

AonProtect Personal Accident and Travel Insurance

POLICY WORDING 2024
ARRANGED BY AON UK LIMITED



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Introduction

This **Policy** has been arranged by Aon UK Limited (Aon) on behalf of the **Policyholder**

Aon Underwriting Managers (AUM) is a Managing General Agent (MGA) which is part of Aon UK Limited operating under a delegated underwriting authority on behalf of the **Insurers**. Aon Underwriting Managers is a trading name of Aon UK Limited

The insurance is provided by the **Insurers**

This **Policy** shall form the contract between the **Policyholder** and the **Insurers** in accordance with the terms and conditions contained herein or endorsed hereon. The **Policy** has been approved by the **Insurers** and any ambiguity herein will be construed in favour of the **Policyholder**

Schedule of Insurers

Subscription

Chubb European Group SE

45%

Registered Office Address:

La Tour Carpe Diem

31 Place des Corolles

Esplanade Nord

92400 Courbevoie

France

American International Group

45%

For risks insured located in the European Economic Area:

AIG Europe S.A

35D Avenue John F. Kennedy,

L-1855,

Luxembourg

For risks insured located elsewhere, including the United Kingdom:

American International Group UK Limited

The AIG Building,

58 Fenchurch Street,

London EC3M 4AB

The amount, operation and erosion of any limit of indemnity / sums insured or other similar term (as applicable), sub-limit (if any) and any retention / deductible / excess (as applicable) shall be as stated in this **Policy** and will apply jointly and simultaneously to the liability of both American International Group UK Limited and AIG Europe S.A. as if there was only one insurer. The rights, obligations and liability for performance of such obligations, of American International Group UK Limited and AIG Europe S.A. are separate and not joint. Each of American International Group UK Limited and AIG Europe S.A. is liable only for the risk it has insured in accordance with the above and its obligations under this **Policy** in connection with that risk

Zurich Insurance Company Limited

10%

Registered Office Address:

Mythenquai 2, Zurich, Switzerland

The obligations of the **Insurers** under this **Policy** are several and not joint and are limited to the extent of their individual subscriptions shown above. The subscribing **Insurers** are not responsible for the subscription of any other **Insurers** who for any reason do not satisfy all or part of their obligations. The **Policyholder** and the **Insurers** agree that

1. The **Policyholder** will pay the premium as agreed
2. The **Insurers** will, subject to the terms conditions and exclusions of the **Policy**, provide the insurance in the manner and to the extent set out in this **Policy**

A handwritten signature in black ink, appearing to be 'A. Smith', written in a cursive style.

For and on behalf of the **Insurers**

General Definitions

The following words will have the same meaning attached each time they appear in this **Policy** in bold type face, whether with a capital first letter or not

Where the context so admits or requires, words importing the singular will include the plural and vice versa and words importing the masculine will import the feminine and the neuter

In addition to these General Definitions, specific Definitions relating to individual Sections or Sub Sections of this Policy are located and contained in the appropriate Sections or Sub Sections

Accident	means a sudden, unexpected, unforeseen, and identifiable event and the word accidental shall be construed accordingly
Additional Insured Persons	means any person or category of person shown as being Additional Insured Persons within the Schedule of Benefits in respect of Section A or Section B
AonProtect Assistance	means the assistance services provided by third party specialist providers which are approved by the Insurers in respect of Sub Sections 3, 5, 9, and 10 of Section B
Bodily Injury	means injury caused solely by an Accident and which, independently of illness or any other cause, results in the Insured Person's death or disablement within twenty four calendar months from the date of the Accident
Business	means the business description as detailed in the Policy Schedule
Business Equipment	means articles which are the property of the Policyholder , and in the custody or control of the Insured Person at the time of loss
Charity Trip	means any trip undertaken by an Insured Person and paid for in whole, or in part, by the Policyholder , with the ultimate aim to raise money or awareness of a registered charity
Child	means any child for whom the Insured Person or their Partner is the parent or legal guardian Provided such child is a. unmarried, and i. a legal dependent of the Insured Person or their Partner, and ii. under 18 years of age, or under 25 years of age if in full-time education - or b. unmarried, and a legal dependent of the Insured Person or their Partner as a result of diagnosed, mental or physical disability
Corporate Event	means any business or leisure event, arranged and funded wholly or partly by the Policyholder in order to promote the Business , with the primary function of entertaining Directors , Employees , or guests
Country of Residence	means the country where an Insured Person normally resides, or where an Insured Person currently resides and intends to reside indefinitely

Director	means a. any person holding the position of Director or company secretary with the Policyholder, but excluding non-executive Directors unless otherwise agreed in writing with the Insurers, or b. any person who is a member of a limited liability partnership as defined under the Limited Liability Partnership Act 2000, or similar overseas legislation, or any person who has signed the partnership deed of the Policyholder
Employee	means a. any person under a contract of service or apprenticeship with the Policyholder b. a contractor and/or self-employed person working exclusively for the Policyholder
Hijack	means the unlawful seizure or taking control of a conveyance in which the Insured Person is travelling
Holiday	means any Journey, or part of a Journey, made for leisure purposes and not connected to the Business of the Policyholder
Hospital	means any establishment: a. which is registered or licensed as a medical or surgical hospital in the country in which it is located, and b. where the Insured Person is under the constant supervision of a Qualified Medical Practitioner
Incidental Holiday	means any Holiday, up to 14 days in duration, taken in conjunction with a Journey made primarily for Business purposes, where such Holiday is taken in the same country
Insured Person	means any person, or category of persons, shown in the Schedule of Benefits Insured Person shall include any a. Additional Insured Person and/or b. Seconded where the "Seconded" endorsement has been added to this Policy
Insurer(s)	means the Insurers stated in the Schedule of Insurers
Journey	means any trip encompassed by the appropriate Journey Code stated in the Policy Schedule as covered by this Policy and undertaken by the Insured Person, which commences during the Period of Insurance and does not exceed twelve months duration A Journey starts from the time of the Insured Person leaving home, or normal place of business (whichever is left first), and continues until the Insured Person's arrival back at home, or normal place of business (whichever is reached last)
Kidnap	means the wrongful abduction and detention of an Insured Person against their will, or by deception, by a person, or group, for the purpose of demanding

	payment of Kidnap, Extortion and Detention Monies as a condition of release
	A Kidnap in which more than one person is wrongfully abducted or detained shall be considered a single Kidnap
Medical Expenses	means the cost of medical, surgical, diagnostic, or remedial attention, treatment, or appliances, given or prescribed by a Qualified Medical Practitioner , and all Hospital nursing home and ambulance charges
Natural Catastrophe	means an event caused by a natural phenomenon including volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado, sandstorm or wildfire
Partner	means an Insured Person's - spouse, or - civil partner, or - co-habiting partner, or - any other person recognised as the lawful partner of the Insured Person under common law
Period of Insurance	means the period between (and inclusive of) the dates shown in the Policy Schedule , commencing at 00.01 hours on the earliest date shown and expiring at midnight on the latest date shown. Both dates refer to the local standard time at the address of the Policyholder as shown in the Policy Schedule
Personal Belongings	means personal property owned by the Insured Person , or in their care, custody or control
Policy	means this policy document, the Policy Schedule and any Endorsements, which shall be read together as one contract
Policyholder	means the person, firm, company, or organisation named as the Policyholder in the Policy Schedule
Policy Schedule	means the schedule of insurance which forms part of this Policy
Qualified Medical Practitioner	means any legally qualified medical practitioner other than: - an Insured Person, or - a member of the Insured Person's immediate family
Schedule of Benefits	means the Schedule of Benefits as stated in the Policy Schedule
Secondment	means the fulfilling of a contract by an Insured Person , on behalf of the Policyholder , that requires the Insured Person to work and reside in a country other than their Country of Residence for a specific period intended to be for not less than twelve months, and which has been notified to, and accepted by, the Insurers
Seconded	means an Insured Person whilst on Secondment and any accompanying Partner and/or Children
Terrorism	means a violent act or threat of violence carried out by any person or group(s) of persons committed for the purpose of advancing a political, religious, or ideological cause

United Kingdom	means England Scotland Wales and Northern Ireland excluding the Isle of Man and the Channel Islands
War	means armed conflict between nations, states or parties, invasion, act of foreign enemy, civil war, or taking power by organised military force
Winter Sports	means any winter sports including but not limited to a. skiing b. tobogganing, c. snow-boarding, d. ice skating

General Conditions

The following Conditions apply to all Sections of this **Policy**

In addition to these General Conditions, specific Conditions relating to individual Sections or Sub Sections of this Policy are located and contained in the appropriate Sections or Sub Sections

1. Assignment

Other than as provided for under the General Condition entitled Payment of Benefits, the cover provided by this **Policy** may not be assigned by the **Policyholder**

The **Insurers** shall not be bound to accept or be affected by any notice, or any trust, charge, or lien purported, assignment, or other dealing with or relating to this **Policy**

2. Automatic Cover for Acquisitions and New Subsidiaries

If during the **Period of Insurance** the **Policyholder** acquires or creates any subsidiary or associated company, either directly or through one of its subsidiaries, cover under this **Policy** will automatically extend to include such subsidiary or associated company, at no additional charge, from the date of its acquisition or creation

provided that

- a. the wage-roll, or
- b. the number of **Insured Persons**, or
- c. the travel pattern

does not exceed 20% of the figures declared at inception or renewal

Where

- a. the wage-roll, or
- b. the number of **Insured Persons**, or
- c. the travel pattern

does exceed 20% of the figures declared at inception or renewal, cover under this **Policy** will automatically extend to include such subsidiary or associated company for a period of thirty (30) days from the date of creation or acquisition, during which time the **Policyholder** shall provide all relevant additional information and pay any additional premium as the **Insurers** may reasonably require

3. Benefit of the Insured Person

With respect to cover under this **Policy** where the **Insurers** agree to pay the **Policyholder** for the benefit of the **Insured Person** the **Policyholder** shall forward any payments received under the **Policy** to the **Insured Person** to the extent the **Insured Person** has actually suffered the injury, loss or damage, or is otherwise entitled to the benefit from the **Insurers**. For the avoidance of doubt the **Insured Person** shall not have any direct rights or obligations under the **Policy**

4. Cancellation

Other than as stated in the Fraudulent Claims and Misrepresentation or Non-Disclosure conditions, this **Policy** (or **Insurer** proportion thereof) may be cancelled by the **Policyholder** or by the **Insurers**

- a. In the case of the **Policyholder**, by sending, by Royal Mail UK Signed For TM mail, to Aon Underwriting Managers at the following postal address,

Aon Underwriting Managers
Grosvenor House
65-71 London Road
Redhill
Surrey RH1 1LQ,

written notice, stating the date and hour of cancellation

- b. In the case of the **Insurers**, by sending, by Royal Mail UK Signed For TM mail, to the **Policyholder's** last known address, written notice, stating the date and hour of cancellation, provided that
- i. any cover provided by this **Policy** for **War** is afforded a minimum of 7 days' written notice (from the date of sending) to the **Policyholder** at their last known address. A copy of the written notice will also be simultaneously sent to the **Policyholder's** broker
 - ii. in the case of the **Insurers** cancelling for non-payment of premium, such notice must not be less than seven (7) days from the date of sending
 - iii. in the case of the **Insurers** cancelling for any other reason, such notice must be not less than 60 days from the date of sending

Provided that

- i. the mailing of notice shall be sufficient proof of notice
- ii. the effective date and hour of cancellation stated in the notice shall become the end of the **Period of Insurance**
- iii. hand delivery of such written notice either by the **Insured** or by the **Insurers** shall be equivalent to mailing
- iv. earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation. The **Insurers** will return any unearned premium

5. Choice of Law

Unless agreed otherwise in writing, any dispute concerning the interpretation of this **Policy** shall be governed by and construed in accordance with the law of England and Wales and the English courts alone shall have jurisdiction in any dispute, unless the **Policyholder** is registered within Scotland whereby the Law of Scotland and the Scottish courts alone shall have jurisdiction in any dispute

Communication of and in connection with this **Policy** shall be in the English language

6. Claims Conditions

- a. On the happening of any occurrence or incident likely to give rise to a claim under Sub Sections 3, 5, 9 or 10 of Section B of this **Policy**, notice shall be given to **AonProtect Assistance** as soon as reasonably possible after the **Policyholder** becomes aware of the occurrence or incident

Telephone **+44 20 7173 7797** (Outside the UK)

020 7173 7797 (Within the UK)

AonProtect Assistance are available 24 hours a day 365 days of the year

- b. On the happening of any occurrence likely to give rise to a claim under any other part of this **Policy**, notice shall be given to Aon Underwriting Managers Claims Department as soon as reasonably practicable after the **Policyholder** becomes aware of the occurrence, at the following postal address

Aon Underwriting Managers Claims Department

Grosvenor House
65-71 London Road
Redhill
Surrey RH1 1LQ

Telephone **+44 (0) 1737 783740** (switchboard)

E mail aum.claims@aon.co.uk

- c. The **Policyholder** shall
- i. at their own expense provide, to Aon Underwriting Managers, or where appropriate **AonProtect Assistance**, such certificates, information and evidence as may be required. Where a medical certificate is required as a result of the **Insured Person** sustaining **Bodily Injury**, the **Insurers** will pay up to £100 for the cost of obtaining this
 - ii. make no admission of liability without the prior consent of the **Insurers**
 - iii. forward, without delay, to Aon Underwriting Managers, or where appropriate **AonProtect Assistance**, any letter, writ, or other document, received in connection with any claim under this **Policy**
- d. The **Insurers** shall
- i. be allowed, at their own expense and upon reasonable notice to the **Policyholder**, to request a medical examination of an **Insured Person**, if and as often as required by the **Insurers** in connection with any claim
 - ii. take over and conduct the defence or settlement of any claim made against the **Policyholder** or any **Insured Person** covered by this **Policy**
 - iii. pursue all rights or remedies available to the **Policyholder** or the **Insured Person**, whether or not payment has been made hereunder
 - iv. in the event of the death of an **Insured Person**, pay any amount payable to the **Policyholder**, for the benefit of the **Insured Person**, to the estate of such **Insured Person**
 - v. pay any claim in a foreign currency where claims are to be settled in such currency. The rates of exchange shall be those shown in the London Edition of the Financial Times, on its first publication on the date of the occurrence, or as otherwise paid via documented credit card transaction, or as agreed in advance in writing with the **Insurers**. Interest will not be added to any amount paid

7. Contracts (Rights of Third Parties) Act

This **Policy** is an agreement between the **Policyholder** and the **Insurers**. No party other than the **Policyholder** has the right to enforce any term of this **Policy** pursuant to the Contracts (Rights of Third Parties) Act 1999. But this does not affect any right or remedy of a third party enforceable under the Third Parties (Rights against Insurers) Act 2010, or any amending or subsequent legislation. The **Policy** may be varied or cancelled without the consent of any third party

8. Fraudulent Claims

In the event of a fraudulent claim by the **Policyholder**, an **Insured Person**, or any other party acting on their behalf, the **Insurers**

- a. are not liable to pay the claim
- b. may recover from the **Policyholder** any sums paid in respect of the claim
- c. may, by notice to the **Policyholder**, cancel this **Policy** from the date of the fraudulent act without any return of the premium
- d. shall not be liable for any losses occurring, or the provision of any other benefit, under this **Policy** after the date of such cancellation
- e. may in respect of d. above, recover from the **Policyholder** any sums paid in respect of such losses or benefit

Provided that

- i. where any claim is for indemnity or benefit to more than one person or party, the rights of the **Insurers** under a. and b., above, are exercisable only in relation to the person or party who has committed the fraudulent act
- ii. where a fraudulent act is committed by an **Insured Person** who is not the **Policyholder**, the rights of the **Insurers** under c. and d., above, are exercisable only in relation to the cover provided for such **Insured Person** who committed the fraudulent act
- iii. the **Insurers'** liability under this **Policy** prior to the date of the fraudulent act shall be unaffected.
- iv. it is for the **Insurers** to demonstrate that a claim has been made fraudulently and/or that a fraudulent act has taken place

9. Hijack/Kidnap

If an **Insured Person** is the victim of a **Hijack** or **Kidnap** the insurance provided by this **Policy** for such **Insured Person** shall continue for a period not exceeding 24 months from the date of **Hijack** or **Kidnap** to enable the **Insured Person** to complete the original **Journey** or to return to their **Country of Residence**

10. Journeys Exceeding 12 Month Duration

Any **Journey** or trip exceeding twelve months duration must be notified to, and accepted by, the **Insurers** prior to coverage being effective. Such **Journeys** or trips shall be deemed to be **Secondment** for the purpose of coverage under this **Policy**

11. Journeys Continuing Beyond Expiry of the Period of Insurance

Where a **Journey** continues beyond the expiry of the **Period of Insurance** for reasons beyond the control of the **Policyholder** or **Insured Person**, such period is extended for up to a maximum of twelve months or until the completion of such **Journey**, whichever is sooner

12. Misrepresentation or Non-disclosure

In the event of misrepresentation or non-disclosure, by deliberate or reckless act or omission, of any circumstance material to the risk insured, the **Insurers** may avoid this **Policy** from the date of that act or omission and need not return any of the premium paid

In addition any benefit that the **Policyholder** has received under this **Policy** that resulted from or after any such deliberate or reckless act or omission shall immediately be repaid to the **Insurers**

It is for the **Insurers** to demonstrate that such act or omission by the **Policyholder** is deliberate or reckless

In the event of misrepresentation or non-disclosure by the **Policyholder**, of any circumstances material to the risk insured, which is neither deliberate nor reckless, the **Insurers'** remedy will be limited to the right to amend the premium to that which the **Insurers** could reasonably have demanded had such misrepresentation or non-disclosure not occurred

13. Payment of Benefits

Notwithstanding the Policy Condition entitled 'Assignment', where in relation to any claim the **Policyholder**, at its discretion, directs the **Insurers** to do so, the **Insurers** shall pay benefits to a named **Insured Person** and the receipt of such by an **Insured Person** shall be a sufficient discharge of the **Insurers'** liability to pay the benefits concerned

In respect of Policy Section A – Personal Accident, for any **Insured Person** not in the remunerated employment of the **Policyholder**, the benefit shown in the **Policy Schedule** for Temporary Total Disablement and Temporary Partial Disablement shall be limited to out of pocket expenses only. All out of pocket expenses must be submitted to the **Insurers** along with documentary evidence of the expense

14. Payments on Account

Payments on account may be made to the **Policyholder** (or at the **Policyholder's** request to the **Insured Person**) subject to the **Insurers'** prior consent

15. Reasonable Precautions

The **Policyholder** and any **Insured Person** shall take all reasonable steps to avoid or minimise any loss or damage, and to recover any property that has been lost or stolen

General Exclusions

In addition to these General Exclusions, specific Exclusions relating to individual Sections or Sub Sections of this Policy are located and contained in the appropriate Sections or Sub Sections

1. Armed Forces

The **Insurers** shall not be liable for payment of any benefit for **Bodily Injury**, injury, illness, loss, damage or expense resulting from the **Insured Person** engaging in active service in any of the armed forces of any nation

2. Trade Sanctions

The **Insurers** shall not be deemed to provide cover, and the **Insurers** shall not be liable to pay any claim or provide any benefit hereunder, to the extent that the provision of such cover, payment of such claim, or provision of such benefit, would expose the **Insurers** or their parent companies to any sanction, prohibition, or restriction implemented pursuant to resolutions of the United Nations or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, or United States of America

3. War

The **Insurers** will not pay any claim for **Bodily Injury** or expense which results from or is contributed to by **War**, when the **Insured Person** is located in their **Country of Residence**

Section A – Personal Accident

Insuring Agreement

The cover provided by this Section will apply only if a **Benefit** amount is shown in the relevant Section in the **Schedule of Benefits**

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, the appropriate **Benefit** shown in the **Schedule of Benefits** under **Benefits 1 – 6**, subject to any **Aggregate Limit**, maximum, or inner limits shown in the **Schedule of Benefits** or otherwise applicable to this **Policy**

Definitions Applicable to the Personal Accident Section

Aggregate Limit

means the maximum amount shown in the **Schedule of Benefits** that the **Insurers** will pay per **Event** and/or in the **Period of Insurance** as appropriate

If the total amount of all claims for **Bodily Injury** arising out of any one **Event** exceeds the **Aggregate Limit**, each individual claim shall be proportionately reduced until the total value of all claims does not exceed the **Aggregate Limit**

Annual Salary

means the total annual gross salary as declared and upon which the premium is based, including overtime, and including in so far as the figures declared allow, payments for commission or bonus, payable by the **Policyholder** to the **Insured Person** at the date **Bodily Injury** is sustained

Overtime payments shall be based on the average payments made during the twelve months immediately prior to the date of **Bodily Injury**

Benefit Period

means the total period, whether consecutive or not, shown in the **Schedule of Benefits**, for which **Benefits** are payable in respect of an **Insured Person** following an **Accident**

The **Benefit Period** commences at the end of the **Deferment Period**, shown in the **Schedule of Benefits**, and ceases upon payment of a valid claim for **Benefit 1, 2, 3, or 4** or when the **Insured Person** ceases to be an **Employee** or **Director**

Benefits

means the percentages shown below, representing the percentage payable of the **Benefit** shown in the **Schedule of Benefits**

1	Death	100%
2	(a) Loss of limb(s) sight in one or both eyes	
	speech or hearing in both ears	100%
	(b) Loss of hearing in one ear	30%
	(c) Loss of organ	100%
3	Permanent Total Disablement	100%
4	Permanent Partial Disablement	Scale of Permanent Total Disablement benefits
5	Temporary Total Disablement	As shown in the Schedule of Benefits

Cosmetic Surgery	means reconstruction of skin or underlying tissues performed to improve and correct a structural defect or to remove a scar
Deferment Period	means the beginning of a period of Temporary Total Disablement or Temporary Partial Disablement during which any Benefit is not payable
Dependent Adult	means any person who is dependent upon the Insured Person and for whom the Insured Person is in receipt of a carer's, or attendance benefit, from the State
Effective Time	means the time during a Period of Insurance when an Insured Person is covered as detailed in the Schedule of Benefits
Event	means all instances of Bodily Injury arising out of and directly occasioned by one sudden, and unforeseen event, occurring at an identifiable time and place. The duration and extent of an Event shall be limited to 72 consecutive hours and within a 10 mile radius of the first instance of Bodily Injury No instance of Bodily Injury occurring outside such period and/or radius shall be included in that Event
Fracture	means a break in a bone into two or more pieces
Full Thickness Burns	means destruction of both the epidermis (the outer layers of the skin) and dermis (the layers of the skin that contain hair follicles, nerve endings, sweat and sebaceous glands) and which require surgery or a skin grafting to treat
Hemiplegia	means the permanent paralysis of one side of the body
Hospital Transfer Expenses	means costs reasonably and necessarily incurred in transferring the Insured Person to the most suitable Hospital or nursing home nearest to the Insured Person's home including - the cost of medical surgical or remedial treatment given or prescribed by a Qualified Medical Practitioner Hospital and nursing home treatment, and ambulance charges necessary to enable the transfer to be undertaken and without which the transfer could not be made
Loss of Hearing	means permanent profound deafness, which means the quietest sound an Insured Person can hear is louder than 90 decibels when tested by a qualified audiologist
Loss of Limb	means, in the case of an arm, permanent physical severance of the four fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand), or the permanent total loss of use of an entire hand or arm in the case of a leg, the physical severance or total loss of use at or above the ankle, or the permanent total loss of use of an entire leg or foot

Loss of Organ	means permanent and total loss by removal or effective loss of use of one lung or kidney, the liver or spleen														
Loss of Sight	means, in both eyes, once the name of the Insured Person has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, and the Insurers are satisfied that the condition is permanent and without expectation of recovery in one eye, when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and the Insurers are satisfied that the condition is permanent and without expectation of recovery														
Loss of Speech	means the total and irrecoverable loss of use of the power of audible and intelligible speech														
Maximum Limit per Insured Person	means the maximum amount shown in the Schedule of Benefits , payable for any Insured Person in respect of all Bodily Injury arising from any one Accident														
Paraplegia	means the permanent and total paralysis of both legs														
Permanent Partial Disablement	means disablement which in the opinion of a Qualified Medical Practitioner will in all probability exist for the remainder of the life of the Insured Person other than Loss of Limb Loss of Sight Loss of Speech Loss of Hearing Loss of Organ Permanent Total Disablement and without reference to the occupation of the Insured Person The Benefit payable shall be assessed in accordance with the relevant percentage shown in the scale of benefits, below, of the Benefit shown for Permanent Partial Disablement in the Schedule of Benefits Scale of Permanent Partial Disablement benefits <table> <tr> <td>Post-Traumatic Stress Disorder</td><td>20%*</td></tr> </table> * Subject to a maximum payment of £50,000 Total loss of use of <table> <tr> <td>The back or spine below the neck with no damage to the spinal cord</td><td>40%</td></tr> <tr> <td>The neck or cervical spine with no damage to the spinal cord</td><td>30%</td></tr> <tr> <td>The shoulder elbow wrist hip knee or ankle</td><td>25%</td></tr> </table> Loss of or total loss of use of <table> <tr> <td>A thumb</td><td>30%</td></tr> <tr> <td>A forefinger</td><td>20%</td></tr> <tr> <td>Any other finger</td><td>10%</td></tr> </table>	Post-Traumatic Stress Disorder	20%*	The back or spine below the neck with no damage to the spinal cord	40%	The neck or cervical spine with no damage to the spinal cord	30%	The shoulder elbow wrist hip knee or ankle	25%	A thumb	30%	A forefinger	20%	Any other finger	10%
Post-Traumatic Stress Disorder	20%*														
The back or spine below the neck with no damage to the spinal cord	40%														
The neck or cervical spine with no damage to the spinal cord	30%														
The shoulder elbow wrist hip knee or ankle	25%														
A thumb	30%														
A forefinger	20%														
Any other finger	10%														

A big toe	15%
Any other toe	10%

If an **Insured Person** sustains disablement which is not shown in the Permanent Partial Disablement scale of benefits, the **Benefit** payable will be calculated by assessing the degree of disablement relative to this scale, without reference to the **Insured Person's** occupation

The total amount payable shall not exceed 100% of the amount shown in the **Schedule of Benefits** in respect of **Benefit 4 – Permanent Partial Disablement**

If **Benefit** is payable for **Loss of Limb**, then **Benefit** for loss of or loss of use of parts of that limb or limbs cannot be claimed in addition

Permanent Total Disablement

means,

in respect of an **Insured Person** who is a **Director** or **Employee**, and who is below the age of 80 at the date of the **Accident**, disablement which, in the opinion of a **Qualified Medical Practitioner**, will in all probability prevent the **Insured Person** from engaging in their usual occupation for the remainder of their life

in respect of an **Insured Person** who is not a **Director** or **Employee** and who is over the age of 16 at the date of the **Accident**, disablement which, in the opinion of a **Qualified Medical Practitioner**, will in all probability prevent the **Insured Person** from engaging in any occupation for which the **Insured Person** is fitted by way of training, education, or experience, for the remainder of their life

in respect of an **Insured Person** who is not a **Director** or **Employee** and who is below the age of 16 at the date of the **Accident**, disablement which, in the opinion of a **Qualified Medical Practitioner**, will in all probability prevent the **Insured Person** from engaging in any occupation whatsoever for the remainder of their life

Prosthesis

means an artificial limb, eye or ear

Quadriplegia

means the permanent and total paralysis of both legs and both arms

Rehabilitation Treatment

means therapies and procedures to assist the **Insured Person** in regaining or retaining abilities needed for daily life, excluding physiotherapy

Temporary Partial Disablement

means, in respect of an **Insured Person** who is a **Director** or **Employee**, and is below the age of 80 at the date of the **Accident**, temporary disablement which prevents the **Insured Person** from engaging in a substantial part of their usual occupation

Temporary Total Disablement

means, in respect of an **Insured Person** who is a **Director** or **Employee**, and is below the age of 80 at the date of the **Accident**, temporary disablement which entirely prevents the **Insured Person** from engaging in their usual occupation

Triplegia

means the permanent and total paralysis of three limbs

Visitor

means any person legally on the **Policyholder's** premises, other than **Directors, Employees, Corporate Event** attendees, members of the

emergency services, or any person who is an **Insured Person** more specifically insured under this **Policy**

Weekly Wage

means the gross average weekly equivalent of **Annual Salary**, reasonably adjusted to take into account any seasonal fluctuations, overtime or other payments earned by the **Insured Person** in the thirteen weeks immediately preceding the date of commencement of the period of **Temporary Total Disablement** or **Temporary Partial Disablement**

Conditions Applicable to the Personal Accident Section

1. Disappearance

If an **Insured Person** disappears, and after a suitable period of time it is reasonable to believe that death has occurred as a result of **Bodily Injury**, **Benefit 1** shall become payable, subject to a signed undertaking by the **Policyholder**, that if the belief is subsequently found to be wrong such amount shall be refunded to the **Insurers**

2. Exposure

If an **Insured Person** suffers death or disablement as a result of exposure to the elements, the **Insurers** will deem this as being death resulting from **Bodily Injury** following an **Accident**

3. Maximum Claim Payments

In the event of a claim under this Section, no **Benefit** shall exceed

- a. 10 x the **Annual Salary** of an **Insured Person** in respect **Benefits 1** to 4. However, any coverage under Extension 17 (Funeral Expenses) of Section A will apply in addition to such maximum amount.
- b. the **Benefit** shown in the **Schedule of Benefits** or 100% of **Weekly Wage** (whichever is lesser) in respect of **Temporary Total Disablement**
- c. 50% of **Weekly Wage** in respect of **Temporary Partial Disablement**

4. Non-Employees Under 16 Years of Age

In respect of an **Insured Person** who is not a **Director** or **Employee**, and is below the age of 16 at the date of the **Accident**,

- a. the Death **Benefit** shall not exceed £25,000
- b. **Benefits** payable under **Benefit 5** or 6 – **Temporary Total Disablement** or **Temporary Partial Disablement** shall be limited to out of pocket expenses only

5. Non-Employees Over 16 Years of Age

In respect of an **Insured Person** who is not a **Director** or **Employee**, and is over the age of 16 at the date of the **Accident**,

- a. the Death **Benefit** shall not exceed £50,000
- b. **Benefits** payable under **Benefit 5** or 6 – **Temporary Total Disablement** or **Temporary Partial Disablement** shall be limited to out of pocket expenses only

6. Insured Persons Over 80 years of Age

In respect of an **Insured Person** who is over the age of 80 at the date of the **Accident**,

- a. the Death **Benefit** shall not exceed £150,000
- b. **Benefits 3, 5 or 6 – Permanent Total Disablement, Temporary Total Disablement or Temporary Partial Disablement** shall not apply

7. **Payment of Benefits**

Benefit shall not be payable under more than one of **Benefits 1 to 4** in respect of an **Insured Person** as a result of a single **Accident**

The total **Benefit** payable in respect of an **Insured Person** shall not exceed the **Maximum Limit per Insured Person** shown in the **Schedule of Benefits**

The **Insurers** will pay any amount claimed for **Benefits 5 or 6** in addition to any amount claimed under **Benefits 1 to 4**, in connection with the same **Accident**. Any payment under **Benefits 5 or 6** will cease as soon as any **Benefit** is paid under **Benefits 1 to 4**

Where payment is due under **Benefit 5 or 6 – Temporary Total Disablement or Temporary Partial Disablement**, and a **Qualified Medical Practitioner** has confirmed that the disablement will last at least 20 weeks, a payment of 12 weeks' **Benefit** will be made immediately

8. **Pre-existing Conditions**

Any contributory degenerative condition or disablement, as determined by a **Qualified Medical Practitioner**, and known by the **Insured Person** to be in existence at the time of sustaining **Bodily Injury**, will be taken into account by the **Insurers** in assessing any **Benefit** payable.

9. **Lifesaver**

If an individual (who is not an **Insured Person** or a member of the emergency services) sustains **Bodily Injury** whilst trying to save the life of an **Insured Person** that results in their death or disablement which, in the opinion of the **Insurers**, will in all probability prevent such person from engaging their usual occupation for the remainder of their life, the **Insurers** will at the request of the **Policyholder** pay a benefit of £35,000 to such person (or to their legal representatives in the event of their death).

Exclusions Applicable to the Personal Accident Section

The **Insurers** shall not make any payment, reimbursement or incur any costs, where **Bodily Injury** is as a result of or contributed to by

1. **Illness or disease**

illness or disease not consequent upon **Bodily Injury**

2. **Post-Traumatic Stress Disorder**

Post-Traumatic Stress Disorder other than as provided in the **Policy**

3. **Suicide**

the **Insured Person** committing or attempting to commit suicide, or as a result of intentional self-inflicted injury

Extensions Applicable to the Personal Accident Section

The following Extensions are payable, subject always to the **Maximum Limit per Insured Person** and **Aggregate Limits**, in respect of **Insured Persons** shown in the **Schedule of Benefits**, in addition to any **Benefit** paid under this Section of the **Policy**. However, these Extensions do not apply to persons who are covered solely by virtue of being an **Additional Insured Person**.

For persons who are covered only by virtue of one (or more) of the following Extensions, such persons shall benefit only from cover under those Extensions and not from any other Extensions.

1. Medical Expenses

If, an **Insured Person** incurs **Medical Expenses** as a result of **Bodily Injury** sustained during the **Effective Time**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**

2. Catastrophe

The **Insurers** will pay the amount shown in the **Schedule of Benefits** if, during a **Period of Insurance**, a single **Event** results in payment of the **Benefit** 1 for five, or more, **Directors** or **Employees** who are covered under this Section of the **Policy**

3. Chauffeur or Similar Expenses

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in

- a. **Loss of Limb**, or
- b. **Loss of Sight**, or
- c. **Permanent Partial Disablement**, or
- d. **Temporary Total Disablement**, or
- e. **Temporary Partial Disablement**

and is medically certified as fit to return to work, but is unable to travel to and from their normal place of business using the method of transport used prior to the **Bodily Injury**, the **Insurers** will, at the request of the **Policyholder**, pay up to the amount shown in the **Schedule of Benefits**, in respect of reasonable expenses necessarily incurred to convey the **Insured Person** to and from their home and normal place of business

Where the **Policyholder** requests payment under this Extension in order to mitigate a claim under **Benefits** 5 or 6, the **Insurers** may at their discretion pay such transport expenses up to the amount that would have been available under **Benefits** 5 or 6, had the **Insured Person** been prevented from engaging in their usual occupation due to being unable to attend their normal place of business

4. Child Benefit

Where **Benefit** 1 is payable in respect of an **Insured Person**, the **Insurers** will also pay the **Policyholder**, for the benefit of the **Insured Person**, the amount shown in the **Schedule of Benefits** in respect of each **Child**

5. Childcare Expenses

Where any **Benefit** is payable under **Benefits** 2 to 6 in respect of an **Insured Person**, the **Insurers** will pay the **Policyholder**, for the benefit of the **Insured Person**, reasonable additional expenses, that would not otherwise have been incurred, for the services of a registered childcare provider, up to the limit shown in the **Schedule of Benefits**

6. Coma Benefit

Where **Bodily Injury**, sustained during the **Effective Time**, results in the continuous unconscious state of the **Insured Person**, the **Insurers** will pay the **Policyholder**, for the benefit of the **Insured Person**, an amount as shown in the **Schedule of Benefits** for each day (or part day) of continuous unconsciousness, up to a maximum period of 730 days

This Benefit is payable in addition to any Hospital Confinement Benefit

7. Corporate Reputation Protection

If, during a **Period of Insurance**, an **Insured Person** or **Visitor** sustains **Bodily Injury** resulting in any **Benefit** being payable under **Benefits 1 to 4**, the **Insurers** will reimburse the **Policyholder** up to the amount shown in the **Schedule of Benefits**, in respect of any additional public relations, media, or similar costs to safeguard or promote the **Policyholder's** image, subject to such costs being incurred within 24 months of the **Bodily Injury**

8. Cosmetic Surgery

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in a **Benefit** being payable for **Loss of Limb** or **Permanent Partial Disablement**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the limit shown in the **Schedule of Benefits**, for **Cosmetic Surgery** recommended by a **Qualified Medical Practitioner**, subject to such costs being incurred within 12 months of the **Bodily Injury**

This Extension applies only where there is no claim under the Full Thickness Burns and/or Scarring Benefit Extension of this **Policy** in respect of the same loss

9. Damage to Personal Belongings

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury**, and the **Insured Person's** **Personal Belongings** are lost, damaged, or destroyed, as a direct result of the **Accident** causing such **Bodily Injury**, including where lost by ambulance staff or a **Hospital**, the **Insurers** will pay the **Policyholder**, for the benefit of the **Insured Person**, up to the limit shown in the **Schedule of Benefits**, for the replacement or repair of such **Personal Belongings**

This Extension applies only where there is no claim under Sub Section 7 - Personal Belongings and Business Equipment of Section B of this **Policy**

10. Dental and Optical Expenses

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** necessitating the incurring of dental or optical expenses, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, subject to confirmation from a **Qualified Medical Practitioner** of the need for treatment, and subject to prior consent of the **Insurers**

11. Dependent Adult Benefit

Where **Bodily Injury** results in the death of an **Insured Person** and payment of **Benefit 1** is payable, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, the amount shown in the **Schedule of Benefits** for each **Dependent Adult**

12. Disability Assistance

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in any **Benefit** being payable under **Benefits 2, 3 or 4**, the **Insurers** will, subject to **Insurers'** prior written consent, pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** in

respect of alterations to the **Insured Person's** home, car, or workplace, as a direct and necessary result of the disablement

Cover under this Extension shall immediately cease 48 calendar months from the date of the payment under **Benefit 2, 3, or 4**

This Extension applies only where there is no claim under the Relocation Expenses Extension of this Section

13. Domestic Assistance Expenses

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in any **Benefit** being payable under **Benefits 2 to 6**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, in respect of necessary and reasonable costs incurred for engaging the services of a chauffeur, domestic help, or other similar service, provided such assistance is necessitated solely as a result of the **Bodily Injury**

14. Executor Expenses

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in any **Benefit** being payable under **Benefit 1**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, the necessary costs incurred as a direct result of the death requiring payment by the executor to the estate of the **Insured Person**, whilst the administration is arranged, up to the amount shown in the **Schedule of Benefits**

15. Fractures

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in a **Fracture** that does not result in a claim payment under **Benefit 4 Permanent Partial Disablement**, the **Insurers** will pay the **Policyholder** for the benefit of the **Insured Person**, the amount specified below, for a **Fracture** of the

- a. spine, hip pelvis or coccyx: £1,500
- b. femur or heel: £500
- c. skull (excluding jaw and nose), lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist but not a Colles' fracture): £500

up to the amount shown in the **Schedule of Benefits** for all **Fractures**

16. A payment under this Extension to any **Insured Person** will only be paid once during the lifetime of the **Policy** if osteoporosis is diagnosed prior to or as a result of the **Accident****Full Thickness Burns**

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in **Full Thickness Burns**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, the percentage assessed under **Permanent Partial Disablement** or the amount specified below, whichever is greater:

- a. 25% or more of the body surface: £10,000
- b. Between 10% and 24% of the body surface: £5,000
- c. Less than 10% of the body surface: £1,500

17. Funeral Expenses

Where **Bodily Injury** results in payment of **Benefit 1** in respect of an **Insured Person**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** in respect of funeral expenses

Where both Section A and Section B of this **Policy** apply, the **Insurers** will only pay this Benefit under one Section

18. Hemiplegia, Paraplegia, Quadriplegia, or Triplegia

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in **Permanent Total Disablement** and

- a. **Hemiplegia**, or
- b. **Paraplegia**, or
- c. **Quadriplegia**, or
- d. **Triplegia**

the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, the amount shown in the **Schedule of Benefits**

This payment is in addition to any **Benefit** payable under **Benefit 3 Permanent Total Disablement**

This Extension will only apply once in respect of the same loss

19. Hospital Confinement Benefit

If, during the **Effective Time**, an **Insured Person** suffers an **Accident** necessitating admission to **Hospital** as an in-patient, on the recommendation of a **Qualified Medical Practitioner**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** for each day (or part day), up to a maximum period of 104 weeks

The amount payable per day (or part day) will be doubled for hospital confinement on a public or bank holiday

Where both Section A and Section B of this **Policy** apply, the **Insurers** will only pay this Benefit under one Section, whichever is greater

20. Hospital Out-Patient Travel Expenses

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in

- a. **Loss of limb**, or
- b. **Loss of Sight**, or
- c. **Loss of Hearing**, or
- d. **Loss of Speech**, or
- e. **Loss of Organ**, or
- f. **Permanent Total Disablement**, or
- g. **Permanent Partial Disablement**, or
- h. **Temporary Total Disablement**, or
- i. **Temporary Partial Disablement**

the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, for expenses necessarily and reasonably incurred for provision of a taxi, or chauffeur, or other additional travel costs, to convey the **Insured Person** to and from out-patient **Hospital** appointments, up to the amount shown in the **Schedule of Benefits**

21. Hospital Transfer Expenses

If, during the **Effective Time**, an **Insured Person** suffers an **Accident** necessitating admission to **Hospital** as an in-patient and

- a. the **Hospital** is more than 25 miles away from the **Insured Person's** normal residence and
- b. confinement is expected to last 72 hours or more

the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** for **Hospital Transfer Expenses** provided that such transfer is organised by **AonProtect Assistance**

22. Hospital Visiting Expenses

If, during the **Effective Time**, an **Insured Person** suffers an **Accident** resulting in admission to **Hospital** as an in-patient, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** for necessary and reasonable travel and accommodation costs incurred by a **Partner**, **Children**, the **Insured Person's** parents (including step parents or adopted parents) or an **Employee**, in visiting the **Insured Person**

Where both Section A and Section B of this **Policy** apply, the **Insurers** will only pay this Benefit under one Section.

23. Independent Financial Advice

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in

- a. Death, or
- b. **Loss of Limb**, or
- c. **Loss of Sight**, or
- d. **Loss of Hearing**, or
- e. **Loss of Speech**, or
- f. **Loss of Organ**, or
- g. **Permanent Partial Disablement**, or
- h. **Permanent Total Disablement**

the **Insurers** will pay the **Policyholder** the amount shown in the **Schedule of Benefits**, for the benefit of the **Insured Person** or the **Insured Person's** legal representatives, any fees paid or payable to an Independent Financial Adviser authorised and regulated by the Financial Conduct Authority (or equivalent regulatory authority in the **Insured Person's Country of Residence**) to provide the **Insured Person** with professional financial advice

24. Major Incident Response

If, during the **Effective Time**, an **Insured Person** is involved in, or directly witnesses, a **Major Incident**, whether or not such **Insured Person** sustains physical injury, the **Insurers** will

- a. pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, for
 - i. **Supplementary Travel and Accommodation Services**, and
 - ii. **Travel Home Expenses**, and
 - iii. **Post-Traumatic Stress Disorder** for a maximum period of 26 weeks following diagnosis by a **Qualified Medical Practitioner**, and
 - iv. **Court Travel Expenses**, and
- b. reimburse the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, for **Counselling Fees** for a maximum period of 52 weeks following the **Major Incident**

Payments for **Post-Traumatic Stress Disorder** will only be made under this Extension where cover for the **Insured Person** includes **Temporary Total Disablement** or **Temporary Partial Disablement**

Definitions applicable to Major Incident Response

Major Incident means an act of **Terrorism** or **Natural Catastrophe**

Supplementary Travel and Accommodation Services	means travel, accommodation, and additional costs, necessarily and reasonably incurred for relatives or close business associates of the Insured Person who are recommended by a Qualified Medical Practitioner to travel to or remain with or escort the Insured Person
Travel Home Expenses	means any additional expense, reasonably and necessarily incurred, in returning the Insured Person , their Personal Belongings , and portable Business Equipment carried by them, to their home
Post-Traumatic Stress Disorder	means Post-Traumatic Stress Disorder, suffered by the Insured Person as a result of the Major Incident , which is diagnosed by a Qualified Medical Practitioner , and results in Temporary Total Disablement or Temporary Partial Disablement within six months of the Major Incident
Court Travel Expenses	means the reasonable and necessary cost of travel to and from any location away from any Insured Person's normal residence, in the event that an Insured Person is required to give evidence in court
Counselling Fees	means the cost, necessarily and reasonably incurred, of counselling services for the Insured Person

25. Partner or Child Paralysis

If, during a **Period of Insurance** the **Partner** or **Child** of an **Insured Person** sustains **Bodily Injury** resulting in **Hemiplegia**, **Paraplegia**, **Quadriplegia**, or **Triplegia**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, the amount shown in the **Schedule of Benefits**, provided that the **Insured Person** is a **Director** or **Employee** of the **Policyholder**

This Extension will only apply once in respect of the same loss

26. Personnel Replacement Expenses

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in any **Benefit** being payable under **Benefit 1** or **3**, the **Insurers** will pay the **Policyholder** any costs necessarily and reasonably incurred in overtime payments and/or employing a temporary replacement to directly replace the **Insured Person**, up to the amounts shown in the **Schedule of Benefits**

27. Physiotherapy

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in any **Benefit** being payable under any of **Benefits 2** to **6**, the **Fractures Extension** or **Scarring Benefit Extension**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** toward physiotherapy treatment for the **Insured Person**

28. Prosthesis Benefit

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in any **Benefit** being payable under **Benefit 2** or **4**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** towards the cost of a **Prosthesis** for the **Insured Person**

29. Quality of Life Improvement Advice

Where **Bodily Injury** to an **Insured Person**, who is a **Director** or **Employee**, results in any **Benefit** being payable under **Benefit 3**, and such **Bodily Injury**, in the opinion of the **Insurers**, will in all probability prevent such **Insured Person** from engaging in any occupation for the remainder of their life, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, in respect of reasonable costs incurred in engaging professional advice and assistance to improve the quality of the **Insured Person's** life

30. Recruitment Costs following Suicide

In the event of the death of a **Director** or **Employee** as a result of their suicide, or the disablement of a **Director** or **Employee** as a result of their attempted suicide, and there is no payment under this **Policy** under **Benefits** 1 to 6, the **Insurers** will pay the **Policyholder** recruitment costs reasonably and necessarily incurred in replacing the **Director** or **Employee** up to the amount shown in the **Schedule of Benefits**

31. Recruitment Expenses

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in any **Benefit** being payable under **Benefit** 1 or 3, the **Insurers** will reimburse the **Policyholder** for any expenses, necessarily and reasonably incurred

- a. to recruit a permanent employee as a direct replacement for the **Insured Person**, including the cost of paying joining bonuses, and
- b. to train permanent **Directors** or **Employees** to undertake their new roles

up to the amount shown in the **Schedule of Benefits**

32. Rehabilitation

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in any **Benefit** being payable under any of **Benefits** 2 to 6, the Fractures Extension or Scarring Benefit Extension, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** toward necessary and reasonable **Rehabilitation Treatment** for the **Insured Person**

33. Rehabilitation Case Management

Where an **Insured Person** sustains **Bodily Injury** which, in the opinion of the **Insurers**, is likely to result in any **Benefit** being payable under **Benefits** 2 to 6, the **Insurers** will, at the request of the **Policyholder**, provide rehabilitation case management for up to the periods shown in the **Schedule of Benefits**

34. Relocation Expenses

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in any **Benefit** being payable under **Benefits** 2, 3 or 4, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** for necessary expenses incurred, with the prior written consent of the **Insurers**, for stamp duty, solicitor and estate agent fees and removal costs for relocation necessitated as a direct result of the disablement

This Extension applies only where there is no claim under the Disability Assistance Extension of this **Policy**

35. Retraining Benefit for Insured Person

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in any **Benefit** being payable under **Benefit** 3, the **Insurers** will pay the **Policyholder** up to the amount shown in the **Schedule of Benefits**, in respect of reasonable costs incurred in re-training the **Insured Person** for an alternative occupation, either in the **Business** of the **Policyholder** or elsewhere

36. Retraining Benefit for Partner of Insured Person

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in any **Benefit** being payable under **Benefit** 1 or 3, the **Insurers** will pay the **Policyholder**, for the benefit of the **Insured Person**, for expenses necessarily and reasonably incurred by the **Partner** of the **Insured Person** in training

- a. for an occupation or retraining for an alternative occupation, or
- b. to improve the quality of care that the **Partner** is able to provide for the **Insured Person**

up to the amount shown in the **Schedule of Benefits**

37. Return Home Expenses

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in the **Insured Person** being physically incapacitated more than 10 miles from the **Insured Person's** home for a period of 48 hours or more, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, for additional expenses, reasonably and necessarily incurred, in returning the **Insured Person**, their **Personal Belongings**, and portable **Business Equipment** carried by them, to their home

38. Scarring Benefit

If, during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** resulting in permanent disfigurement by scarring, the **Insurers** will pay the **Policyholder**, for the benefit of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** relative to the degree of scarring

39. Simultaneous Death of Insured Person and Partner

Where **Bodily Injury**, occurring during the **Effective Time**, results in the death of an **Insured Person** and their **Partner** as a result of a single **Accident**, the **Insurers** will, if there are **Children**, pay 2.5 times **Benefit 1** for each **Insured Person**

40. Trauma Counselling

If during the **Effective Time**, an **Insured Person** is involved in, or directly witnesses an act of assault, sexual assault, rape, murder, carjacking or violent robbery or attempted robbery, whether or not such **Insured Person** sustains physical injury, the **Insurer** will reimburse the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, for the cost of trauma counselling by a registered psychologist, which is recommended by a **Qualified Medical Practitioner**

41. Working Environment Expenses

If during the **Effective Time**, an **Insured Person** sustains **Bodily Injury** or a medical condition caused or contributed to by the **Insured Person's** work set-up, and they are unable to access their usual place of work, the **Insurers** will pay the **Policyholder**, for the benefit of the **Insured Person**, the amount shown in the **Schedule of Benefits** for

- a. the provision of a qualified occupational therapist to review the **Insured Person's** work set-up at home, and
- b. the cost of any necessary additional furniture and/or equipment recommended by such occupational therapist

42. Work Experience Persons

If, during the **Period of Insurance**, a person on work experience with the **Policyholder** sustains **Bodily Injury** whilst engaged in such work experience and under the control of the **Policyholder**, the **Insurers** will pay the **Policyholder**, for the benefit of such person, the amounts shown in the **Schedule of Benefits** in respect of **Benefits 1, 2, 3, or 4**

43. Workplace Assault Medical Expenses

If, during the **Effective Time**, an **Insured Person** is the victim of an unprovoked assault, whilst at their usual place of employment, or whilst in the course of their duties on behalf of the **Policyholder**, the **Insurers** will pay the **Policyholder**, for the benefit of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** for **Medical Expenses**

Cover under this Extension shall immediately cease twenty four (24) calendar months from the date of the unprovoked assault

Section B – Travel

Sub Section 1 – Cancellation Curtailment Change of Itinerary Rearrangement and Replacement

If the **Policyholder** or **Insured Person** is forced to cancel, curtail, change the itinerary of, rearrange to resume, or replace an **Insured Person** on, a **Journey**, as a direct result of any cause outside the control of the **Policyholder** or **Insured Person**, the **Insurers** will indemnify the **Policyholder** in respect of

1. deposits and advance payments
2. additional travel accommodation and sustenance costs
3. any other charges related to travel and accommodation expenses

necessarily and reasonably incurred, and that are forfeit under contract or are not otherwise recoverable, up to the cost of the **Journey**, but not exceeding the amount shown in the **Schedule of Benefits**

Where all, or part of, the cost of a **Journey** is funded by air miles or vouchers that have been redeemed and are not refundable as a result of the cancellation, curtailment, change of itinerary, or rearrangement, of the **Journey**, the **Insurers** will indemnify the **Policyholder** up to the cost of an equivalent **Journey**, up to the amount shown in the **Schedule of Benefits**

Definitions Applicable to Cancellation Curtailment Change of Itinerary Rearrangement and Replacement

Aggregate Limit means the maximum that the **Insurers** will pay for all claims arising from a single event, or a series of events linked to one original cause

Extensions Applicable to Cancellation Curtailment Change of Itinerary Rearrangement and Replacement

1. Natural Catastrophe

Where the cancellation, curtailment, change of itinerary, rearrangement, or replacement costs, cannot be recovered elsewhere are as a direct result of a **Natural Catastrophe**, the **Insurers** will indemnify the **Policyholder** in respect of the necessary and reasonable costs incurred for motor vehicle rental or chartering of a non-scheduled ship or aircraft, up to the amount shown in the **Schedule of Benefits**

2. Petcare – Delay

If, during a **Journey** outside an **Insured Person's Country of Residence**, the departure of the means of return transport on which the **Insured Person** is booked to travel is delayed, and this results in a delayed return to their **Country of Residence** of more than 24 hours, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** for necessary additional domestic cattery or kennel fees for pets owned by the **Insured Person**

3. Quarantine

If during the **Period of Insurance** an **Insured Person**, being a **Director** or **Employee** of the **Policyholder**, is required by regulation or legislation to quarantine upon return from a trip in connection with the **Business** outside their **Country of Residence**, the **Insurers** will pay for reasonable and necessary additional travel and accommodation costs up to the amount shown in the **Schedule of Benefits**

Provided that this Benefit will only become payable if the quarantine regulations or legislation are announced and implemented after the departure date of the outward leg of the **Insured Person's Journey**

Exclusions Applicable to Cancellation Curtailment Change of Itinerary Rearrangement and Replacement

The **Insurers** will not provide any indemnity in respect of any claim as a result of

1. an **Insured Person** travelling or intending to travel against the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment or advice where the **Insured Person** is travelling for **Holiday** or **Incidental Holiday**
2. redundancy or termination of employment of an **Insured Person**
 - a. less than thirty one days prior to a **Journey** or
 - b. during a **Journey**
3. the financial circumstances of the **Policyholder**
4. the default or financial failure of any transport or accommodation provider, or any agent acting for them
5. regulations made by any public authority or government except in response to a **Natural Catastrophe**
6. disinclination to travel
7. circumstances more specifically insured under Sub Section 10 - Political and Natural Disaster Evacuation

Sub Section 2 – Hijack

If, during a **Period of Insurance** and during a **Journey**, an **Insured Person** is the victim of a **Hijack**, the **Insurers** will compensate the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, for each complete day that an **Insured Person** is forcibly or wrongfully detained, up to the maximum amount shown

Sub Section 3 – Kidnap, Extortion and Detention

COVER UNDER THIS SUB SECTION IS CONDITIONAL UPON THE NOTIFICATION, ENGAGEMENT, AND COMPLIANCE WITH AONPROTECT ASSISTANCE. PLEASE SEE THE CONDITIONS OF THIS SUB SECTION FOR MORE INFORMATION

If, during a **Period of Insurance** and during a **Journey**, an **Insured Person** suffers **Kidnap, Extortion** or **Detention**, or alleged **Kidnap** or **Extortion**, the **Insurers** will pay or indemnify the **Policyholder**, or where appropriate, pay the **Policyholder** for the benefit of the **Insured Person**, in respect of:

1. **Kidnap, Extortion and Detention Consultants' Costs**, and
2. **Kidnap, Extortion and Detention Expenses**, and
3. **Kidnap and Extortion Monies**,

up to the amount shown in the **Schedule of Benefits**

Definitions Applicable to Kidnap, Extortion and Detention

Detention	the holding of an Insured Person against their will for any reason other than Kidnap or Extortion
Extortion	means intimidation by a threat, or a series of threats, to Kidnap or cause injury
Kidnap, Extortion and Detention Consultants' Costs	means the necessary and reasonable fees and expenses of the security service provider engaged by the Insurers , as part of the AonProtect Assistance provision, to investigate and negotiate the release of the Insured Person , including the payment of Kidnap and Extortion Monies
Kidnap, Extortion and Detention Expenses	means a. payments to informants b. loan costs, incurred by the Policyholder, for the payment of Kidnap and Extortion Monies c. travel and accommodation costs, necessarily and reasonably incurred by the Policyholder or Insured Person, as a direct result of Kidnap, Extortion or Detention d. salary paid by the Policyholder to the Insured Person, or on behalf of an Insured Person, who is the victim of Kidnap, Extortion or Detention, for up to i. thirty days after the release of the Insured Person from Kidnap or Detention, or discovery of the death of the Insured Person, or ii. one hundred and twenty days after the Policyholder receives the last credible evidence that the Insured Person is still alive whichever occurs first or iii. sixty months from the date of the Kidnap or Detention if the victim has not been released e. the necessary and reasonable costs incurred by the Policyholder in hiring a temporary replacement employee, to perform the duties of the Insured Person who is the victim of Kidnap or Detention, for the duration of the Kidnap or Detention, and for thirty days after release, but not exceeding sixty months in total from the date of Kidnap or Detention f. personal financial loss suffered by the Insured Person, as a direct result of Kidnap or Extortion or Detention g. travel costs necessarily and reasonably incurred in transporting i. an Insured Person, who has been a victim of Kidnap or Detention, to join their immediate family, upon release ii. an Employee, to replace the Kidnap or Detention victim, to complete the original Journey. Provided that this Benefit is payable only once per Kidnap or Detention victim and Employee h. reasonable costs incurred for the provision of a qualified interpreter to assist the Policyholder, or an Insured Person, as a direct result of Kidnap, Extortion or Detention i. costs necessarily incurred in the engagement of public relations, legal and medical advisers, with the consent of the Insurers j. any other reasonable and customary expenses, incurred by the Policyholder in resolving a Kidnap, Extortion or Detention for which

cover is provided under this **Policy**, with the prior approval of the **Insurers**

Kidnap and Extortion Monies means consideration paid or demanded, for the return of a **Kidnap** victim, or to terminate an **Extortion**, to a person believed to be responsible for the **Kidnap** or **Extortion**, and includes, but is not limited to, cash securities marketable goods or services property or monetary instruments

Conditions Applicable to Kidnap, Extortion and Detention

1. **AonProtect Assistance** must be informed as soon as reasonably possible of any situation that may give rise to a claim
2. The **Policyholder**, or their representatives, must provide **AonProtect Assistance** with all assistance and information in a timely manner, and must not make or attempt to make arrangements without the reasonable involvement and/or agreement of **AonProtect Assistance**
3. The security specialist engaged by the **Insurers** as part of **AonProtect Assistance**, shall take over and control all negotiations on behalf of the **Policyholder**. No offer promise or payment shall be made by the **Policyholder**, or their representatives, without the express consent of the **Insurers**
4. The **Policyholder** will reimburse the **Insurers** in respect of all costs incurred for any claim handled in good faith by **AonProtect Assistance** where the victim of **Kidnap**, **Extortion** or **Detention** is subsequently found not to be an **Insured Person**

Exclusions Applicable to Kidnap, Extortion and Detention

The **Insurers** will not pay or provide any indemnity in respect of any claim as a result of any

1. fraudulent dishonest or criminal act of the **Policyholder** or **Insured Person**
2. **Kidnap** that occurs in Afghanistan, Iraq, Mexico, Nigeria, Somalia, Syria or Yemen
3. the **Kidnap** of a **Child** by its parent, step-parent, or legal guardian
4. **Insured Person** suffering **Kidnap**, **Extortion** or **Detention** in their **Country of Residence**
5. **Kidnap** where the payment of a claim would cause the **Insurers** to contravene any anti-terrorism laws or regulations

Sub Section 4 – Legal Expenses

1. If, during a **Journey**, an **Insured Person** falls ill (including from psychological or psychiatric conditions), or sustains **Bodily Injury** caused by a third party, the **Insurers** will indemnify the **Policyholder** on behalf of the **Insured Person**, for **Legal Expenses** incurred in pursuit of a claim for damages or compensation against the third party, up to the amount shown in the **Schedule of Benefits** for **Any One Claim**
2. If, during a **Journey**, an **Insured Person** falls ill (including from psychological or psychiatric conditions), or sustains **Bodily Injury** caused by a third party, the **Insurers** will indemnify the **Policyholder** on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, in respect of travel and

accommodation expenses, incurred in attending court in connection with an event giving rise to an action under this Sub Section 4

3. If an **Insured Person** is placed or is threatened to be placed in detention by a government or local civil authority whilst on a **Journey**, other than where the **Insured Person** has intentionally committed a criminal act, at the request of the **Policyholder** only, the **Insurers** will pay costs for a local **Legal Representative** to defend the **Insured Person** up to the amount shown in the **Schedule of Benefits**
4. If, during a **Journey** an **Insured Person** commits an act that results in them being prosecuted during the **Period of Insurance** under any road traffic laws or regulations of a **Covered Country** outside the **Insured Person's Country of Residence**, in connection with the ownership or use of a motor vehicle, the **Insurers** will indemnify the **Policyholder** on behalf of the **Insured Person**, for **Prosecution Expenses** incurred to defend the **Insured Person** against such prosecution, up to the amount shown in the **Schedule of Benefits** for **Any One Claim**

Definitions Applicable to Legal Expenses

Any One Claim	means all Legal Proceedings , including appeals, arising from the same original cause, event, or circumstance, whether that relates to one Insured Person or multiple Insured Persons
Covered Country	means the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia, Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland, Turkey and the United Kingdom
Legal Expenses	means a. any fees, expenses, or other disbursements, including costs and fees of expert witnesses, reasonably incurred by the Legal Representatives, in connection with the Legal Proceedings or in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator. Legal Expenses shall not include fees charged only on the successful outcome of the Legal Proceedings b. any costs payable by the Insured Person following an award of costs by any court or tribunal, and any costs payable following an out of court settlement made in connection with any Legal Proceedings
Legal Proceedings	means the pursuit of a legal action in a civil court
Legal Representative	means a solicitor, firm of solicitors, lawyer, advocate, or other appropriately qualified person, firm, or company, appointed to act on behalf of the Policyholder or Insured Person
Prosecution Expenses	means a. any fees, expenses, or other disbursements, including costs and fees of expert witnesses, reasonably incurred by the Legal Representatives, in connection with the defence of any criminal proceedings brought against the Insured Person or any appeal against conviction arising from such proceedings b. costs of the prosecution awarded against the Insured Person in respect of criminal proceedings

Conditions Applicable to Legal Expenses

1. Arbitration

If there is a dispute (other than in respect of the admissibility of a claim on which the **Insurers'** decision is final), the dispute will be referred to an independent arbitrator. The arbitrator will be a solicitor or barrister agreed by all parties, or failing agreement, one who is nominated by the President of the Law Society or similar organisation

The party against whom the decision is made shall meet the costs of the arbitration in full. If the decision is not clearly made against either party, the arbitrator shall have the power to apportion costs. If the decision is made in favour of the **Insurers** the **Policyholder's** costs shall not be recoverable under this Sub Section 4

2. Consent

The **Insurers'** written consent must be obtained prior to incurring **Legal Expenses**. The **Insurers** will give consent provided that

- a. there are reasonable grounds for pursuing the **Legal Proceedings**, and
- b. it is reasonably likely that such an action will be successful, and
- c. the **Legal Expenses** will be proportionate to the value of claim, and
- d. it is reasonable for **Legal Expenses** to be provided for a particular case

The decision to grant consent will take in to account the opinion of the **Legal Representatives** as well as that of the **Insurers'** own advisers. If there is a dispute the **Insurers** may request, at the **Policyholder's** expense, an opinion of a barrister as to the merits of the claim or **Legal Proceedings**. If the claim is admitted, any costs to the **Policyholder** or **Insured Person** in obtaining this opinion will be covered by this Sub Section 4

3. Control of Legal Proceedings and Appointment of Representatives

- a. The **Insurers** shall at all times retain control over **Legal Proceedings**
- b. The **Policyholder** has the right to select and appoint **Legal Representatives** subject to the **Insurers'** consent (such consent not being unreasonably withheld) to the proposed **Legal Representatives** and their fee or charging rates

If the **Insurers** do not agree to the **Policyholder's** proposed choice of **Legal Representatives**, the **Policyholder** may propose alternative **Legal Representatives**

If disagreement over the choice of **Legal Representatives** remains, the **Insurers** may ask the ruling body for **Legal Representatives** to nominate alternative **Legal Representatives**. In the meantime, the **Policyholder's** proposed choice of **Legal Representatives** may be appointed to represent the **Insured Person's** interests, subject to the **Insurers'** payment for costs charged by such **Legal Representatives** for the period being limited to the amount the **Insurer** would have paid for **Legal Representatives** chosen by the **Insurers**, unless otherwise agreed by the **Insurers**

- c. Should the **Policyholder** not wish to pursue their right to select and appoint **Legal Representatives**, as stated in b. above, such **Legal Representatives** may be chosen by the **Insurers**

4. Cooperation

The **Policyholder**, **Insured Person**, and any representatives, legal or otherwise, must co-operate fully and ensure that the **Insurers** are fully informed at all times, in connection with any claim or **Legal Proceedings** for damages and/or compensation from a third party. The **Insurers** are entitled to obtain from the **Legal Representatives** any information, document, or advice, relating to a claim or **Legal Proceedings** under this Sub Section 4.

On request, the **Policyholder** or **Insured Person** will give the **Legal Representatives** any instructions necessary to ensure such access

5. Offer to settle a claim or counter-claim

The **Insurers** may, at their discretion, offer to settle a claim with the **Policyholder** which they consider to be reasonable, instead of initiating or continuing any claim or **Legal Proceedings** for damages and/or compensation against a third party. Any such settlement will be in full and final settlement of **Any One Claim** under this Sub Section 4

The **Insurers** may, at their discretion, offer to settle a counter-claim against the **Insured Person** which it considers to be reasonable, instead of continuing any claim or **Legal Proceedings** for damages and/or compensation by a third party

Exclusions Applicable to Legal Expenses

The **Insurers** will not provide any indemnity for any **Legal Expenses** in respect of

1. **Legal Proceedings** between an **Insured Person** and the **Policyholder**
2. any costs relating to a claim or counter-claim made against the **Insured Person** by any other party
3. any claim arising out of the wilful deliberate or intentional act of an **Insured Person**
4. fines, liquidated damages, or penalties

Sub Section 5 – Medical and Other Expenses

COVER UNDER THIS SUB SECTION IS CONDITIONAL UPON THE NOTIFICATION, ENGAGEMENT, AND COMPLIANCE WITH AONPROTECT ASSISTANCE. PLEASE SEE THE CONDITIONS OF THIS SUB SECTION FOR MORE INFORMATION

If, during a **Journey**, an **Insured Person** falls ill (including from psychological or psychiatric conditions), sustains **Bodily Injury**, or commits suicide or attempts to commit suicide, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, in respect of

1. **Medical Expenses** incurred outside the **Insured Person's Country of Residence**, including emergency dental and/or optical expenses if incurred as a direct result of falling ill (including from psychological or psychiatric conditions) or sustaining **Bodily Injury** or committing suicide or attempting to commit suicide or for the immediate relief of pain. Expenses associated with pregnancy are covered if incurred in an emergency as a result of complications (where such complications are diagnosed by a **Qualified Medical Practitioner** who specialises in obstetrics), and
2. **Supplementary Travel Expenses**, and
3. **Emergency Repatriation Expenses**, and
4. **Continuing Medical Expenses**, and
5. **Search and Rescue Expenses**

necessarily incurred as a direct result thereof, up to the amount shown in the **Schedule of Benefits**

Definitions Applicable to Medical and Other Expenses

Supplementary Travel Expenses means

- a. travel and accommodation costs for relatives, friends, or close business associates, of the **Insured Person**, who are recommended by **AonProtect Assistance** to travel to, remain with, or escort, the **Insured Person**
- b. travel and accommodation costs for the **Insured Person**, incurred upon the recommendation of **AonProtect Assistance**

reasonably and necessarily incurred, less any recovery or saving available to the **Policyholder** or **Insured Person**

- c. funeral expenses in respect of an **Insured Person**, up to the amount shown in the **Schedule of Benefits**
- d. the costs of transporting the **Insured Person's** body or ashes, **Personal Belongings**, and **Business Equipment**, to their **Country of Residence**
- e. where the **Journey** exceeds 6 months, and the **Insured Person** dies, the costs of repatriating the **Insured Person's** household goods, other than **Personal Belongings** or **Business Equipment**

Emergency Repatriation Expenses

means all reasonable and necessary costs incurred in repatriating the **Insured Person** to

- a. the most suitable **Hospital**, or
- b. the **Insured Person's** home address,

in their **Country of Residence**

Continuing Medical Expenses

means **Medical Expenses** in respect of continuing medical treatment in the **Insured Person's Country of Residence**, necessarily and reasonably incurred upon the prior engagement and agreement of **AonProtect Assistance**, in respect of the same **Bodily Injury** sustained, or the same incidence of the **Insured Person** falling ill (including from psychological or psychiatric conditions), whilst on a **Journey** outside the **Insured Person's Country of Residence**

Search and Rescue Expenses

means the necessary and reasonable costs incurred in respect of search and rescue operations, instigated and undertaken by recognised rescue or police authorities, and approved by the **Insurers**, in searching for an **Insured Person** reported as missing and bringing them to a place of safety

- a. where it is known or believed that the **Insured Person** has sustained **Bodily Injury** or fallen ill (including from psychological or psychiatric conditions) whilst on a **Journey**
- b. where weather and/or safety conditions are such that it becomes necessary to instigate a search and rescue operation to prevent, or mitigate the chance of, the **Insured Person** sustaining **Bodily Injury** or falling ill (including from psychological or psychiatric conditions)

Conditions Applicable to Medical and Other Expenses

1. **AonProtect Assistance** must be informed as soon as reasonably possible of any situation that may give rise to a claim
2. The **Policyholder**, or their representatives, must provide **AonProtect Assistance** with all assistance and information in a timely manner, and must not make, or attempt to make, any arrangements without the reasonable involvement and/or agreement of **AonProtect Assistance**
3. Specialists engaged by the **Insurers** as part of **AonProtect Assistance**, shall take over and control the organisation of any arrangements under this Sub Section. No arrangements, offer, promise, or payment, shall be made by the **Policyholder**, or their representatives, without the express consent of the **Insurers**
4. The **Policyholder** will reimburse the **Insurers** in respect of all costs incurred for any claim handled in good faith by **AonProtect Assistance** where the person receiving treatment, or for whom benefit is paid, is subsequently found not to be an **Insured Person**
5. The **Insurers** shall cease to cover the **Insured Person** for **Medical Expenses** and **Supplementary Travel Expenses** relating to any condition for which the **Insured Person** has already claimed for under this Sub Section, if they elect to remain in the country where **Medical Expenses** were first incurred after **AonProtect Assistance** has deemed it to be appropriate to repatriate the **Insured Person**

Extensions Applicable to Medical and Other Expenses

1. **Childcare Expenses**

If the **Partner** of an **Insured Person**, on the advice of **AonProtect Assistance**, is required to travel to or remain with the **Insured Person** as a result of the **Insured Person** sustaining **Bodily Injury** or falling ill (including from psychological or psychiatric conditions), whilst on a **Journey** outside their **Country of Residence**, the **Insurers** will pay up to the amount shown in the **Schedule of Benefits** in respect of reasonable costs for childcare

2. **Corporate Reputation Protection**

If, during a **Journey**, outside an **Insured Person's Country of Residence**, an **Insured Person** suffers a valid claim under this Sub Section 5 - Medical and Other Expenses as a result of an **Accident**, the **Insurers** will pay the **Policyholder** up to the amount shown in the **Schedule of Benefits**, in respect of any additional public relations, media, or similar costs to safeguard or promote the **Policyholder's** image in specific relation to the **Accident**

3. **Emergency Dental Treatment in Country of Residence**

The **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** for emergency dental expenses, incurred for the immediate relief of pain, during a **Journey** within the **Insured Person's Country of Residence**, provided that the **Journey** is for business purposes and involves an overnight stay and/or an air flight

4. **Foreign Coma Benefit**

If, during a **Journey** outside an **Insured Person's Country of Residence**, an **Insured Person** sustains **Bodily Injury** or falls ill (including from psychological or psychiatric conditions), which results in the continuous unconscious state of the **Insured Person**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** for each day (or part day) of continuous unconsciousness, up to a maximum period of 730 days

This Extension applies only where there is no claim under the Coma Benefit Extension of Section A of this **Policy** in respect of the same loss

5. Hospital Confinement Benefit outside Country of Residence

If, during a **Journey** outside an **Insured Person's Country of Residence**, an **Insured Person** sustains **Bodily Injury** or falls ill (including from psychological or psychiatric conditions), necessitating admission to a **Hospital** as an in-patient on the recommendation of a **Qualified Medical Practitioner**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**

The amount payable per day (or part day) will be doubled for hospital confinement on a public or bank holiday

Where both Section A and this Sub Section of Section B apply, the **Insurers** will only pay this Benefit under one Section, whichever is greater

6. Hotel Convalescence outside Country of Residence

If a payment is made under Extension 5. Hospital Confinement Benefit outside Country of Residence, and a **Qualified Medical Practitioner** recommends that the **Insured Person** remains within their hotel to convalesce following discharge from **Hospital**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, the amount shown in the **Schedule of Benefits** for each day of hotel convalescence, up to a maximum period of 60 days

7. Petcare – Hospitalisation

If, during a **Journey** outside an **Insured Person's Country of Residence**, an **Insured Person** is admitted to **Hospital** as an in-patient, and this results in a delayed return to their **Country of Residence**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits** for necessary additional domestic cattery or kennel fees for pets owned by the **Insured Person**

Exclusions Applicable to Medical and Other Expenses

The **Insurers** will not make any payment,

1. arising from **Journeys** taken against the advice of a **Qualified Medical Practitioner**, or where the purpose of the **Journey** is to receive medical treatment or advice
2. arising from any expense incurred after twenty four calendar months from the date the first expense was incurred
3. any **Emergency Repatriation Expenses** incurred without the agreement or approval of **AonProtect Assistance**

Sub Section 6 – Money and Financial Card or Cheque Misuse

Money

If, during a **Journey**, or during the one hundred and twenty (120) hours before or after such **Journey**, an **Insured Person** sustains loss of or damage to **Money**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amounts shown in the **Schedule of Benefits**

Financial Card, Cheque Misuse or Express Kidnap

If, during a **Journey**, an **Insured Person** sustains financial loss directly as a result of:

1. the fraudulent use of a **Financial Card**, or **Cheque**, lost or stolen during the **Journey**,

2. **Express Kidnap**

the **Insurers** will indemnify the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**

Where more than one Sub Section of Section B of this **Policy** applies, the **Insurers** will only pay this Benefit under one Sub Section

Definitions Applicable to Money

Cheque	means any cheque for which the Insured Person is the authorised signatory
Express Kidnap	any Financial Card , Cheque , or other financial instrument, being used fraudulently or under coercion or deception with, or without, intimidation by a threat, or a series of threats, to Kidnap or cause injury
Financial Card	means debit cards, credit cards, or charge cards, for which the Insured Person is the authorised cardholder
Identity Documents	means documents providing evidence of the identity of that individual
Identity Fraud	means fraudulent modification, alteration or theft of an Insured Person's identity, including any third party wrongfully representing themselves as an Insured Person
Money	means coins, bank or currency notes, postal or money orders, travellers cheques, and other cheques, letters of credit, travel tickets, promotional vouchers, petrol and other coupons, which have a monetary value belonging to or in the custody and control of the Insured Person , and obtained for and/or taken on a Journey to provide for travel accommodation, meals, and personal spending, during the Journey

Extensions Applicable to Money

1. **Automatic Reinstatement**

In respect of any one **Insured Person**, the sum insured shall not be reduced by the amount of any loss during any one **Journey**, and no additional premium shall be payable for such automatic reinstatement of cover

2. **Emergency Cash**

If, during a **Journey**, or during the 24 hours before or after such **Journey**, an **Insured Person** sustains loss of or damage to cash, **AonProtect Assistance** will provide help in replacing such cash. The value of any cash advance made will be deducted from any subsequent claim for **Money**, and if no claim for **Money** is payable, any cash advanced must be reimbursed to the **Insurers** on completion of the **Journey**

3. **Identity Fraud**

If, during a **Journey**, an **Insured Person's Identity Documents** are lost or stolen, and this results in **Identity Fraud**, the **Insurers** will pay the **Policyholder**, on behalf of the **Insured Person**, up to the amounts shown in the **Schedule of Benefits** for:

- a. The **Insured Person's** loss of earnings (net of usual deductions) solely in respect of time taken to correct their financial records that have been altered due to the **Identity Fraud**, and
- b. The amount of the **Insured Person's** legal liability to pay creditors for a charge or unauthorised withdrawal, or in relation to any new finance or bank account opened in the name of the **Insured Person** without their consent, and
- c. Fees, costs and expenses incurred to correct or reinstate the **Insured Person's** financial records, and
- d. Reasonable legal expenses incurred in connection with the **Identity Fraud**

Exclusions Applicable to Money and Financial Card or Cheque Misuse

The **Insurers** will not make any payment,

1. unless the **Policyholder** and/or the **Insured Person** has complied fully with the terms and conditions attaching to the **Financial Card**
2. where the fraudulent use of the **Financial Card** or **Cheque** is by
 - a. the **Insured Person**
 - b. a member of the **Insured Person's** family
 - c. an **Employee** other than the **Insured Person** where the **Financial Card** is issued on behalf of the **Policyholder**
3. any claim for **Money** due to devaluation of currency or shortages due to errors or omission

Sub Section 7 – Personal Belongings and Business Equipment

Loss of Personal Belongings

If, whilst on a **Journey**, an **Insured Person** sustains loss of or damage to **Personal Belongings** taken on, or acquired during the **Journey**, the **Insurers** will indemnify the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, in respect of

1. the cost of replacement as new, or
2. the cost of repair, in respect of items that can be economically repaired

less the amount of any recovery from any transport provider

Loss of Personal Belongings Delay

If, during a **Journey**, access is denied to all or part of the **Insured Person's** **Personal Belongings** on the outward, onward or return **Journey**, the **Insurers** will reimburse the **Policyholder**, on behalf of the **Insured Person**, in respect of the costs of purchasing emergency replacement clothing, toiletries, and similar items, for use whilst on that **Journey** up to the amount shown in the **Schedule of Benefits**

Any replacement clothing, toiletries, and similar items purchased under this cover will not be covered under any subsequent claim for **Personal Belongings** for the same loss

Loss of Business Equipment

If, whilst on a **Journey**, the **Policyholder** sustains loss of or damage to **Business Equipment**, the **Insurers** will indemnify the **Policyholder** up to the amount shown in the **Schedule of Benefits**, in respect of

1. the cost of replacement as new, or
2. the cost of repair, in respect of items that can be economically repaired

less the amount of any recovery from any transport provider

Loss of Keys

If, during a **Journey**, an **Insured Person's Keys** are lost, stolen, damaged, destroyed or access to them is denied due to a delay of **Personal Belongings** containing such **Keys**, the **Insurers** will indemnify the **Policyholder**, on behalf of the **Insured Person**, in respect of

1. the costs of replacement **Keys**, and
2. replacement and fitting costs of lock mechanisms, and
3. the re-programming of remote control car keys, and
4. reasonable travel costs to obtain spare keys, and
5. the cost of having such **Keys** couriered to the **Insured Person**

up to the amount shown in the **Schedule of Benefits**

Loss of Travel Documents

If, during a **Journey**, or the one hundred and twenty (120) hours prior to the start of a **Journey**, an **Insured Person's Travel Documents** are lost, stolen, damaged or destroyed, the **Insurers** will reimburse the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, in respect of the necessary additional travel, accommodation, and other costs, incurred to enable the **Insured Person** to obtain temporary or replacement documents

Definitions Applicable to Personal Belongings and Business Equipment

Keys	means key(s) to the internal and external doors, safes, or alarms of the Insured Person's home or usual place of employment, or the Insured Person's car keys
Travel Documents	means passport, visa, driving licence, travel tickets, or other essential travel documents

Extensions Applicable to Personal Belongings and Business Equipment

1. Automatic Reinstatement

In respect of any one **Insured Person**, the sum insured shall not be reduced by the amount of any loss during any one **Journey**, and no additional premium shall be payable for such automatic reinstatement of cover

2. Pest Control

The **Insurers** will pay up to the amount shown in the **Schedule of Benefits**, for the necessary and reasonable cost of a professional to

- a. fumigate the **Insured Person's** home and/or place of work, and
- b. remove or exterminate any plant or animal and its offspring

where such a plant or animal has been accidentally acquired by an **Insured Person** during a **Journey** outside the **Insured Person's Country of Residence**

Exclusions Applicable to Personal Belongings and Business Equipment

The **Insurers** will not provide any reimbursement or indemnity

1. for loss, damage, or destruction, due to
 - a. atmospheric or climatic conditions, or any other gradually operating cause
 - b. mechanical or electrical breakdown or derangement
 - c. any process of cleaning, restoring, repairing, or alteration
 - d. confiscation or detention by customs or other competent authority
2. for any **Personal Belongings** or **Business Equipment** sent as freight, air waybill, or bill of lading
3. for loss of or damage to **Money**
4. for any items of household furniture, household appliances, or household equipment, other than handheld items carried within the **Insured Person's** baggage
5. loss, corruption of, or damage to,
 - a. software, or
 - b. information, or
 - c. datacontained in any computer tapes or recording equipment, or any consequential loss arising therefrom

Sub Section 8 – Personal Liability

The **Insurers** will pay the **Policyholder** in order to indemnify the **Insured Person** in respect of legal liability for damages consequent upon

1. accidental death, disease, illness, physical and mental injury, mental anguish, or nervous shock to any person

and/or

2. accidental loss of or damage to material property

occurring during the **Period of Insurance** and arising out of a **Journey**

The **Insurers** will make such payment in respect of all damages payable in respect of each occurrence or series of occurrences arising directly or indirectly from one source or original cause, up to the amount shown in the **Schedule of Benefits**

The **Insurers** will also pay

1. claimant's costs and expenses arising out of 1 and 2 above, for which the **Insured Person** is legally liable
2. any other costs and expenses incurred with the **Insurers'** prior written consent
3. the reasonable and necessary cost of travel and accommodation expenses, up to the amount shown in the **Schedule of Benefits**, incurred in the **Policyholder** and/or **Insured Person** attending court in connection with an event giving rise to an action under this Sub Section 8

Conditions Applicable to Personal Liability

1. No admission of liability

No admission, offer, promise, or indemnity, shall be made or given by or on behalf of the **Insured Person** without the **Insurers'** written agreement

2. Notice of claim or prosecution

- a. The **Policyholder** shall give notice in writing to Aon Underwriting Managers Claims Department, as soon as is reasonably practicable after they become aware of any occurrence which, in the opinion of the **Policyholder**, is likely to give rise to a claim under this Sub Section 8
- b. The **Policyholder** shall forward directly and unanswered to the Aon Underwriting Managers Claims Department, every letter of claim writ claim form particulars of claim or summons immediately they are received by the **Policyholder**
- c. The **Policyholder** must give immediate notice to the Aon Underwriting Managers Claims Department, as soon as they become aware of any impending prosecution, inquest, or inquiry, in connection with any occurrence which, in the opinion of the **Policyholder**, is likely to give rise to a claim under this Sub Section 8

3. Payment of Indemnity Limit

The **Insurers** may at any time pay the **Policyholder**, on behalf of the **Insured Person**, the amount for which a claim can be settled up to the Limit of Indemnity shown in the **Schedule of Benefits** (less any amount already paid as damages), and the **Insurers** will then be under no further liability in respect thereof, other than for costs and expenses incurred prior to the **Insurers** making such payment

4. Recovery Rights

The **Insurers** shall be entitled to take over the defence or settlement of any claim and shall have full discretion in the conduct of any proceedings and the settlement of any claim. The **Insurers** shall have the right to prosecute any claim in the name of the **Insured Person** and for the **Insurers'** benefit

Exclusions Applicable to Personal Liability

The **Insurers** will not pay for any claim for liability

1. in respect of loss of or damage to property belonging to or held in trust by or in the custody or control of the **Insured Person**.

This exclusion shall not apply to loss of or damage to premises, including their fixtures and fittings, leased, hired or rented, to the **Insured Person**, during the course of a **Journey**, where such legal liability has not been accepted by contract or agreement or would have existed in the absence of such contract or agreement

2. in respect of death, disease, illness, physical and mental injury, mental anguish, or nervous shock to any person under a contract of service or apprenticeship with the **Policyholder** or the **Insured Person** arising out of and in the course of their employment by the **Policyholder** or the **Insured Person**
3. in respect of liability assumed by the **Insured Person** under contract or agreement, unless such liability would have attached in the absence of such contract or agreement
4. in respect of punitive or exemplary damages in the United States of America or Canada
5. in respect of death, disease, illness, physical and mental injury, mental anguish, or nervous shock, loss or damage caused directly or indirectly in connection with the ownership possession or use by the **Insured Person** of
 - a. mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), or
 - b. aircraft, or
 - c. hovercraft, or
 - d. watercraft (other than non-mechanically powered watercraft less than thirty feet in length used on inland waters), or
 - e. firearms (other than sporting guns)
6. in respect of carrying on of any trade, business, or profession, other than in connection with the trade, business, or profession of the **Policyholder**
7. in respect of activities or volunteer work organised by, or when the individual is assigned overseas by, or under the auspices of, a charitable, voluntary, not for profit, social, or similar organisation, other than any amount in excess of any other insurance or indemnity available
8. of whatsoever nature directly or indirectly caused by contributed to by or arising from
 - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

Sub Section 9 – Personal Security Specialist Expenses

COVER UNDER THIS SUB SECTION IS CONDITIONAL UPON THE NOTIFICATION, ENGAGEMENT, AND COMPLIANCE WITH AONPROTECT ASSISTANCE. PLEASE SEE THE CONDITIONS OF THIS SUB SECTION FOR MORE INFORMATION

If, during a **Period of Insurance** and during a **Journey** outside of their **Country of Residence**, the **Insured Person** becomes involved in a **Life-Threatening Situation**, the **Insurers** will indemnify the **Policyholder** for security specialist expenses, incurred by **AonProtect Assistance**, in extricating the **Insured Person** from such situation, up to the amount shown in the **Schedule of Benefits**

Definition Applicable to Personal Security Specialist Expenses

Life-Threatening Situation means any situation where the **AonProtect Assistance** security specialist provider agrees that the **Insured Person's** life is potentially in danger

Conditions Applicable to Personal Security Specialist Expenses

1. **AonProtect Assistance** must be informed as soon as reasonably practicable of any situation that may potentially give rise to a claim
2. The **Policyholder**, **Insured Person**, or their representatives, must provide **AonProtect Assistance** with all information in a timely manner and must not make or attempt to make any arrangements without the reasonable involvement, and/or agreement, of **AonProtect Assistance**
3. Any extrication must be organised by **AonProtect Assistance**, who will use the most appropriate method, including if necessary the attendance of a security specialist to accompany the **Insured Person**

Exclusions Applicable to Personal Security Specialist Expenses

The **Insurers** will not provide any indemnity in respect of or pay any claim resulting from

1. any fraudulent, dishonest, or criminal act, of the **Policyholder** or **Insured Person**
2. any **Life-Threatening Situation** directly attributable to circumstances within the control of the **Policyholder** or **Insured Person**

Sub Section 10 – Political and Natural Disaster Evacuation

COVER UNDER THIS SUB SECTION IS CONDITIONAL UPON THE NOTIFICATION, ENGAGEMENT, AND COMPLIANCE WITH AONPROTECT ASSISTANCE. PLEASE SEE THE CONDITIONS OF THIS SUB SECTION FOR MORE INFORMATION

If, during the **Period of Insurance** and whilst an **Insured Person** is on a **Journey** outside their **Country of Residence**, an **Insured Event** occurs, the **Insurers** will indemnify the **Policyholder**, on behalf of the **Insured Person**, for **Evacuation Expenses** or **Accommodation Expenses**, up to the amount shown in the **Schedule of Benefits**

Definitions Applicable to Political and Natural Disaster Evacuation

Accommodation Expenses	means the reasonable cost of alternative accommodation, incurred by the Policyholder or Insured Person , where it is not possible to evacuate the Insured Person to their Country of Residence or nearest place of safety
Aggregate Limit	means the maximum that the Insurers will pay for all claims arising from a single event, or a series of events linked to one original cause
Evacuation Expenses	means a. additional travel, accommodation, and other expenses, necessarily and reasonably incurred by the Policyholder or Insured Person in evacuating the Insured Person to their Country of Residence or nearest place of safety, and returning when the situation has stabilised and when the local authorities advise it is safe to do so b. the salary costs, during the period of dislocation, of an Insured Person who is a Director or Employee

Insured Event

means the necessary emergency evacuation of an **Insured Person** from a country, or a region within a country, in which they are travelling as recommended by

- a. the British Government through the Foreign, Commonwealth and Development Office
- b. any legally authorised regulatory, governmental, or local authority, in the country or region within a country in which the **Insured Person** is travelling
- c. **AonProtect Assistance**

or,

any legally authorised regulatory governmental or local authority in the country or region within a country in which the **Insured Person** is travelling

- d. declaring a state of emergency necessitating immediate evacuation
- e. formally recommending or instructing that the **Insured Person**, or certain categories of person including the **Insured Person**, should leave the country for safety reasons
- f. seizing, confiscating, or expropriating, the **Policyholder's** property and/or the **Insured Person's** property
- g. expelling the **Insured Person** due to the **Insured Person** being persona non grata

Conditions Applicable to Political and Natural Disaster Evacuation

1. **AonProtect Assistance** must be informed as soon as reasonably practicable of any **Insured Event** likely to give rise to a claim
2. **The Policyholder** will reimburse the **Insurers** in respect of all costs incurred for any claim handled in good faith by **AonProtect Assistance** where it is subsequently found that the person involved is not an **Insured Person** on a **Journey**

Extensions Applicable to Political and Natural Disaster Evacuation

1. Trauma Counselling

Where required as a direct result of the **Insured Person** being involved in a covered **Insured Event**, the **Insurers** will pay the **Policyholder**, for the benefit of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**, for the cost of trauma counselling by a registered psychologist, which is recommended by a **Qualified Medical Practitioner**

Exclusions Applicable to Political and Natural Disaster Evacuation

1. The **Insurers** will not provide any indemnity in respect of any claim as a result of
 - a. evacuation of an **Insured Person** from their **Country of Residence**
 - b. any circumstances more specifically insured under Sub Section 1
 - c. failure by the **Policyholder**, or their representative, to produce or maintain immigration, work, residence, or similar, visas, permits, or other relevant documentation, for the country to which the **Insured Person** is travelling
 - d. the **Policyholder** or their representative, violating the laws or regulations of the country in which they are travelling

- e. **Evacuation Expenses** and/or **Accommodation Expenses** organised and undertaken without the prior consent and agreement of **AonProtect Assistance**
 - f. disinclination to continue the **Journey**
2. The **Insurers** shall not provide any indemnity for any loss incurred where
- a. prior to the commencement of the **Journey**, warnings were issued by **AonProtect Assistance** or the Government in the **Insured Person's Country of Residence** not to travel to the country or region, and/or
 - b. after commencement of the **Journey**, warnings to leave or evacuate had been provided to the **Insured Person** by **AonProtect Assistance**, the Government in the **Insured Person's Country of Residence**, or any appropriate legally empowered regulatory government or local authority in the country or region in which the **Insured Person** is travelling, and such warnings had not been heeded

Sub Section 11 – Rental Vehicle Excess

If, during a **Journey**, an **Insured Person** sustains loss of, or theft of, or damage to, a **Rental Vehicle**, the **Insurers** will indemnify the **Policyholder**, for the benefit of the **Insured Person**, in respect of the amount of any excess or deductible that the **Insured Person** is legally liable to pay in respect of such loss, theft, or damage, under the **Rental Vehicle** insurance policy or any other insurance policy applicable to the **Insured Person** for which cover in respect of loss of, or theft of, or damage to, a **Rental Vehicle** is in force, up to the amount shown in the **Schedule of Benefits**

Definitions Applicable to Rental Vehicle

Rental Vehicle means any vehicle rented by an **Insured Person** under a licensed rental agreement

Conditions Applicable to Rental Vehicle

1. No claim shall be payable unless the **Rental Vehicle** has been rented from a licensed rental company
2. No claim shall be payable unless all requirements of the rental agreement and of the **Rental Vehicle** insurance policy, or any other insurance policy applicable to the **Insured Person** under which the **Insured Person** is claiming in respect of loss of, or theft of, or damage to, the **Rental Vehicle**, have been complied with

Exclusions Applicable to Rental Vehicle

The **Insurers** will not provide any indemnity for loss of or damage to a **Rental Vehicle**

1. caused deliberately by the **Insured Person**
2. arising out of wear and tear, gradual deterioration, or mechanical or electrical failure not due to accidental damage
3. damage that existed at the start of the period of rental

Sub Section 12 – Travel Delay

If, during a **Journey**,

- a. the departure of the means of transport on which an **Insured Person** is booked to travel is delayed and results in a delay to the intended arrival time, due to any cause outside the **Policyholder's** or **Insured Person's** control, or
- b. the **Insured Person** is unable to travel, as a result of the **Insured's** booked seat being unavailable due to overbooking by the airline or carrier, or
- c. the **Insured Person** is unable to travel as a result of their booked seat being downgraded to a lower class due to overbooking by the airline or carrier, and the **Insured Person** has a medical condition necessitating travel in the booked class of seat

the **Insurers** will compensate the **Policyholder**, on behalf of the **Insured Person**, up to the amount shown in the **Schedule of Benefits**

Exclusions Applicable to Travel Delay

The **Insurers** will not pay any compensation if the delay is due to

1. strike or industrial action which existed or of which advance notice had been given on or before the date the **Journey** was booked
2. insufficient time being allowed by the **Insured Person** in order to meet the check-in time specified by the transport providers or agent
3. withdrawal of service, temporarily or permanently, of any means of transport on the order or recommendation of any Port Authority, Civil Aviation Authority, or any similar body, in any country, except in response to a **Natural Catastrophe**

Extensions Applicable to the Travel Section

1. Winter Sports

If, during a **Journey**, an **Insured Person** takes part in **Winters Sports**, the **Policy** will respond in respect of Sub Sections 1 -12 of Section B

Important Information

This **Policy** should be read carefully to ensure that it has been prepared in accordance with your requirements. If there are any queries these should be directed to your local Aon service team. This **Policy** should be kept in a safe place – it may be needed for reference if a claim is made.

Complaints Procedure

Our Promise of Service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain

- We will acknowledge your complaint promptly.
- We aim to resolve all complaints as quickly as possible.

A number of complaints can be dealt with over the telephone, but if a complaint made cannot be resolved within 3 business days we will acknowledge receipt of it promptly, within 5 business days. Within this acknowledgement we will provide clear timescales as to when next contact will be made, as we wish to keep you informed on the progress of your complaint.

We will seek to resolve any complaints received in the shortest timescale possible. However, complaints will vary in their nature and complexity and the time taken to handle them will reflect this. A Complaints Handler will undertake a thorough, independent review of the issues surrounding your complaint. The review will consider all the information available to us or possibly involve writing to you should we need to. If it takes longer than four weeks to resolve your complaint we will provide you with regular written updates. It is expected that complaints are resolved within 8 weeks of receipt and where this is not possible we will provide you with a reason and estimated completion date, as well as advising you that where eligible, and you are located in the **United Kingdom**, you can refer the case to the Financial Ombudsman Service (FOS).

What to do if you are unhappy

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting your usual advisor at Aon UK Ltd.

Please direct all complaints to:

Grosvenor House
65-71 London Road
Redhill
RH1 1LQ

Tel: 01737 783740

Email: claims.complaints@aon.co.uk

Office hours: Monday to Friday 09:00 to 17:00

If you are unhappy with the outcome of your complaint:-

- a) If you are located in the **United Kingdom**, you may be able to refer the matter to the Financial Ombudsman Service at:
The Financial Ombudsman Service

Exchange Tower
London
E14 9SR
Telephone: 0800 023 4567 (calls from UK landlines and mobiles are free) or 0300 123 9123

Or simply log on to their website at www.financial-ombudsman.org.uk.

You have the right to refer your complaint to Financial Ombudsman Service, free of charge – but you must do so within six months of the date of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

- b) If you are located outside of the **United Kingdom**, but within a member country of the European Union, without prejudice to the judicial remedies available to you and/or the insured party, in case of disagreement with the **Insurers** on the performance of this **Policy**, you and/or the insured party may, before any judicial proceedings, refer the matter to the Mediator of Insurance Companies at the following address:

La Médiation de l'Assurance
TSA 50110
75441 Paris Cedex 09, France

www.mediation-assurance.org

Data Protection

The **Insurers** and Aon Underwriting Managers use personal information which the **Policyholder** supplies to the **Insurers**, Aon UK or Aon Underwriting Managers in order to write and administer this **Policy**, including any claims arising from it.

This information will include basic contact details such as **Insured Persons'** names, addresses, and policy number, but may also include more detailed information about **Insured Persons** (for example, their age, health, details of assets, claims history) where this is relevant to the risk the **Insurers** are insuring, services the **Insurers** or Aon Underwriting Managers are providing or to a claim the **Policyholder** or **Insured Person** is reporting.

The **Insurer** and Aon Underwriting Managers are parts of global groups, and **Insured Persons'** personal information may be shared with their group companies in other countries as required to provide coverage under this **Policy** or to store **Insured Persons'** information. The **Insurers** and Aon Underwriting Managers also use a number of trusted service providers, who will also have access to **Insured Persons'** personal information subject to the **Insurers** or Aon Underwriting Managers' instructions and control.

Insured Persons have a number of rights in relation to their personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how the **Insurers** and Aon Underwriting Managers use personal information. For more information, the lead **Insurer** strongly recommends the **Policyholder** and **Insured Persons** reads its user-friendly Master Privacy Policy, available here: <https://www2.chubb.com/uk-en/footer/privacy-policy.aspx>. The **Policyholder** and **Insured Persons** can ask the lead **Insurer** for a paper copy of the Privacy Policy at any time, by contacting the **Insurer** at: dataprotectionoffice.europe@chubb.com.

For information on how American International Group UK Limited, one of the other Insurers for this policy, uses and discloses your Personal Information can be found at: <https://www.aig.co.uk/privacy-policy> or the **Policyholder** and **Insured Person** may request a paper copy by writing to: Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB or by email at: dataprotectionofficer.uk@aig.com. For **Policyholders** and **Insured Persons** located in the European Economic

Area our Privacy Policy is available at <https://www.aig.lu/en/privacy> or by requesting a copy from: Data Protection Officer, AIG Europe S.A. 35D Avenue John F Kennedy, L-1855 L Luxembourg, Grand-Duchy of Luxembourg or by email to: dataprotectionofficer.lu@aig.com.

The Privacy Policy for Aon Underwriting Managers can be viewed at <http://www.aon.com/unitedkingdom/privacy.jsp> or you can request a copy or any further information, by writing to Aon Underwriting Managers at The Data Protection Officer, The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AN or emailing Aon Underwriting Managers at data.privacy@aon.co.uk.

Zurich's Data Protection Statement can be found on their website www.zurich.co.uk/dataprotection.

Insurer Regulatory Information

French Prudential Supervision and Resolution Authority

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

UK business address: 40 Leadenhall Street, London EC3A 2BJ. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>.

American International Group

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AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, Grand-Duchy of Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 11 rue Robert Stumper, L-2557 Luxembourg, Grand-Duchy of Luxembourg, Tel.: (+352) 22 69 11 - 1, (www.caa.lu/). AIG Europe S.A. is authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (FRN number 818443). This information can be checked by visiting the FS Register (www.fca.org.uk/register). Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. AIG Europe S.A. is a public limited company (société anonyme) incorporated in the Grand-Duchy of Luxembourg. AIG Europe S.A., UK Branch is registered in England and Wales respectively with branch establishment number BR020570. Registered branch office address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom.

Outsourcing by AIG Europe S.A.

The following applies if AIG Europe S.A. is an **Insurer** of this **Policy**.

The **Policyholder** acknowledges and expressly accepts that AIG Europe S.A. may outsource certain services, activities or tasks to external providers (which may or may not be (a) regulated; or (b) located in the Grand-Duchy of Luxembourg) (the Service Providers).

In this context, the **Policyholder** expressly accepts that any data which it has provided to AIG Europe S.A., including data which may directly or indirectly identify the **Policyholder**, or a beneficial owner or an authorized representative of the **Policyholder**, may be communicated to Service Providers. The transfer and/or disclosure

of information to Service Providers may continue as long as the **Policyholder** maintains its insurance relationship with AIG Europe S.A..

The list of outsourced services as well as the country of establishment of the Service Providers is available on AIG Europe S.A.'s website at the following address: www.aig.lu/en/professional-secrecy which will be updated from time to time. The **Policyholder** acknowledges (a) having read and accepted this list (b) that it will visit the website from time to time should it wish to access the most up to date list.

Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Financial Services Compensation Scheme

The **Insurers** contributes to the Financial Services Compensation Scheme (FSCS). Depending on the type of business and the circumstances of the claim, you may be entitled to compensation should the **Insurers** be unable to meet their obligations. AIG Europe S.A. is not covered by the FSCS. Further information is available from FSCS:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

Website: www.fscs.org.uk

Telephone: 0800 678 1100 (normally free for land line users, mobiles may be charged) or
020 7741 4100

Email: enquiries@fscs.org.uk

Aon UK Limited Registered Office
The Aon Centre
The Leadenhall Building
122 Leadenhall Street
London EC3V 4AN

Registered number 210725

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AonProtect Policy Wording 01052024

