

# Group Business Travel Insurance Policy Wording



AmTrust Underwriting  
An AmTrust Financial Company

## Contents

How to make a Claim.....	p. no 1
Claims Procedure.....	p. no 1
Medical Emergency Abroad Procedure.....	p. no 1
Political and Natural Disaster Evacuation Procedure.....	p. no 1
Welcome.....	p. no 2
Who is AmTrust Underwriting Ltd.....	p. no 2
Complaints Procedure.....	p. no 2
Financial Services Compensation Scheme (FSCS).....	p. no 2
Important Information.....	p. no 3
Your Insurance Policy.....	p. no 3
Law Applicable to Your Policy.....	p. no 3
General Policy Definitions.....	p. no 4
General Policy Conditions.....	p. no 7
Claims Conditions.....	p. no 8
General Policy Exclusions.....	p. no 9
Business Travel Cover.....	p. no 10
Item 1 Cancellation or Curtailment.....	p. no 10
Item 2 Travel Disruption Expenses.....	p. no 10
Item 3 Employee Replacement Expenses.....	p. no 11
Item 4 Journey Continuation.....	p. no 11
Item 5 Travel Delay.....	p. no 11
Item 6 Medical, Repatriation and Additional Expenses.....	p. no 12
Item 7 Continuation of Medical Expenses.....	p. no 12
Item 8 Search and Rescue Expenses.....	p. no 12
Item 9 Hospital and Coma Benefit.....	p. no 13
Item 10 Personal Liability.....	p. no 13
Item 11 Legal Expenses.....	p. no 13
Item 12 Personal Baggage, Business Items and Money.....	p. no 14
Item 13 Delayed Baggage.....	p. no 15
Item 14 Personal Accident.....	p. no 15
Item 15 Hi-jack, Kidnap and Kidnap for Ransom.....	p. no 16
Item 16 Political and Natural Disaster Evacuation Expenses.....	p. no 16
Item 17 Car Hire Excess Waiver.....	p. no 17
Item 18 Holiday Travel and Winter Sports Extension.....	p. no 17

## Introduction

### How to make a Claim

If **You** think **You** may have a claim, then please contact **Us** as soon as feasible with as much information as possible and **We** will tell **You** what to do next.

### Claims Procedure

Notice of any incident that may give rise to a claim must be made as soon as is feasibly possible upon return of the trip.

#### Claim Notifications should be sent to:

AmTrust Travel Claims

Telephone: 0844 800 6610

Email: [aulclaims@amtrustgroup.com](mailto:aulclaims@amtrustgroup.com)

### Medical Emergency Abroad Procedure

In the event of **Illness** or **Accident** abroad which may lead to Hospital treatment or Curtailment of the trip, **You** or the **Insured Person** must contact:

AmTrust Assistance, 24 Hour Emergency Service.

Please quote the reference AmTrust.

Telephone: +44(0)203 003 6900

Email: [AULassist@amtrustgroup.com](mailto:AULassist@amtrustgroup.com)

When contacting AmTrust Assistance, please advise the following:

1. The telephone number from which **You** are calling.
2. **Your Policy** Number
3. The name and telephone number of the Doctor and Hospital attending to the **Insured Person**.

Failure to contact AmTrust Assistance in the event of an emergency may prejudice **Your** claim.

### Political and Natural Disaster Evacuation Procedure

In the event of claim under Item 16 of this **Policy**, **You** or the **Insured Person** must contact:

AmTrust Assistance, 24 Hour Emergency Service.

Please quote the reference AmTrust.

Telephone: +44(0)203 003 6900

Email: [AULassist@amtrustgroup.com](mailto:AULassist@amtrustgroup.com)

Failure to contact AmTrust Assistance in the event of an emergency may prejudice **Your** claim

Calls may be recorded for quality and training purposes.

The Claims Line is available 24 hours a day 365 days a year.

## Welcome

Thank **You** for choosing AmTrust Underwriting Ltd to be **Your** Insurance Provider.

This is **Your Policy** which has been prepared in accordance with the information **You** have provided.

The **Policy**, schedule, and endorsements, together with the **Statement of Fact** should be read together as if they were one document.

Please take the time to read all these documents to make sure that the cover meets **Your** needs and that **You** understand the terms, exclusions and conditions.

If there is anything **You** do not understand or **You** need to change please contact **Your Broker** immediately.

This is a legal document and should be kept in a safe place.

## Who is AmTrust Underwriting Ltd

AmTrust Underwriting Ltd are regulated by the Financial Conduct Authority (FCA). **You** can check **Our** FCA registration by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by calling the FCA on 0800 111 6768.

## Complaints procedure

**We** aim to provide excellent service to all **Our** customers although **We** recognise that occasionally things go wrong. If this happens **We** want to hear about it so **We** can try to put things right. When **You** are making a complaint please make sure **You** are able to quote **Your Policy** details including **Your Policy** number, **Your** name and address.

### Making a Complaint

If **You** wish to make a complaint in relation to **Your Policy** please write to **Us**:

The Compliance Manager, AmTrust Underwriting Ltd, 1 Great Tower Street, London, EC3R 5AA

If **We** have responded to **Your** complaint and **You** are still not satisfied, **You** may ask the Complaints Department at Lloyd's to review **Your** complaint (this would not affect **Your** rights to take legal action if necessary). Lloyd's contact details are:

The Complaints Team, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN

Telephone: +44 (0)207 327 5693 Fax: +44 (0)207 327 5225

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

### If You Remain Dissatisfied

If **You** are dissatisfied with Lloyd's Final Response, **You** may (if eligible) be able refer **Your** complaint to the Financial Ombudsman Service.

**You** must do this within 6 months of receiving Lloyd's Final Response. The Financial Ombudsman Service's contact details are:

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

Telephone: 0800 023 4567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Financial Services Compensation Scheme (FSCS)

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit.

Further information is available from the FSCS or **You** can visit their website at [www.fscs.org.uk](http://www.fscs.org.uk).

Contact Details:

Freephone: 0800 678 1100 or 020 7741 410 (Lines are open Monday to Friday 08.30 to 17.30 excluding public holidays).

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.



## Important Information

### Data Protection Act

The personal and business information **You** provide or which is supplied by third parties including the details of **Directors**, officers, partners and employees may be used by **Us** and /or **Our** carefully selected third parties to provide **You** with a quotation, deal with **Your Policy**, help administer **Your Policy**, search credit reference agencies (who may keep a copy of the search), handle claims, undertake checks against publicly available data (such as county court judgements or sheriff court decrees, electoral roll, bankruptcy orders, winding up procedures, repossessions), for customer surveys market research and compliance business reviews.

**We** share **Your** details with those companies who are underwriting **Your Insurance Policy** and others including insurance organisations, professional advisers, third party suppliers, claims handlers, loss adjusters, professional advisers and mediation companies to administer and regulate **Your** insurance, for **Fraud** prevention purposes and where **We** are legally obliged to do so.

In some circumstances **We** may need to collect data which under the Data Protection Act is defined as sensitive (such as medical history or criminal convictions) for the purposes of evaluating risk, assessing the terms of the insurance contract or administering any claims that may arise.

By proceeding with this application **You** have signified **Your** consent to such information being processed by **Us**. If **You** provided information (including any sensitive personal information) to **Us** about another person by doing so **You** have confirmed to **Us** that **You** have their permission to provide it and for **Us** to process that information, also that **You** have told them of this.

Under the Data Protection Act, individuals are entitled to a copy of all the personal information **We** hold about **You**. If **You** would like details, please write to:

The Compliance Department, AmTrust Underwriting Ltd, 1 Great Tower Street, London, EC3R 5AA. stating **Your** name, address and **Policy** number. A fee may be payable.

Under the Data Protection Act **We** can only discuss the details given with **You**. If **You** would like anyone else to act on **Your** behalf please let **Us** know.

**Your** personal details may be transferred to countries outside the European Economic Area they will at all times be held securely and handled with the utmost care in accordance with all the principles of English law.

**We** will store **Your** personal information on **Our** secure databases but will not keep it longer than is necessary.

## Your Insurance Policy

This **Policy** is underwritten by AmTrust at Lloyd's Limited for Lloyd's Syndicate 1206 and is administered by AmTrust Underwriting Ltd, in accordance with the authority granted under binding authority agreements.

**We** will insure **You** against **Accident, Illness**, loss, damage or mishap as defined in this **Policy**, for trips taken on **Your** behalf including **Incidental Holiday** travel (known as a **Period of Travel**) commencing during the **Period of Insurance**, and having a destination outside of their usual **Country of Domicile** or within their usual **Country of Domicile** if such trips involve an overnight stay or air travel.

The **Policy**, schedule, and endorsements, together with the **Statement of Fact** should be read together as if they were one document.

Should any of the information **You** have previously provided to **Us** change, please notify **Your Broker** promptly as any failure to do so may prejudice **Your** rights under this **Policy**.

### Law Applicable

In the absence of any agreement in writing to the contrary this **Policy** will be governed by and construed in accordance with the laws in England. Any dispute relating to this **Policy** will be subject to the jurisdiction of the courts of England.

Signed for and on behalf of the **Underwriters**



P Dewey  
Director  
AmTrust Underwriting Ltd  
Registered Office: 1 Great Tower Street, London, EC3R 5AA  
Registered in England No: 3908537  
Authorised and regulated by the Financial Conduct Authority

## General Policy Definitions

Wherever one of the words or phrases listed below is used in this **Policy** it will have the same meaning wherever it appears unless stated otherwise. A defined word or phrase will start with a capital letter each time it appears in the **Policy** and is printed in bold type e.g. **Accident**, except for headings and titles.

Throughout this **Policy** words in the singular include the plural and vice versa. The male gender includes the female and neuter. References to legislation include such legislation as amended and to any statutory re-enactment thereof. If a word or phrase has a different meaning in a particular section then that section will have a revised definition of that word or phrase.

### Applicable to ALL Sections of this Policy

The following **Policy** Definitions apply to all Sections of the **Policy** and all clauses, extensions and endorsements unless otherwise stated:

#### **Accident/Accidental**

A sudden, unexpected, fortuitous, specific event which occurs at an identifiable time and place.

#### **Act of Terrorism**

Any act or acts of any person or group(s) of persons committed for political, religious, ideological or similar purposes with the intention to influence any government and /or to put the public or any section of the public in fear. An **Act of Terrorism** can include but not be limited to the actual use of force or violence and/or the threat of use. Furthermore the perpetrators of an **Act of Terrorism** can either be acting alone, or on behalf of or in connection with any organisation or government.

#### **Benefit Period**

The maximum period for which the **Temporary Total Disablement** benefit is payable. This period will commence at the end of the **Excess Period**.

#### **Bodily Injury**

Identifiable physical injury which:-

1. Is sustained by an **Insured Person**, and
2. Is caused by an **Accident** during the **Operative Time** during the **Period of Insurance**, and
3. Solely and independently of any other cause, except **Illness** directly resulting from or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the **Insured Person** within twelve months from the date of the **Accident**.

#### **Broker**

The company through which **You** purchased the **Policy** with **Us**.

#### **Business Items**

Items carried on **Your** behalf by the **Insured Person** and which are **Your** property.

#### **Channel Islands**

Jersey, Guernsey, Alderney and Sark.

#### **Close Relative**

Mother, father, sister, brother, husband, wife, **Partner**, daughter, son, step-daughter, step-son, adopted daughter, adopted son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, or fiancé(e).

#### **Coma**

A continuous, unconscious and unresponsive state.

#### **Consultant**

A person or company appointed by **Us** or **red 24** that specialises in the negotiations of **Kidnap** and **Kidnap for Ransom** release.

#### **Corporate Guest(s)**

Guests who are travelling on an official trip organised by **You**, at **Your** expense and with **Your** knowledge and consent.

#### **Country of Domicile**

The country in which the **Insured Person** permanently resides.

#### **Dependant Child**

A child under the age of 18 years or under the age of 23 years if in full time education.

#### **Director**

An appointed or elected member of the board of **Directors** of a company.

#### **Excess Period**

The period prior to the commencement of the **Benefit Period** for which no benefit is payable.

#### **Express Kidnapping**

The unlawful seizure, abduction and detention by force or **Fraud** of an **Insured Person** against their will by an individual or group for the purpose of obtaining cash directly from the **Insured Person** by way of **Fraudulent** or coercive use of a financial card.

**Fraud/Fraudulent**

Wrongful or criminal deception intended to result in financial or personal gain.

**Hi-jack**

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the **Insured Person** is travelling as a passenger.

**Illness**

A disease or sickness of the **Insured Person**.

**Incidental Holiday**

A non-business related trip taken immediately before, during and/or immediately after an Insured trip on behalf of the Insured.

**Insured Person**

Any person shown in the **Policy** as being an **Insured Person**. For **Insured Persons**, cover applies until the end of the **Period of Insurance** or the date upon which the **Insured Person** ceases their employment or association with **You**, whichever the sooner.

**Kidnap**

The unlawful seizure, abduction and detention by force or **Fraud** of an **Insured Person** against their will by an individual or group.

**Kidnap for Ransom**

The unlawful seizure, abduction and detention by force or **Fraud** of an **Insured Person** against their will by an individual or group for the purpose of obtaining a form of payment for their release.

**Loss of Limb**

Permanent loss by physical separation of a hand at or above the wrist, or of a foot at or above the ankle, and includes permanent total and irrecoverable loss of use of a hand, arm, foot or leg.

**Major Natural Disaster**

Earthquake, Volcanic eruption, Maelstrom, Tsunami, Hurricane, Tropical cyclone, Typhoon, Ice storm, Tornado.

**Money**

Cash, traveller's cheques, passports, green card, travel tickets, credit cards, charge cards, or banker's cards.

**Operative Time**

The period of time that cover is in force during the **Period of Insurance**, as shown in the **Policy** schedule and relevant to each section of cover.

**Our, Us, We, Underwriters**

Lloyd's Syndicate 1206.

**Partner**

The **Insured Person's** spouse, civil partner, or any person they are co-habiting with as a couple.

**Period of Insurance**

The period beginning with the effective date and ending with the expiry date as shown in the **Policy** schedule and any other period for which **We** have accepted **Your** premium.

**Period of Travel**

The time the **Insured Person** leaves their home or place of employment (whichever occurs last) during the whole time away and until return to home or place of employment (whichever occurs first).

**Permanent Total Disablement**

Disablement which entirely prevents the **Insured Person** from attending to the duties of his usual business or occupation and which lasts twelve consecutive months and at the expiry of that period is beyond hope of improvement.

**Permanent Total Loss of Hearing**

Permanent total and irrecoverable loss of hearing which lasts twelve consecutive months and at the expiry of that period is beyond hope of improvement.

**Permanent Total Loss of Sight**

Permanent total and irrecoverable loss of sight which lasts twelve consecutive months and at the expiry of that period is beyond hope of improvement.

**Permanent Total Loss of Speech**

Permanent total and irrecoverable loss of speech which lasts twelve consecutive months and at the expiry of that period is beyond hope of improvement.

**Policy**

This document, schedule and any endorsements attached or issued with it.

**Pre-Booked**

Either booked by **You** or by the **Insured Person** prior to commencement of the **Period of Travel** and for which payment has or will be made.

**Radiation**

The emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death.

**Ransom Monies**

Cash, bullion, securities property or services.

**Statement of Fact**

The proposal form and the quotation **You** have been provided with either in writing or provided electronically and any additional information supplied to **Us** by **You** or on **Your** behalf.

**Sub-Contractors**

**Sub-Contractors** who are employed by **You** on a temporary contract and are travelling on an official trip organised by **You**, at **Your** expense and with **Your** knowledge and consent.

**Temporary Total Disablement**

Disablement which temporarily and totally prevents the **Insured Person** from attending to the duties of his usual business or occupation.

**Travel Documents**

Passports, green card, visa, travel tickets, driving licence or any other essential **Travel Documents** belonging to **You** or the **Insured Person**.

**Unattended**

When the **Insured Person** is not in full view of and not in a position to prevent interference with the **Insured Persons** property.

**United Kingdom**

England, Scotland, Wales, Northern Ireland, the **Channel Islands** and the Isle of Man.

**Valuables**

Antiques, watches, furs, animal skins, jewellery, precious stones, photographic, video, audio and computer equipment, games consoles and their software.

**War**

Any activity or conflict where military force is used and includes one of the following:

1. Hostilities or warlike operations (whether **War** be declared or not)
2. Invasion, civil **War**, rebellion, insurrection, revolution
3. Act of an enemy foreign to the nationality of the **Insured Person** or the country in or over which the act occurs
4. Civil commotion assuming the proportions of, or amounting to, an uprising
5. Overthrow of the legally constituted government
6. Military or usurped power
7. Explosions of **War** weapons
8. An **Act of Terrorism**
9. Murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **Insured Person** whether **War** be declared with that state or not.

**You, Your, Yours**

The Insured and/or **Insured Person** as stated in the **Policy** schedule.



## General Policy Conditions

Each section of the **Policy** has conditions and they must be read in conjunction with the following General Conditions which apply to all Sections unless otherwise stated.

If any term, condition or exclusion or endorsement or part thereof is found to be invalid or unenforceable the remainder will be in full force and effect.

### Applicable to ALL Sections of this policy

The following **Policy** Conditions apply to all Sections of the **Policy** and all clauses, extensions and endorsements unless otherwise stated.

### Cancellation

**You** may cancel this **Policy** during the **Period of Insurance** by giving thirty (30) days' notice in writing to **Your Broker** at the address shown in their correspondence or to **Us** at the address shown in the **Policy** quoting **Your Policy** details.

In this instance **You** will be entitled to a refund of premium on the following basis provided that there have been no claims made or an incident has arisen which is likely to give rise to a claim during the **Period of Insurance**:-

Cancellation during the first quarter of the <b>Period of Insurance</b>	60% refund of annual premium
Cancellation during the second quarter of the <b>Period of Insurance</b>	30% refund of annual premium
Cancellation during the third quarter of the <b>Period of Insurance</b>	15% refund of annual premium
Cancellation during the final quarter of the <b>Period of Insurance</b>	0% refund of annual premium

If the **Period of Insurance** is less than thirty (30) days, **You** will not be entitled to a refund of premium.

The amount of premium to be refunded under this condition will be reduced by all unpaid time on risk premiums due.

### Our Rights to Cancel

**We** may cancel this **Policy** by giving thirty (30) days' notice in writing to **You** at **Your** last known address stating the reasons for cancellation.

In this instance **You** will be entitled to a proportionate refund of premium for the unexpired **Period of Insurance**. The amount of premium to be refunded will be reduced by all unpaid time on risk premiums due.

### Changes to Business Activities and Occupations

1. Any change in **Your** business activities must be notified to **Your Broker** and agreed in writing by **Us**.
2. Any change to the **Insured Person's** occupation as originally disclosed to **Us** must be notified to **Your Broker** and agreed in writing by **Us**.

Failure to notify **Us** of these changes may result in the **Policy** not operating and any claim not being indemnified. Special terms may have to be applied and an additional premium may be required.

### Contracts (Rights to Third Parties) Act 1999

A person or company who was not a party to this **Policy** has no right under the Contracts (Rights to Third Parties) Act 1999 to enforce any term of this **Policy** but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

### Failure to Comply with Policy Conditions

If **You** or an **Insured Person** fails to comply with any obligation to act in a certain way specified in the terms, provisions, conditions and endorsements of this **Policy**, it may prejudice **Your** or an **Insured Person's** position to recover any claim under this **Policy**.

### Fair Presentation of Risk

**You** must make a fair presentation of the risk to **Us** at the inception, renewal and with each variation of the **Policy**.

Where **You** fail to make a fair presentation of the risk **We** may at **Our** absolute discretion;

1. Amend the **Policy** to record the correct information.
2. Treat the **Policy** as if it included any additional terms as **We** may have reasonably required had a fair presentation been made. Where different terms are applied that result in an additional premium **You** shall be liable to pay for such an additional premium.
3. Reduce proportionately the amount for which **We** are liable on any claim by the proportion to which the premium actually charged bears to the premium that **We** would have charged had a fair presentation been made.
4. Refuse to pay **Your** claim.
5. Where the failure to make a fair presentation of the risk is to such an extent that had a fair presentation been made, on the balance of probabilities **We** would not have issued the **Policy** **We** may
  - (a) Avoid the **Policy**, treating it as if it had never existed and return any premium **You** have paid to **Us**
  - (b) Require **You** to reimburse **Us** with the cost of any claims paid by way of benefit under the **Policy**
  - (c) Cancel the **Policy** under **Policy** Condition: Cancellation – **Our** Rights to Cancel
6. Where the failure to make a fair presentation of the risk is deliberate and/or reckless **We** may;
  - (a) Avoid the **Policy**, treating it as if it had never existed and retain any premium **You** have paid to **Us**
  - (b) Require **You** to reimburse **Us** with the cost of any claims paid by way of benefit under the **Policy**
  - (c) In addition to avoiding **Your Policy** **We** may also avoid any other policies which **We** have issued to **You** and return the Premium paid by **You** to **Us** for such policies except in the circumstances where;
    - (i) Failure to make a fair presentation under such policies is also deliberate and/or reckless
    - (ii) Claims have also been made on these policies

### Financial Crime

**We** will not provide any cover or be liable to pay any claim or provide any benefit under this **Policy** to the extent that this would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

### Interest on Benefit Payable

**We** will not pay interest on any benefit payable.

### Maximum Period of Travel

The maximum duration for any one continuous **Period of Travel** shall not exceed 6 months. **We** will not cover **You** for any part of the trip where the **Period of Travel** exceeds 6 months in duration unless agreed by **Us** in writing prior to **Period of Travel**.

### Other Insurances

This **Policy** is issued on the condition that **You** have no knowledge of any other corporate travel Insurance in force except as specifically declared to **Us** at inception or agreed by **Us** during the **Period of Insurance**.

If at the time of a claim there is another insurance **Policy** in **Your** name which covers **You** or an **Insured Person** for the same expense or loss, **We** will only pay a proportion of the claim, determined by reference to the cover provided by each section except for Item 14 – Personal **Accident**, Items 14a-14g as shown on the **Policy** schedule which will be paid in full.

### Trust Assignment

**We** will not automatically accept or be affected by notice of any trust assignment or the like which relate to this **Policy**.

## Claims Conditions

The following claims conditions apply to this **Policy**.

### Claims Co-operation

**You** and the **Insured Person** shall provide assistance and co-operate with **Us** or **Our** representatives in obtaining any other records **We** deem necessary to evaluate the claim.

In no event will **We** be liable to pay any claim hereunder unless **You** or the **Insured Person** co-operates with **Us** and/or **Our** representatives in the investigation of a claim.

### Claim Notification

Notice of any **Accident, Illness**, loss or mishap to an **Insured Person** must be sent to **Us** as soon as practicable upon **Your** return of the trip. In the event of **Illness** or **Accident** abroad which may lead to Hospital treatment or Curtailment of the trip, **You** or the **Insured Person** must contact AmTrust Assistance, 24 Hour Emergency Service.

In the event of claim under Item 16 of this **Policy**, **You** or the **Insured Person** must contact AmTrust Assistance, 24 Hour Emergency Service.

Failure to comply with this condition may prejudice any claim made under this section.

### Right to Medical Records and Medical examination

Following notice of a claim, the **Insured Person** shall provide when requested by **Us** all authorisations necessary to obtain an **Insured Persons** medical records. **We** have the right to have an **Insured Person** examined by a physician or vocational expert of **Our** choice and at **Our** expense when and as often as **We** may reasonably request.

## General Policy Exclusions

### Applicable to ALL Sections of this Policy

The following **Policy** Exclusions apply to all Sections of the **Policy** and all clauses, extensions and endorsements unless otherwise stated.

**We** shall not be liable for the following:

1. Claims arising out of any trip which is booked or commenced by an **Insured Person**:
  - (a) Contrary to medical advice
  - (b) Contrary to health and safety restriction(s) from an airline or carrier with whom the **Insured Person** has booked to travel
  - (c) To obtain medical treatment or convalescent care
  - (d) After a terminal prognosis has been made.
2. Any claim from an **Insured Person** who is aged 75 years or over at the effective date of this **Policy** for Business Trips and **Incidental Holiday** or aged 71 years or over at the effective date of this **Policy** if the trip is in relation to Item 18, Holiday Travel and Winter Sports Extension.
3. Directly or indirectly caused or contributed to by the **Insured Person's**:
  - (a) Intentional self-injury
  - (b) Suicide or attempted suicide
  - (c) Provoked assault or fighting except in bona fide self-defence
  - (d) Own criminal act
  - (e) Engagement or participation in civil commotions or riots of any kind
  - (f) Deliberate exposure to exceptional danger (except in an attempt to save human life).
4. Death, disablement, loss or expense from the **Insured Person's** participation in:
  - (a) Any form of operational duties as a member of the armed forces (except for the cover specifically provided by Item 1(3)),
  - (b) Aeronautics or aviation, other than as a passenger
  - (c) Riding or driving in any kind of race
  - (d) Mountaineering or rock climbing normally requiring the use of ropes or guides or special equipment, or
  - (e) Sports tours.
5. Claims where medical or other suitable evidence is not provided.
6. Any claim due to any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder including anxiety and/or depression
7. Any claim consequent upon venereal disease or any expenses incurred either directly or indirectly in the treatment of, diagnosis or counselling of either Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or Human Immunodeficiency Virus (HIV).
8. Any claim resulting directly from the influence of alcohol (which exceeds the prescribed limit under the Road Traffic Acts 1988 and would render the **Insured Person** unfit to drive regardless of whether **You** are driving or not), drugs or solvents (other than drugs taken under medical supervision but not for the treatment of drug addiction).
9. Any part of any trip, which is booked or commenced by an **Insured Person** in the knowledge that the **Period of Travel** will be longer than 6 months unless agreed by **Us** in writing.
10. Any loss, damage or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by or arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
11. Arising from or attributable to **War** (whether declared or not), whilst the **Insured Person** is in the **United Kingdom** and/or their **Country of Domicile** or is travelling to any country or area that, at the commencement of travel, was publicly known to be in a state of, or faced with the threat of **War**.

This exclusion shall automatically be deemed inoperative if the **Insured Person's** presence in such country or area is attributable to:

  - (a) The scheduled transit or stopover not exceeding 24 hours of an aircraft or sea vessel in which he is travelling, or
  - (b) Involuntary diversion or transit due to force majeure or to **Hijack, Kidnap** or the like, an **Act of Terrorism** or criminal act, provided always that at the time of the original occurrence or act the **Insured Person** was not within the confines of any country or area to which this exclusion was applicable, nor travelling to or from such country or area other than as provided for under (a).
12. Regardless of any contributory cause(s), any claim(s) in any way caused or contributed to by an **Act of Terrorism** involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. If **We** allege that, by reason of this exclusion, any claim is not covered by this **Policy**, the burden of proving the contrary shall be upon **You**.
13. Arising out of or consequent upon or contributed to **Radiation**.

## Business Travel Cover

### What is Covered

We will insure the **Insured Person** against **Accident, Illness**, loss, damage or mishap as defined in this **Policy**, for trips taken on **Your** behalf including **Incidental Holiday** travel (known as a **Period of Travel**) commencing during the **Period of Insurance**, and having a destination outside of their usual **Country of Domicile** or within their usual **Country of Domicile** if such trips involve an overnight stay or air travel.

### Extension to the Policy

If the **Insured Person** has not returned to their usual **Country of Domicile** before the expiration of a **Period of Travel** for reasons which are beyond his control, this **Policy** will remain in force for a further 21 days or until return, whichever is the earlier, without additional premium but in the event of the **Insured Person** being **Hi-jacked**, cover shall continue whilst such **Insured Person** is subject to the control of the person(s) or their associates making the **Hi-Jack** and during travel direct to his **Country of Domicile** and/or original destination up to twelve months from the date of **Hi-jack**.

## Item 1 - Cancellation or Curtailment

### Cover

The cancellation section is operative from the date of booking a trip or the commencement date of the **Period of Insurance** whichever is the later.

We will pay up to the sum insured stated in the **Policy** schedule for all deposits and advance payments that are paid or contracted to be paid for transport and accommodation costs (including reasonable additional transport and accommodation expenses incurred for return to the **Insured Person's** usual **Country of Domicile**) if a projected trip during the **Period of Insurance** has to be cancelled, cut short or rearranged directly and necessarily as a result of:-

1. Death, **Bodily Injury, Illness** or compulsory quarantine of:
  - (a) An **Insured Person**
  - (b) Any member of the travel party
  - (c) Any person with whom an **Insured Person** intends to reside or conduct business with during the **Period of Travel**
  - (d) Any **Close Relative** or **Business Associate**.
2. Marital breakdown (provided that formal legal proceedings are commenced between the commencement date of the **Period of Insurance** and the date of commencement of the **Period of Travel**) of:
  - (a) An **Insured Person**
  - (b) Any member of the travel party.
3. Summoning to jury service or witness attendance in a court of their usual **Country of Domicile** or unavoidable requirement to be present in their usual **Country of Domicile** for service in any military or civil emergency of:
  - (a) An **Insured Person**
  - (b) Any member of the travel party.
4. Major damage or burglary at the home or place of business of:
  - (a) An **Insured Person**
  - (b) Any member of the travel party
  - (c) Any person with whom an **Insured Person** intends to reside or conduct business with during the **Period of Travel**.
5. Adverse weather conditions making it impossible for an **Insured Person** to travel to the point of departure at commencement of the outward trip.
6. Strike, labour dispute, mechanical breakdown or failure of the means of transport (other than disruption of road or rail services by avalanche snow or flood) where the departure of such means of transport on which the **Insured Person** is booked to travel is delayed by at least 24 hours.
7. Fire, avalanche, landslide, earthquake, flood or volcanic eruption.
8. Any cause which is outside of **Your** control or the control of the **Insured Person**, excluding those specified under perils 1 to 7 above.

## Item 2 – Travel Disruption Expenses

### Cover

We will pay up to the limit shown in the **Policy** Schedule for reasonable associated additional travel accommodation expenses and sustenance costs necessarily incurred for the **Insured Person** to continue a trip commencing during the **Period of Insurance** if an **Insured Person** is forced to alter their trip as a direct result of one of the following:

1. Strike, locked out workers or industrial action.
2. Riot or civil commotion.
3. Bomb scare, criminal action, an **Act of Terrorism** or **Hi-jack**.
4. Fire, avalanche, landslide, earthquake, flood or volcanic eruption.
5. **Accident** to or mechanical breakdown of such passenger transport.
6. The **Bodily Injury** or **Illness** of a fellow passenger or crew member.
7. Adverse weather conditions.
8. Any cause which is outside of **Your** control or the control of the **Insured Person**, excluding those specified under perils 1 to 7 above.

## Item 3 - Employee Replacement Expenses

### Cover

If during the **Period of Travel** an **Insured Person** is **Hi-jacked**, dies or is temporarily and totally disabled preventing the **Insured Person** from attending to the duties of his usual business or occupation due to:-

1. Their **Bodily Injury, Illness** or compulsory quarantine.
2. The Death, **Bodily Injury** or **Illness** of a **Close Relative** which necessitates the **Insured Persons** return to their usual **Country of Domicile**.
3. Any cause which is outside of **Your** control or the control of the **Insured Person**, excluding those specified under perils 1 to 2 above.

**We** will pay up to the sum insured as shown in the **Policy** schedule for any additional expenses necessarily and reasonably incurred in:

1. Returning the **Insured Person** to their usual **Country of Domicile** and
2. Sending another employee overseas to complete the original business of the **Insured Person**.

## Item 4 - Journey Continuation

### Cover

**We** will pay up to the limit shown in the **Policy** schedule for reasonable travel and accommodation expenses incurred for the **Insured Person's** journey, if an **Insured Person** misses a **Pre-Booked** air, sea, coach or rail journey through any of the following contingencies directly affecting the means of transport in which they are travelling or intending to travel:

Interruption caused by:

1. Strike, locked out workers or industrial action.
2. Riot or civil commotion.
3. Bomb scare, criminal action, an **Act of Terrorism** or **Hi-jack**.
4. Fire, avalanche, landslide, earthquake, flood or volcanic eruption.
5. **Accident** to or mechanical breakdown of such passenger transport.
6. The **Bodily Injury** or **Illness** of a fellow passenger or crew member.
7. Adverse weather conditions.
8. Any cause which is outside of **Your** control or the control of the **Insured Person**, excluding those specified under perils 1 to 7 above.

### Conditions applicable to Journey Continuation

1. In selecting the route, means of travel and time of departure for the trip, the **Insured Person** must do all things reasonable and practical to minimise the possibility of late arrival at the departure point.
2. Any claims attributable to mechanical breakdown of non-scheduled transport must have a garage or motoring organisation report confirming the date, time and cause of the breakdown.

## Item 5 - Travel Delay

### Cover

**We** will pay:

1. £50 for the first completed twelve hour period of delay, and
2. £25 for each subsequent completed twelve hour period of delay up to the limit shown in the **Policy** schedule should the aircraft, sea vessel, coach or train on which an **Insured Person** is booked to travel be delayed as a result of one of the following:
  - (a) Strike, locked out workers or industrial action.
  - (b) Riot or civil commotion.
  - (c) Bomb scare, criminal action, an **Act of Terrorism** or **Hi-jack**.
  - (d) Fire, avalanche, landslide, earthquake, flood or volcanic eruption.
  - (e) **Accident** to or mechanical breakdown of such passenger transport.
  - (f) The **Bodily Injury** or **Illness** of a fellow passenger or crew member.
  - (g) Adverse weather conditions.
  - (h) Any cause which is outside of **Your** control or the control of the **Insured Person**, excluding those specified under perils (a) to (g) above.

### Conditions applicable to Travel Delay

1. The **Insured Person** must obtain written confirmation from the carrier(s), or their agent(s) stating:
  - (a) The actual date and time of departure and
  - (b) The reasons for delay.
2. The period of delay shall start from the departure time of the conveyance as specified in the booking confirmation supplied to **You** or the **Insured Person**.

### Exclusions applicable to Cancellation or Curtailment, Travel Disruption Expenses, Employee Replacement Expenses, Journey Continuation and Travel Delay

**We** will not pay for any claim:

1. That exceeds the **Insured Persons** or **Your** contractual liability.
2. As a result of the **Insured Person** deciding not to travel or deciding to curtail a trip.
3. If an **Insured Person** is made redundant, resigns or his contract of employment is terminated within 31 days of a **Period of Travel** or once the **Period of Travel** has commenced.
4. If the travel provider or their agent with whom **You** have booked transport or accommodation through defaults.
5. Due to **Your** or the **Insured Persons** financial circumstances.



6. Resulting from any regulations made by any Public Authority or Government.
7. For delay of, or for cancellation following the delay of, a ship, aircraft or train, if:
  - (a) An **Insured Person** fails to check in according to the itinerary supplied unless the failure was itself due to strike or industrial action
  - (b) The delay is due to the withdrawal from service temporarily or permanently of any ship, aircraft or train on the orders or recommendation of any Port Authority or Civil Aviation or any similar body in any Country.
8. Arising out of any of the contingencies specified above, if such contingencies had already started or been forecast before the trip was booked or the Insurance was affected, whichever is the later.

## Item 6 - Medical, Repatriation and Additional Expenses

### Cover

If an **Insured Person** suffers **Bodily Injury** or **Illness** (including compulsory quarantine) during the **Period of Travel**, **We** will pay up to the limit shown in the **Policy** schedule for the following:

1. Normal and necessary expenses incurred for medical or surgical treatment including specialists' fees, hospital, nursing home and nursing attendance charges, massage and manipulative treatment, surgical and medical requisites and ambulance charges.
2. Emergency dental treatment which is necessary for the immediate relief of pain or discomfort, up to a sum insured of £1000, and emergency ophthalmic fees.
3. Reasonable additional accommodation and repatriation expenses incurred by the **Insured Person** and
  - (a) Any one member of the travel party who has to remain or travel with the injured or ill **Insured Person**.
  - (b) Any two members of the travel party who has to remain or travel with the injured or ill **Insured Person** where the injured or ill **Insured Person** is a **Dependant Child**
4. Reasonable travel and hotel expenses of two people to travel from the **Insured Person's Country of Domicile** if their presence with the injured or ill **Insured Person** is necessary on medical grounds.
5. The cost of transporting the remains or ashes and personal effects of the **Insured Person** to his former place of residence in their **County of Domicile** or reasonable funeral expenses incurred abroad.
6. The charter of an air ambulance or the use of air transport including qualified attendants certified by a registered doctor and authorised by AmTrust Assistance to be necessary for the repatriation or treatment of a seriously ill or injured **Insured Person**.

## Item 7 – Continuation of Medical Expenses

### Cover

**We** will continue to pay **Medical Expenses** (excluding any dental expenses), up to the limit as stated in the **Policy Schedule**, that are reasonably and necessarily incurred in the **Insured Person's Country of Domicile** for a maximum period of 3 months immediately following the **Insured Persons** date of return to their **Country of Domicile** provided that expenses had already been incurred at the overseas location during the **Period of Travel** and are the subject of a valid claim under this Insurance.

## Item 8 - Search and Rescue Expenses

### Cover

**We** will pay up to the limit as stated in the **Policy Schedule** for reasonable additional costs that are necessarily incurred to conduct a search and rescue operation to locate an **Insured Person** reported as missing to the police, coastguard or other authority responsible for rescue service where:

1. It is known or suspected that the **Insured Person** may have sustained **Bodily Injury** or become ill
2. Weather or safety conditions are such that it becomes necessary to do so to prevent the **Insured Person** from sustaining **Bodily Injury** or becoming ill.

### Conditions applicable to Medical Repatriation and Additional Expenses, Continuing Medical Expenses and Search and Rescue Expenses

In the event of a claim under the Search and Rescue Expenses, a written statement must be obtained from the Police, Coastguard, or other rescue authority that were responsible for the search and rescue operation.

### Exclusions applicable to Medical Repatriation and Additional Expenses, Continuing Medical Expenses and Search and Rescue Expenses

**We** shall not be liable to pay for:

1. The cost of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking a trip or commencement of a **Period of Travel**, whichever is the later.
2. Any expenses incurred more than twelve months after the date of the incident which gave rise to the claim.
3. Any expenses incurred in the **Insured Person's Country of Domicile**, unless they are in respect of the Continuing Medical Expenses extension above.
4. Any expenses incurred for Search and Rescue without the prior approval of AmTrust Assistance except in any situation or circumstance where it is not reasonably practicable to do so.
5. Any costs incurred for Search and Rescue expenses immediately after the point of rescue of the **Insured Person** or where the Police, Coastguard or other authority responsible for rescue service advise that continuing the search and rescue operation is no longer viable.

#### Note

Claims for Repatriation on the grounds of the fear of contracting AIDS from Medical treatment will not be admitted. An **Insured Person** seeking advice about this risk should contact the Foreign and Commonwealth Office prior to departure.

## Item 9 - Hospital and Coma Benefit

#### Cover

In the event of the **Insured Person** suffering **Bodily Injury** or **Illness**, or in the event of the **Insured Person** being in a **Coma** as a result of **Bodily Injury** or **Illness** during the **Period of Travel**, and being admitted as a hospital in patient for a continuous period of 24 hours or more, **We** will pay to the **Insured Person** £50.00 per day or part thereof up to the limit as stated in the **Policy** Schedule.

## Item 10 - Personal Liability

#### Cover

**We** will pay up to the limit as stated in the **Policy** schedule, any one event or series of events and in all (including Legal Expenses), should an **Insured Person** become legally liable to pay compensation for **Bodily Injury** to the public or **Accidental** loss of or damage to property, which occurs during the **Period of Travel**.

#### Exclusions applicable to Personal Liability

**We** shall not be liable for any claim:

1. Arising out of **Bodily Injury** to any member of an **Insured Person's** family or household, or to any of **Your** employees.
2. Arising out of **Accidental** loss or damage to property belonging to or in the care, custody or control of an **Insured Person** or any member of his family or household or any of **Your** employees.
3. Arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals.
4. Arising out of the ownership, possession, occupation or use of land or buildings.
5. Arising out of the profession, occupation or business of the **Insured Person** or arising out of liability assumed under a contract if such a liability would not otherwise have attached.

#### Conditions applicable to Personal Liability - (see also General Conditions)

1. The **Insured Person** must not make any admission of liability whatsoever, or make any arrangements, offer or promise of payment without **Our** written consent.
2. **We** shall be entitled, if **We** so desire, to take over and conduct, in the name of the **Insured Person**, a defence of any claim or to prosecute in his name for their own benefit any claims for indemnity or damages or otherwise against any third party, and have discretion in the conduct of any negotiations or proceedings or the settlement of any claim. The **Insured Person** shall, whenever possible, give **Us** all such information and assistance as **We** may require.
3. In the conduct of any claim **You** and the **Insured Person** shall comply with all rules of Court and Orders made by the Court, shall attend any hearings, meetings or conferences and sign any documents, as may be reasonably required.

#### Note

No endorsement or amendment to any part of this **Policy** shall override the exclusions applicable to this section.

## Item 11 - Legal Expenses

#### Cover

**We** will pay up to the limit as stated in the **Policy** schedule, for Legal Expenses incurred by or on behalf of the **Insured Person** in the pursuit of a claim for damages against a third party who has caused death, **Bodily Injury** or **Illness** of an **Insured Person** during the **Period of Travel**.

#### Exclusions applicable to Legal Expenses

**We** shall not be liable to pay for Legal Expenses:

1. Incurred without **Our** written consent (which shall not be unreasonably withheld).
2. For actions against Travel Agents, Tour Operators, **Us** or **Our** Agents, or an **Insured Person's** spouse, immediate family or **Yourself**.

#### Conditions applicable to Legal Expenses

1. AmTrust Travel Claims shall be entitled to nominate and appoint a legal representative to act on behalf of an **Insured Person** and to have direct access at all time to the legal representative.
2. **We** reserve the right to withdraw at any stage and thereafter shall not be liable for any further expenses.
3. In the conduct of any claim **You** and the **Insured Person** shall comply with all rules of Court and Orders made by the Court, shall attend any hearings, meetings or conferences and sign any documents, as may be reasonably required.

## Item 12 - Personal Baggage, Business Items and Money

### Cover

**We** will pay up to the overall limits as stated in the **Policy** schedule for loss, theft or damage occurring during the **Period of Travel** to accompanied personal baggage and **Money**, subject to the following:

#### Single Article or Pair or Set of Article Limit

Up to the limit as shown in the **Policy** schedule.

#### Valuable Items

Up to the limit as shown in the **Policy** schedule and subject to the **Single Article or Pair or set of Article Limit** as stated in the **Policy** schedule.

#### Business Items

Up to the limit as shown in the **Policy** schedule and subject to the **Single Article or Pair or set of Article Limit** as stated in the **Policy** schedule.

#### Glasses/Sunglasses

Up to the limit as shown in the **Policy** schedule.

#### Cash Limit

Up to the limit shown in the **Policy** schedule.

### Extensions applicable to Personal Baggage, Business Items and Money

#### Loss of Keys

If during a **Period of Travel**, an **Insured Person** loses their house keys to their main permanent residence in the usual **Country of Domicile**, **We** will pay for the parts and labour costs of replacing the locks up to a maximum of £250 any one occurrence limited to £1,000 in the aggregate during the **Policy** period.

#### Loss of Travel Documents

In addition, in the event of loss, theft or damage to **Travel Documents**, **We** will pay for any reasonable additional expenses incurred for travel, accommodation and other associated costs, to enable the **Insured Person** to obtain essential replacement **Travel Documents**, for a period of up to 120 hours prior to commencement of the **Period of Travel** or up to 120 hours after completion of the **Period of Travel**.

### Conditions applicable to Personal Baggage, Business Items and Money

1. The **Insured Person** shall at all times take reasonable care in the supervision of the insured property.
2. The **Insured Person** shall in the event of any loss, take all reasonable steps to recover such Item(s).
3. In the event of a total loss or damage to an article, **We** will pay for the replacement cost of that article without deduction for wear and tear or depreciation providing that evidence of the original purchase is provided.
4. The **Insured Person** must report any loss of and/or theft of **Money** or personal baggage to the police within 48 hours of discovery, and a police statement must be obtained.
5. **Money** shall be covered from the time of collection from a bank or travel agent or from 72 hours prior to commencement of the **Period of Travel**, whichever is the later, and up to 48 hours after completion of the **Period of Travel**, or time of conversion or encashment, whichever is the earlier.

### Exclusions applicable to Personal Baggage, Business Items and Money

**We** shall not be liable to pay for any claims under this section due to:

1. Damage due to wear and tear or gradual deterioration.
2. **Money** shortages due to error, omission or depreciation in value.
3. Loss of and/or theft of **Money** or personal baggage not reported to the police within 48 hours of discovery, and a police statement obtained.
4. Losses arising from confiscation or detention by customs or any other authority.
5. Property or **Money** otherwise insured elsewhere.
6. Loss or damage whilst in the custody of a carrier, unless reported to the carrier within 24 hours of discovery and a report obtained.
7. Loss of **Valuables** or **Money** whilst in the custody of a carrier.
8. Loss or damage whilst left **Unattended**, unless in a locked room, safe, apartment, holiday residence or motor vehicle. If left in a motor vehicle overnight, the motor vehicle must be contained in a securely locked garage, or secure compound.
9. Electrical and/or mechanical breakdown.
10. The **Fraudulent** use of credit cards, charge cards, banker's cards or cheques, if the **Insured Person** has not reported the loss of the card to the issuing bank or company, and has not complied with the terms and conditions under which the card was issued. **Our** liability shall be limited to any loss not covered by any guarantee given by the issuing bank or company to the **Insured Person**.
11. Loss or damage of fragile articles unless caused by fire or by an **Accident** to the aeroplane, ship or vehicle in which they are being carried.
12. Loss, theft or damage to contact or corneal lenses, dentures, hearing aids, bonds, coupons, securities, stamps or documents of any kind, antiques, pictures, sports equipment whilst in use, boats and/or ancillary equipment including windsurfing equipment and sailboards.
13. Any claim arising from credit cards, charge cards, or bankers cards other than in respect of losses resulting from the **Fraudulent** use.
14. Any loss for cash which exceeds the **Cash Limit** as stated in the **Policy** schedule.

## Item 13 - Delayed Baggage

### Cover

In the event that the **Insured Person's** personal baggage is temporarily lost by the carrier for more than 10 hours, **We** will pay up to the limit as stated in the **Policy** schedule for the purchase of immediate necessities. If the loss becomes permanent then any payment made under this section will be deducted from any claim submitted under Item 12, Personal Baggage, **Business Items** and **Money**.

### Conditions applicable to Delayed Baggage

Receipts for such purchases must be provided.

## Item 14 - Personal Accident

### Cover

If an **Insured Person** suffers **Bodily Injury** which is the sole cause of their death or disablement then **We** will pay the appropriate sum insured as stated on the **Policy** schedule for such death or disablement.

### Maximum Any One Occurrence Limit

In the event of an **Accident** involving more than one **Insured Person**, where the claim exceeds the Maximum Any One Occurrence Limit, as shown below, the total sum insured payable shall be proportionally reduced until that total does not exceed that limit.

Maximum Any One Occurrence Limit      £1,000,000

### Maximum Cumulative Limit

The maximum sum **We** will pay in respect of any claim arising from any one **Accident** for any one **Insured Person** shall not exceed £2,000,000 in total. In the event that the maximum sum payable does exceed £2,000,000, the amount payable in respect of each section will be reduced proportionately until the total does not exceed that limit.

### Conditions applicable to Personal Accident

- We** will not pay for more than one of the benefits covered under Items 14a - 14h in respect of the same **Accident**.
- The sum insured under Item 14h shall only become payable once the total amount has been ascertained and agreed by **Us**.
- If payment of a claim is made under Item 14h and subsequently a benefit is claimable under Items 14a – 14g from the same **Accident**, then any amount already paid shall be deducted from any lump sum payment due.
- Any benefit payable under Item 14h shall cease upon:-
  - The expiry date of the **Benefit Period** as stated in the **Policy** schedule
  - The death of the **Insured Person**
  - The date the **Insured Person** ceases to fulfil the definition of **Temporary Total Disablement**
- Where an **Insured Person** is a **Dependant Child**
  - The sum insured for **Accidental** death shall be limited to £10,000
  - The definition for **Permanent Total Disablement** shall be amended to read as follows:  
"Disablement which entirely prevents the **Insured Person** from attending to full time education for a period of twelve consecutive months and at the end of that period is beyond hope of improvement and without prospect of being able to undertake any gainful occupation or of being able to support him/herself financially"
  - Item 14h shall not be covered.
- Where an **Insured Person** is not one of **Your** employees, or **Your Corporate Guest(s)**, or a **Sub-Contractor**
  - The sum insured for Items 14a – 14g shall be limited to £25,000
  - The definition for **Permanent Total Disablement** shall be amended to read as follows:  
"Disablement which entirely prevents the **Insured Person** from attending to any business or occupation of any and every kind and which lasts twelve months and at the end of that period is beyond hope of improvement.
  - Item 14h shall not be covered.
- Where an **Insured Person** is one of **Your** employees and is over the age of 65 years at the effective date of this **Policy** the definition for **Permanent Total Disablement** shall be amended to read as follows:  
"Disablement which entirely prevents the **Insured Person** from attending to any business or occupation of any and every kind and which lasts twelve months and at the end of that period is beyond hope of improvement".
- Where an **Insured Person** is over the age of 70 years at the date of this **Policy**, Item 14h shall not be covered.

### Exclusions applicable to Personal Accident

**We** will not pay for any claims:

- Due to any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder of an **Insured Person**, including anxiety and/or depression.
- Arising from or attributable to disease, natural causes or surgical treatment (unless rendered necessary by **Bodily Injury** covered hereunder).
- Under this Section for any **Insured Person** who is already Insured with **Us** under a Group Personal **Accident** or Group Personal **Accident** and **Illness Policy** held by **You**.

## Item 15 – Hi-jack, Kidnap and Kidnap for Ransom

### Cover

In the event of the detention, internment, **Hi-jack** or **Kidnapping** of an **Insured Person** during the **Period of Travel**, **We** will pay £50 per day or part thereof until release, for a maximum of 60 days.

In the event of the **Express Kidnapping** of an **Insured Person** during the **Period of Travel**, **We** will pay £50 per day or part thereof until release, for a maximum of 7 days.

In addition **We** will indemnify the **Insured Person** for additional expenses necessarily and reasonably incurred by way of **Consultant** costs, legal, hotel, travel, related incidental expenses, **Ransom Monies** and the like, to secure release of the **Insured Person**.

The maximum sum payable under this section is £250,000 as stated in the **Policy** schedule in the annual aggregate for all losses under this section occurring during each **Period of Insurance** in respect of **Ransom Monies** and including £50,000 in the annual aggregate in respect of **Consultants'** costs.

### Conditions applicable to Hi-jack, Kidnap and Kidnap for Ransom

1. The **Insured Person** has not engaged in any political or other activity that would prejudice this Insurance.
2. The **Insured Person** has no family or business connections that could be expected to prejudice this Insurance or increase **Our** risk.
3. All visas and documents are in order.
4. In the event of an incident, **red 24** must be contacted immediately on the following number with as much information as possible of any situation that could give rise to a claim: **+44 (0) 207 741 1054**
5. No offer, promise or payment shall be made by the Insured or **Insured Person** without the consent of **red 24**.
6. No claims shall be payable in respect of any Insured or **Insured Person** who has previously had **Hi-jack, Kidnap or Kidnap for Ransom** Insurance declined or cancelled.

### Exclusions applicable to Hi-jack, Kidnap and Kidnap for Ransom

**We** shall not be liable to pay for:

1. Any claim arising from any trip within the **Insured Person's Country of Domicile**.
2. Any **Kidnap** and **Kidnap for Ransom** occurring in Afghanistan, Algeria, Brazil, Chad, Columbia, Iraq, Libya, Mali, Mexico, Nigeria, Pakistan, Syria, Venezuela and Yemen.
3. Any claim in respect of the **Kidnap** or **Kidnap for Ransom** of a child by their parent or guardian.
4. Any claim resulting from any **Fraudulent** dishonest or criminal act committed or attempted by the Insured, **Insured Person**, authorised representative of the Insured and including any person who has custody of any **Ransom Monies**.
5. Any amount the Insured becomes legally liable to pay as the result of any legal action for damages including legal costs incurred by the Insured in defence of such action as the result of alleged negligence or incompetence in hostage retrieval operations or negotiations following the wrongful abduction or detention of an **Insured Person** or alleged negligence in not preventing the wrongful abduction of the **Insured Person**.
6. Any sums, property or other consideration surrendered to any person other than those responsible for making a previously communicated ransom demand to the Insured or any person(s) authorised to act on behalf of the Insured.
7. Any claim arising out of any act(s) by an **Insured Person** that would be considered an offence by a court of the **United Kingdom** if committed in the **United Kingdom**.
8. Any claim where the detainment, internment, **Hi-jack, Kidnap, or Kidnap for Ransom**, of an **Insured Person** is for a period of less than 72 hours unless the detainment or internment is as a result of **Express Kidnapping**.

## Item 16 - Political and Natural Disaster Evacuation Expenses

### Cover

Should an **Insured Person** have to be evacuated from the country they are working in overseas due to:

1. A formal recommendation by the Foreign and Commonwealth Office that an **Insured Person** or a class of persons which includes the **Insured Person** specifically leave the country they are in.
2. The **Insured Person** being expelled or declared persona non grata in the country they are in.
3. A **Major Natural Disaster** has occurred in the country the **Insured Person** is in, which necessitates their immediate evacuation in order to avoid personal risk of **Bodily Injury** or **Illness**.

**We** will pay up to the sum insured noted in the **Policy** schedule for reasonable and necessary costs incurred in:

1. Returning the **Insured Person's** usual **Country of Domicile**.
2. Evacuating the **Insured Person** to the nearest place of safety.

If the **Insured Person** is unable to return directly to their usual **Country of Domicile**, **We** will pay up to £100 per day for a maximum of 15 days or until such time as the **Insured Person** can be evacuated to their usual **Country of Domicile**, whichever occurs first, for reasonable and necessary expenses incurred for accommodation, transportation, food and the like.

### Conditions applicable to Political and Natural Disaster Evacuation Expenses

1. In the event of a claim under this section, AmTrust Assistance must be contacted immediately and they will make all necessary travel arrangements to evacuate the **Insured Person**.
2. In the event that **You** or the **Insured Person** fails to contact AmTrust Assistance, then no claim will become payable under this section.



### Exclusions applicable to Political and Natural Disaster Evacuation Expenses

**We** shall not be liable to pay for any claims:

1. If **You** or the **Insured Person** have breached or are accused of breaching the laws of the country from which the **Insured Person** has to be evacuated.
2. Which results from **You** or the **Insured Persons** failure to maintain and possess duly authorised and required documents, visas, permits and the like that are necessary for the **Insured Person** to remain in the country.
3. Arising from or attributable to debt, commercial failure, insolvency, the repossession of property or any other financial cause.
4. Following **You** or an **Insured Persons** failure to:
  - (a) Honour any obligations in any contract or licence
  - (b) Provide bond or other security because of any liability assumed by **You** or the **Insured Person**
  - (c) Obey any conditions in a licence.
5. From the **Insured Person's** usual **Country of Domicile**.
6. Where political unrest or a **Major Natural Disaster** existed prior to the **Insured Person** entering the country or its occurrence being foreseeable before the **Insured Person** entered the country.
7. For expenses necessarily incurred as part of the original travel budget.
8. Where deemed by **Us** to be too dangerous to evacuate the **Insured Person** or it is illegal to do so.

## Item 17 - Car Hire Excess Waiver

### Cover

**We** will pay up to the sum insured stated in the **Policy** schedule each **Insured Person** for any monetary excess or deductible that the **Insured Person** is legally liable to pay in respect of loss or damage to a rental vehicle hired by the **Insured Person** during the **Period of Travel**.

### Exclusions Applicable to Car Hire Excess

**We** shall not be liable to pay for:

1. Any claims arising out of loss or damage due to the operation of the rental vehicle in violation of the terms of the rental agreement.
2. Any claims due to wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

### Conditions Applicable to Car Hire Excess Waiver

1. The rental car must be rented from a licensed rental agency.
2. As part of the hiring agreement, the **Insured Person** must take up all comprehensive motor insurance or waivers offered by the rental organisation, whether discretionary or mandatory, against loss or damage to the rental vehicle during the rental period.
3. The **Insured Person** must comply with all the requirements of the rental organisation under the hiring agreement and of the vehicle insurer.

## Item 18 - Holiday Travel and Winter Sports Extension

### Cover

This section shall only be applicable providing that the Holiday Travel and Winter Sports Extension is included and only for those **Insured Persons** to whom this extension applies, as noted on the **Policy** schedule.

If an **Insured Person** is travelling on a non-related business trip, then the following sections of this **Policy** will be covered:

- Item 1 - Cancellation or Curtailment
- Item 2 - Travel Disruption Expenses
- Item 4 - Journey Continuation
- Item 5 - Travel Delay
- Item 6 - Medical, Repatriation and Additional Expenses
- Item 7 - Continuation of Medical Expenses
- Item 8 - Search and Rescue Expenses
- Item 9 - Hospital Benefit
- Item 10 - Personal Liability
- Item 11 - Legal Expenses
- Item 12 - Personal Baggage, Business Items and Money
- Item 13 - Delayed Baggage
- Item 14 - Personal Accident
- Item 15 - Hi-jack, Kidnap and Kidnap for Ransom
- Item 16 - Political and Natural Disaster Evacuation Expenses
- Item 17 - Car Hire Excess Waiver

In addition should the trip include winter sports, the following extension will be operative:

### Winter Sports Extension

#### Ski Equipment

**We** will pay up to £200 in all in respect of loss, theft of or specific **Accidental** damage to skis, sticks and bindings, being the property of the **Insured Person** based on the current market value or the cost of repairs whichever is the lesser (not replacement cost).

#### Ski Pack

**We** will pay up to £75 per week up to a maximum of £150, for the proportional return of the **Pre-booked** cost of ski pass, ski-equipment hire or tuition fees, should an **Insured Person** suffer **Bodily Injury** or **Illness**. This is subject to written confirmation from the doctor in the resort that the **Bodily Injury** or **Illness** that prevented the **Insured Person** from using their ski pass, ski hire equipment or attending tuition for the remainder of the **Period of Travel**.

#### Piste Closure

Valid for the period 1st December to 30th April only.

**We** will pay up to £200 in all, if as a result of not enough/too much snow in the **Insured Person's Pre-booked** holiday resort, all lift systems and tows are closed for more than 24 hours:

1. The costs of transport incurred to the nearest resort up to £25 for each full 24 hour period
2. Up to £25 for each full 24 hour period if the **Insured Person** is unable to ski and subject to no other ski resort being available where any lift systems and tows are open.

#### Avalanche

**We** will pay up to £150 in all for reasonable additional accommodation expenses incurred, if as a result of avalanche, landslip or landslide, the **Insured Person** is unavoidably delayed from leaving the **Pre-booked** resort.

### Conditions applicable to Holiday Travel and Winter Sports Extension

1. The **Insured Person** must obtain a written statement from the resort authorities confirming the reason for the closures and how long it lasted and that the **Pre-booked** holiday resort where they are staying is at least 1000 metres above sea level.

### Exclusions applicable to Holiday Travel and Winter Sports Extension

**We** shall not be liable to pay for any claim which arises from:

1. The Holiday Travel Extension unless the appropriate premium has been paid and the **Insured Person** is noted as having this extension on the **Policy** schedule or by endorsement.
2. Arising from Winter Sports within the **United Kingdom**.
3. Arising from Winter Sports within Europe in respect of **Periods of Travel** commencing or ending during the period 1st May to 30th November inclusive.
4. In respect of Piste Closure only, as a result of additional travel expenses incurred other than for travel arranged by the tour operator if travelling on a tour operator organised trip.
5. In respect of Piste Closure only, if the **Insured Person** effects this Insurance or books the trip within 14 days of the date of departure and at that time there was a lack of snow in the planned resort such that it was unlikely that the **Insured Person** would be able to ski.
6. In respect of the Ski resort where **You** are staying being less than 1000m above sea level.
7. Arising from Ski and ski bob racing in international or national events, services or interservices championships or heats or officially organised practice or training for these events, ski jumping, ice hockey or the use of skeletons, bob-sleighs, snow mobiles, zorbing, ski diving or lugging.
8. Arising from Off-piste skiing or off-piste snowboarding undertaken within resort boundaries, if such areas have been deemed unsafe by resort management or by local ski-patrol guidelines.
9. Arising from Off-piste skiing or off-piste snowboarding undertaken outside of resort boundaries unless accompanied by an official and experienced guide who is employed at the ski resort and provided such areas have been deemed safe by resort management or by local ski-patrol guidelines.
10. In respect of death, disablement, loss or expense from the **Insured Person's** participation in sports tours.
11. Arising from any loss, damage or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by or arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

Specimen

**AmTrust Underwriting Ltd**  
1 Great Tower Street  
London  
EC3R 5AA

**Company Number: 03908537**

tel: 0203 003 6969  
email: aul@amtrustgroup.com

**Underwritten by AmTrust at Lloyd's Limited**  
**Registered Office: 1 Great Tower Street, London, EC3R 5AA**  
**Registered in England and Wales; Company Number 03043923,**  
**Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority**

**Version control number WBT AUL2016V1(Oct16)(ID:2924)**