

Business Advantage

Group Personal Accident and Business Travel Insurance from AmTrust Underwriting Ltd

Our comprehensive Group Personal Accident Insurance has been specifically designed to reduce an organisation's financial losses and minimise business disruption should a Director or Employee suffer accidental bodily injury resulting in absence from work. Our Business Travel Insurance is specifically designed to eliminate an organisation's exposure to business travel expenses incurred by one of its Directors, Partners or Employees. Cover is automatically extended to include Holiday Travel and Winter Sports for all Directors or Partners, their Partner(s) and Dependant Child(ren).

Section A – Personal Accident (24 hours a day Worldwide cover)

Schedule of Benefits	Sum Insured	Maximum Limit
Accidental Death / Loss of Eyes, Limbs, Speech, Hearing, Permanent Total Disablement	1 x Annual Salary	£150,000 per person
Temporary Total Disablement Payable weekly for 104 weeks / Excess Period 7 days (Non-Manual) and 14 days (Manual)	100% Gross Weekly Wage	£1,000 per person, per week
Temporary Partial Disablement Payable weekly for 104 weeks / Excess Period 7 days (Non Manual) and 14 days (Manual)	50% Gross Weekly Wage	£500 per person, per week

Business Advantage Facts

- Director's / Partner's Dividends included within definition of Annual Salary
- 7 days Excess Period for Non Manual Occupations
- Covers 100% of the Insured Person's Gross Weekly Wage
- Automatically includes additional benefits such as Quadriplegia, Triplegia, Paraplegia, Funeral Expenses, Coma Benefit, Retraining Expenses, Home Modification Expenses and more

Section B – Business Travel

Schedule of Benefits	Sum Insured
Accidental Death / Loss of Eyes, Limbs, Speech, Hearing, Permanent Total Disablement	Up to £50,000 per person, per trip
Cancellation, Curtailment, Travel Disruption Expenses	Up to £10,000 per person, per trip
Employee Replacement Expenses	Up to £7,500 per person, per trip
Personal Baggage, Business Items and Money	Up to £7,500 per person, per trip
Medical Expenses and Repatriation	Up to £10,000,000 per person, per trip
Personal Liability	Up to £2,000,000 per person, per trip
Hi-jack, Kidnap and Kidnap for Ransom	Up to £250,000
Travel Delay	Up to £750 per person, per trip
Legal Expenses	Up to £25,000 per person, per trip
Rental Vehicle Excess Waiver	Up to £250 per person, per trip
Political and Natural Disaster Evacuation Expenses	Up to £15,000 per person, per trip
Holiday Travel and Winter Sports Extension	Automatically Covered for All Directors or Partners of the Insured

Business Advantage Facts

- Holiday Travel and Winter Sports Extension automatically covered for All Directors or Partners, their Partner(s) and Dependant Child(ren)
- Corporate Guests and Sub-Contractors automatically covered whilst travelling on behalf of the Insured
- Personal Baggage wording on a 'replacement' basis
- No pre-existing medical condition exclusions (provided they are not travelling contrary to medical advice, to obtain treatment or after a terminal prognosis)

Eligibility

Business Advantage is not available:-

- If there have been claims in the last three years, or incidents that could have given rise to a claim had this Insurance been in force.
- To client's with trips lasting more than 31 days
- To sole traders
- Heavy Manual or Hazardous Trades (such as offshore work, construction and haulage), actors, armed forces and professional sports

Business Advantage

Our application process is simple and straightforward. Complete the details below.

Client Details

Company Name			
Business Description			
Company Address		Postcode	
Company Turnover			
Target Premium (if applicable)			
Requested Policy Start Date			

Section A – Personal Accident

Estimated Total Annual Wage Roll (including Dividends)	£
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If any manual work is undertaken, please use manual premium below.

Annual Wage Roll (including Dividends)	Non-Manual Premium (excluding IPT)		Manual Premium (excluding IPT)	
Up to £400,000	£270.00	<input type="checkbox"/>	£350.00	<input type="checkbox"/>
Up to £600,000	£400.00	<input type="checkbox"/>	£570.00	<input type="checkbox"/>
Up to £800,000	£540.00	<input type="checkbox"/>	£690.00	<input type="checkbox"/>
Up to £1,000,000	£610.00	<input type="checkbox"/>	£860.00	<input type="checkbox"/>
Up to £1,250,000	£760.00	<input type="checkbox"/>	£1,070.00	<input type="checkbox"/>
Up to £1,500,000	£830.00	<input type="checkbox"/>	£1,160.00	<input type="checkbox"/>

Section B – Business Travel

Number of company Directors or company Partners (please advise total number)	
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If any manual work is undertaken on business trips, please use manual premium below.

Total Number of Business Trips (including trips made by Sub-Contractors and Guests)	Non-Manual Premium (excluding IPT)		Manual Premium (excluding IPT)	
Up to 20 Worldwide	£250.00	<input type="checkbox"/>	£250.00	<input type="checkbox"/>
Up to 40 Worldwide	£270.00	<input type="checkbox"/>	£330.00	<input type="checkbox"/>
Up to 60 Worldwide	£370.00	<input type="checkbox"/>	£450.00	<input type="checkbox"/>
Up to 80 Worldwide	£490.00	<input type="checkbox"/>	£600.00	<input type="checkbox"/>
Up to 125 Worldwide	£760.00	<input type="checkbox"/>	£950.00	<input type="checkbox"/>
Up to 150 Worldwide	£910.00	<input type="checkbox"/>	£1,140.00	<input type="checkbox"/>

Section A and Section B can be purchased separately

A 10% discount is available if a combined Personal Accident / Business Travel policy is selected

AmTrust Underwriting Ltd reserves the right to decline cover based on the underwriting information provided.