in your policy schedule.

Group Personal Accident - Optional Section

Cover, Features and Benefits

Provides financial protection against an insured person suffering an undernoted bodily injury due to an accident in accordance with the policy terms.

- Death
- Loss of two or more limbs, or loss of both eyes, or one of each.
- Loss of one limb or loss of one eye
- Loss of speech
- Loss of hearing
- Permanent total disablement (as defined – refer to your policy)
- Temporary total disablement (weekly benefit)
- Temporary partial disablement (weekly benefit)

Extensions automatically included

- | | |
|---|--|
| <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 | <ul style="list-style-type: none"> ▪ Disability Assistance ▪ Domestic Assistance ▪ Executor Expenses ▪ Facial Disfigurement ▪ Funeral Expenses ▪ Hospitalisation ▪ Hospital Visiting Expenses ▪ Paralysis ▪ Relocation Expenses ▪ Retraining ▪ Visitors Extension |
|---|--|

Optional covers:

- Benefits may be a set monetary amount or a proportion of salary
- You may select when the cover under this section is operative
- Permanent partial disablement as set out in the Continental Scale- refer to your policy
- Bodily injury as listed under this option or illness occasioned by nuclear, chemical or biological terrorism within 50 metres of your premises

Significant Exceptions and Limitations - Please refer to your policy document

- Benefit limits apply for
 - the amount we will pay for all claims from a single accident or event;
 - benefits that are linked to salary
 - multiple insured persons travelling in the same aircraft
 - war and terrorism
 - nuclear, chemical or biological causes
 - any other incident
 - non-employees, spouses and children
- There is no cover for
 - committing or attempting to commit suicide or as a result of a self-inflicted injury
 - flying of any kind other than as a passenger
 - illness or disease (not resulting from bodily injury following an accident)
 - any naturally occurring condition or degenerative process, or any gradually operating process
 - 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 terrorism unless covered under the appropriate policy extension; war by any nuclear chemical or biological cause

Sickness

This optional section can be insured if the Group Personal Accident Section is operative and '24 hour' cover applies

Provides financial protection if an insured person suffers sickness which causes disability within one year, or disablement within two years, in accordance with the policy terms

- Loss of one or both eyes
- Permanent total disablement by paralysis
- Temporary total disablement (weekly benefit)

Significant Exceptions and Limitations - Please refer to your policy document

- A limit applies for all losses from one event;
- We will only pay for loss of one or both eyes or permanent total disablement in connection with the same Sickness.

Sickness cover is not provided

- for loss of one or both eyes or permanent total disablement if Sickness causes death within 24 months of diagnosis.
- for any sickness diagnosed within 28 days of the commencement of cover.
- after expiry of the period of insurance in which the Insured person attains the age of 65.
- suicide or self-inflicted injury.
- for
 - any chronic condition as defined in the policy
 - psychiatric, mental or nervous disorders
 - taking any over the counter, prescription or illicit drugs
 - pregnancy or childbirth
 - radioactive contamination
 - terrorism from nuclear chemical or biological causes
 - war
 - Coronavirus disease (COVID-19), SARS, or fear or threat of the same

Travel Insurance – Optional Section

Provides cover for business trips (including incidental holiday travel taken in conjunction with a trip) commencing during the period of insurance, in respect of

- directors, business partners, employees and other categories as required. Cover can be extended to include accompanying spouses and children (as defined)
- spouses, partners and children (each as defined) whilst accompanying one of the above on a business trip

Most limits apply per person.

Benefits

- Medical, repatriation and emergency travel expenses - up to the sum insured shown in the schedule;
 - Medical expenses within normal country of residence if incurred within four months of return at the end of an overseas journey - up to £25,000 in-patient charges and £25,000 out-patient charges;
 - Funeral expenses abroad – up to £10,000
 - Hospitalisation – £50 per day up to 52 weeks
 - Repatriation of household goods – up to £2,000
 - Search and rescue costs – up to £25,000
- Cancellation, curtailment, replacement of staff, rearrangement, change of itinerary - up to the sum insured shown in the schedule
- Evacuation - up to the sum insured shown in the schedule subject to the maximum incident limit any one period of insurance (as detailed in the policy schedule)
- Baggage
 - up to the sum insured shown in the schedule (maximum £3,000 any one item, pair or set)

- Delayed baggage – up to £2,000
- Loss of or damage to keys – up to £500
- Business equipment– up to £3,000 (maximum £1,500 any one item, pair or set)
- Money and credit cards - up to the sum insured shown in the schedule (cash limit £3,000)
- Travel documents - up to £2,000
- Travel Delay - £200 after the first 4 consecutive hours of delay and an additional £50 for each subsequent hour of delay, up to a maximum of £750 per person
- Hijack, kidnap, ransom and detention - £300 per day of detention, up to a maximum of £100,000 per person and subject to an aggregate limit of £250,000 in any one period of insurance
- Rental Vehicle Excess - up to £1,000 per claim and subject to a maximum of £25,000 in any one period of insurance
- Personal Liability - up to £5,000,000 any one event
- Personal security specialist expenses – up to the sum insured shown in the schedule
- Legal expenses to recover compensation for injury or death – up to £50,000 (underwritten by DAS Legal Expenses Insurance Company Limited)

Travel Insurance - Significant Exceptions and Limitations

Please refer to your policy document

Costs, expenses and losses arising from the following are not covered

- Medical expenses arising
 - where travel was undertaken against medical advice or for the purpose of obtaining treatment
 - from flying of any kind other than as a passenger
 - from war, terrorism from nuclear, chemical or biological causes.
 - for the medical assistance provider, where it is subsequently found that the person receiving treatment or incurring costs is not entitled to cover
 - for pregnancy or childbirth, unless due to bodily injury caused by an accident or pregnancy-related illness or complications requiring emergency treatment
- Change of mind – deciding not to travel
- Redundancy or change in financial circumstances.
- Financial failure, omission or neglect of any travel, accommodation or transport provider
- Regulations made by any Government or public authority
- Withdrawal from service of any means of transport or mechanical failure of the means of transport unless such failure delays the journey for more than 2 hours
- Strikes or industrial action which existed or for which notice had been given at the time the trip was booked
- Cancellation, curtailment, replacement of staff, rearrangement, change of itinerary caused by or resulting from the Foreign, Commonwealth and Development Office advising against all or all but essential travel to the intended destination at the time the trip was booked
- the Insured or the Insured Person violating the laws or regulations of the country in which they are travelling.
- the Insured Person failing to produce or maintain visas, permits or other documentation.
- Evacuation advice or support unless from our chosen provider
- Business equipment left in unattended vehicles or if not reported to the police or other recognised authority within 48 hours of discovery of the loss
- Loss of travel documents not reported to consular authorities within 24 hours of discovery of the loss
- Ransom Monies where hijack kidnap and ransom insurance has been cancelled or declined in the past, or where illegal detention occurs in an excluded territory
- Liability arising out of the Insured Person’s profession, trade or business
- Legal expenses for claims
 - not notified to insurers with reasonable promptness
 - costs that fall outside the DAS Standard Terms of Appointment
 - with insufficient prospects of winning a reasonable settlement
 - where the estimated costs of recovery exceed the compensation sought
 - for psychological injury, clinical negligence, illness not caused by a sudden specific accident

General Conditions - Applicable to all sections unless stated otherwise - refer to your policy document

We may cancel any war and terrorism cover provided, subject to sending seven days' notice to the insured. Cancellation of any war and terrorism cover will not apply to insured trips that have already commenced.

Our security services provider must be informed immediately of any Incident, event or circumstance likely to give rise to a claim under the Evacuation Insurance section.

General Policy Exclusions - Applicable to all sections unless stated otherwise - refer to your policy document

The policy does not provide any cover :

- fraudulent or dishonest acts either by the insured or an insured person
- persons or entities the subject of UN, UK, EU or US Sanctions
- directly or indirectly as a result of or contributed to by War in the Insured Person's normal country of residence
- after the expiry of the period of insurance in which an Insured Person attains age 70

Your obligations - Please refer to your policy document

You must

- Make a fair presentation to us of the risk at the start, renewal and variation of the policy
- Tell us if there are changes to the risk
- Take all reasonable steps to avoid loss, damage, injury or any other claim
- Comply with the terms and conditions of the policy generally, and in each applicable section
- Cooperate with the insurers and our appointed agents in the event of a claim
- Pay the premium

How to Make a Claim

To report or make a claim, follow the instructions shown in the Claims Handling Process and the General Claims Settlement Conditions

Group Personal Accident & Sickness Section

Notification of any claim should be sent to:

Arch Insurance UK Personal Accident & Travel Claims
3rd Floor, Corner Block, Quay Street, Manchester M3 3HN

Telephone No: **0344 892 1787**

Email Address: ukpatclaims@archinsurance.co.uk

Travel Section

For emergency medical assistance, please contact

CEGA Assistance

Telephone: **+44 (0) 1243 219 645**

E-mail: assistance@CEGAGroup.com

For Legal Expenses claims under Section 16, please contact

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Telephone No: **0117 934 0470**

For all other travel claims, contact

Arch Insurance UK Personal Accident & Travel Claims
3rd Floor, Corner Block, Quay Street, Manchester M3 3HN

Telephone No: **0344 892 1787**

Email Address: ukpatclaims@archinsurance.co.uk

Please refer to the Travel Section for information on how to contact other travel information and support services.

Policy Cancellation

You may cancel your policy within 14 days of receiving your policy documents for the first Period of Insurance if the policy does not meet your requirements. We will return part of the premium proportionate to the unexpired period of insurance, provided that no claims have been paid or are outstanding during the current period of insurance.

If you wish to terminate the cover at any other time please contact your insurance agent; any return premium will be at the discretion of Arch Insurance (UK) Limited.

Other than in respect of Fraud or war and terrorism, we may cancel the policy or any part thereof by giving 30 days' notice to your last known address. Provided there have been no claims made under the policy or that no incident has occurred that is likely to give rise to a claim or that there has been no breach of any policy conditions, you shall be entitled to the return of a proportionate part of the premium in respect of the unexpired period of insurance.

We may cancel war and/or terrorism cover by giving you seven days' notice, but this shall not apply to travel insurance for trips that have already commenced.

How to Complain

If you have any query arising from your policy please contact your insurance agent who arranged the policy for you quoting the policy number in all cases

If you have a complaint (unless relating to the Travel Legal Expenses section) please write to The Complaints Manager, Arch Insurance (UK) Limited, 5th Floor, 60 Great Tower Street, London EC3R 5AZ complaints@archinsurance.co.uk

For complaints relating to the Travel Legal Expenses Section, please contact

Customer Relations Department, DAS Legal Expenses Insurance Company Limited
DAS House, Quay Side, Temple Back, Bristol BS1 6NH
customerrelations@das.co.uk

If we have not resolved your complaint within eight weeks or if you are not satisfied with our response, you may be able to refer it to the Financial Ombudsman Service. You must do this within six months of receiving our final response letter. Contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service Exchange Tower
London E14 9SR

www.financial-ombudsman.org.uk

Telephone: 0800 023 4567/ 0300 123 9 123

Fax: 020 7964 1001

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

Following the complaints procedure does not affect your rights to take legal action

Financial Services Compensation Scheme

Arch Insurance (UK) Limited and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS).

If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk



Arch UK Regional Division

Arch Insurance (UK) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Arch Insurance Group includes FCA registered companies, such as Thomas Underwriting Agency Limited (FCA number 304302) and Axiom Underwriting Agency Limited (FCA number 441460), registered at the address provided, who may act as intermediaries for certain insurers.

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