

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 any 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 clients 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

Our application process is simple and straightforward. Complete the details below. Risk details can also be entered via www.amtrustunderwriting.com for an instant online quotation with system generated documentation available.

Group Personal Accident and Business Travel Insurance from AmTrust Underwriting Ltd

Client Details

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

Section A – Personal Accident

Estimated Total Annual Wage Roll (including Dividends)	£
--	---

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

Estimated Total Annual Wage Roll (including Dividends)	£
--	---

If any manual work is undertaken, 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

However, 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. Full policy wording and key facts document available at www.amtrustunderwriting.com. If your client is not eligible for a Business Advantage quotation, or you require alternative benefits (including illness cover), please contact AmTrust Underwriting's Specialist Group Personal Accident and Business Travel Underwriters: -

Business Advantage

Group Personal Accident and Business Travel Insurance from AmTrust Underwriting Ltd

Important Information

PRIVACY AND DATA PROTECTION NOTICE

1. DATA PROTECTION

AmTrust Underwriting Limited (the Data Controller) is committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which **We** process **Your** personal data, for more information please visit **Our** website at www.amtrustunderwriting.com

2. HOW WE USE YOUR PERSONAL DATA

We may use the personal data **We** hold about **You** for the purposes of providing insurance; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. **We** may also **Use Your** data to safeguard against fraud and money laundering and to meet **Our** general legal and regulatory obligations.

3. SENSITIVE PERSONAL DATA

Some of the personal information, such as information relating to health or criminal convictions, may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is necessary for **Us** to be able to provide **You** with insurance or manage a claim. Such data will only be used for the specific purposes set out in **Our** notice.

4. DISCLOSURE OF YOUR PERSONAL DATA

We may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

5. INTERNATIONAL TRANSFERS OF DATA

We may transfer **Your** personal data to destinations outside the European Economic Area ("EEA"). Where **We** transfer **Your** personal data outside of the EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

6. YOUR RIGHTS

You have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **Your** data, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

7. RETENTION

Your data will not be retained for longer than is necessary, and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiration of the contract of insurance, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** have any questions concerning **Our** use of **Your** personal data, please contact The Data Protection Officer, AmTrust International - please see **Our** website for full contact details.

Declaration

By accepting this Insurance I / We:

- a) Declare that the answers given to questions asked are true and complete to the best of my/our knowledge and belief
- b) Confirm that if any answer to a question has been supplied by any other person on my/our behalf I/we have read and fully understood those answers and they are complete and correct
- c) Understand that the information provided may influence the assessment, acceptance and terms provided
- d) Have seen or been given the opportunity to see a copy of the full policy wording
- e) Understand that my/our personal details will be passed to or used by member companies of the insurers and to third parties such as claims administrators, loss adjusters, credit checking agencies or fraud investigators for the purpose of servicing my/our contract of insurance
- f) Understand that if any answers to questions given are not true, that this insurance may not protect me/us in the event of any claim
- g) Understand underwriters reserve the right to decline any proposal