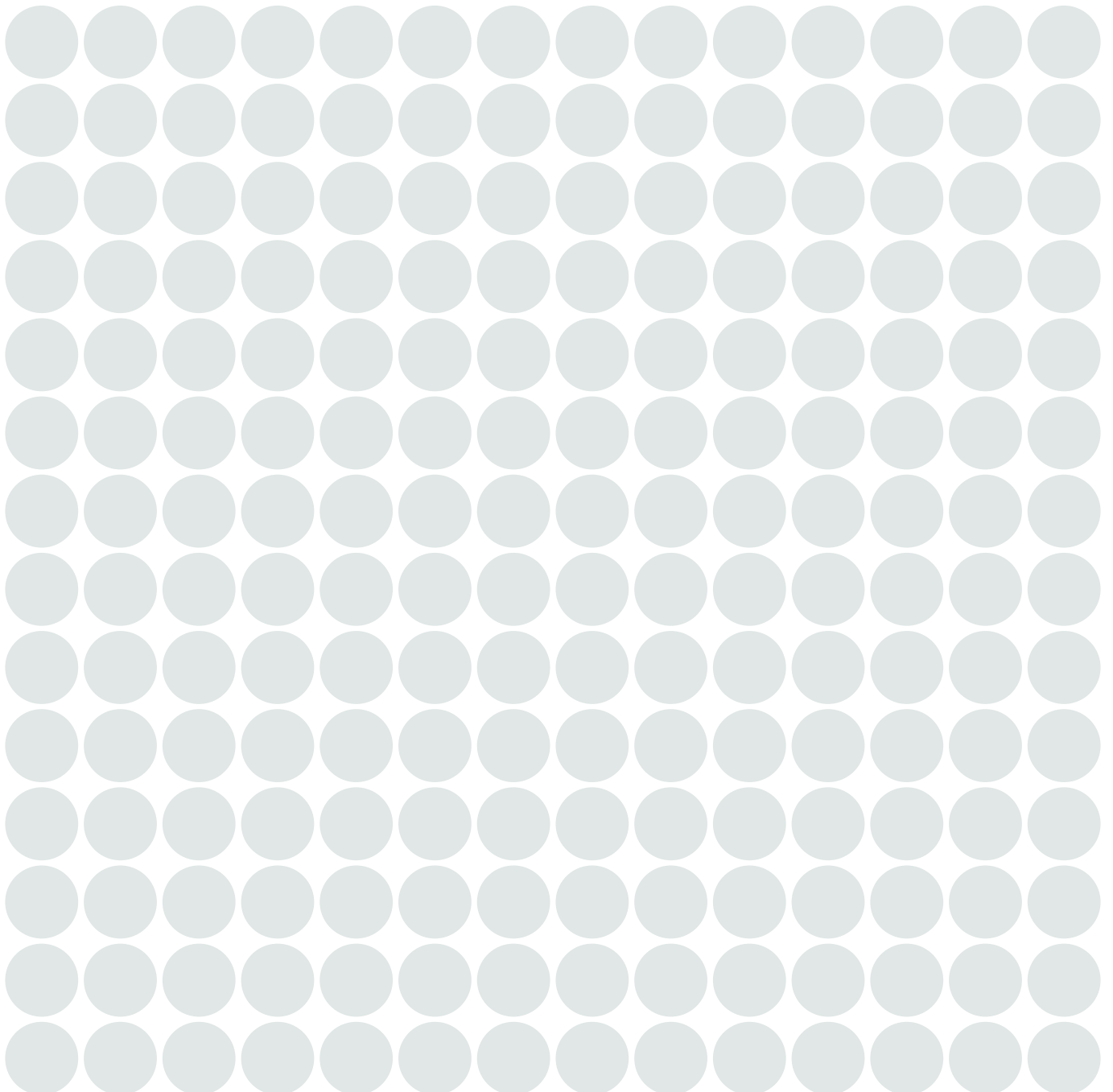


Group Personal Accident and Business Travel

Policy Document



Contents

A warm welcome to Zurich	3
Your Group Personal Accident and Business Travel policy	4
Section 1 – general definitions	7
Section 2 – personal accident	13
Section 3 – business travel: overseas medical expenses	18
Section 4 – business travel: personal property	20
Section 5 – business travel: money	22
Section 6 – business travel: electronic business equipment	23
Section 7 – business travel: cancellation, curtailment, rearrangement and replacement expenses	24
Section 8 – business travel: kidnap	27
Section 9 – business travel: personal security assistance	28
Section 10 – business travel: political and natural disaster evacuation	30
Section 11 – business travel: legal expenses	32
Section 12 – business travel: personal liability	33
Section 13 – business travel: rental vehicle collision damage waiver	35
Section 14 – general exclusions	36
Section 15 – general provisions	37
Section 16 – general conditions	38
Section 17 – general assistance services	41
Section 18 – travel assistance services	42
Our complaints procedure	46

A warm welcome to Zurich

Thank **you** for taking out **your** insurance policy with **us** and welcome to Zurich Insurance plc.

Zurich Insurance plc is a member of a group of companies of which the ultimate parent company is Zurich Insurance Group Ltd, a company registered in Switzerland (Zurich). Zurich has a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets. Founded in 1872, the Group has its headquarters in Zurich, Switzerland. It employs approximately 60,000 people serving customers in more than 170 countries.

At Zurich **we** have **your** future in mind and look forward to working closely with **you**.

www.zurich.co.uk

Your Group Personal Accident and Business Travel policy

This policy is a contract between **you** and **us**. **You** have made a proposal to **us** which is the basis of and forms part of this contract.

This policy, any schedule and endorsement should be read as if they were one document.

We will insure **you** under those sections stated in the schedule during any period of insurance for which **we** have accepted **your** premium provided always that all the terms and conditions of this policy are complied with. **Our** liability will in no case exceed the amount of any sum insured or limit of indemnity stated in this policy, the schedule or any endorsement to this policy.

Any reference to the singular will include the plural and vice versa.

Any reference to any statute or statutory instrument will include any amendments thereto or re-enactment thereof.

Any heading in this policy is for ease of reference only and does not affect its interpretation.

Law Applicable to this Contract

In the UK the law allows both **you** and **us** to choose the law applicable to this contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the **Channel Islands** depending upon **your** address stated in the schedule. If there is any dispute as to which law applies it will be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

For and on behalf of Zurich Insurance plc.



Stephen Lewis
Chief Executive Officer of Zurich Insurance plc, UK Branch.

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

Please read this policy, any schedule and endorsement carefully and if they do not meet **your** needs contact **us** or **your** broker or insurance intermediary.

How we use Personal Information

We hold personal information in accordance with the Data Protection Act 1998. The information supplied to us by you may be held on computer and passed to other insurers and reinsurers for underwriting and claims purposes. You should show this to anyone whose personal information may be processed to administer this policy including handling any claims.

We use a variety of security technologies and procedures to help protect personal information from inappropriate use and we will continue to revise procedures and implement additional security features as new technology becomes available.

We may use personal information for underwriting and claims purposes, statistical analysis, management information, market research, audits on the handling of claims, systems integrity testing, and risk management. We will only share personal information as described in this notice or where we are required or allowed to do so by law.

We may record or monitor telephone calls for security and regulatory purposes.

Policy Administration

In order to administer your insurance policy and any claims made against this policy we may share personal information provided to us with other companies within Zurich Insurance Group and with business partners including companies inside and outside the European Economic Area. If we do transfer personal information including where we propose a change of underwriter we make sure that it is appropriately protected.

We may conduct searches about anyone whose personal information may be processed to administer this policy (including handling any claims) using publicly available sources. Examples are the edited electoral roll, county court judgments / Scottish decrees, bankruptcy registers and other public databases. This helps us assess applications for insurance, provide renewal quotations and check the accuracy of information. These searches may be recorded by credit reference agencies but they will not affect any credit standing.

Claims History

Under the conditions of this policy you must tell us when you become aware of any incident that could be covered under this policy whether or not it is your intention to claim. When you tell us about an incident or claim we may pass information relating to it to any relevant claims related database.

We and other insurers may search relevant claims related databases when you apply for insurance, in the event of any incident or claim or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- a) share information about you with other organisations including the police
- b) conduct searches using publicly available databases
- c) undertake credit searches
- d) check and share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and money laundering for example when:

- a) checking details on applications for credit and credit related or other facilities
- b) managing credit and credit related accounts or facilities
- c) recovering debt and tracing beneficiaries
- d) checking details on proposals and claims for all types of insurance
- e) checking details of job applicants and employees.

Please contact **us** if **you** want to receive details of the relevant fraud prevention agencies. **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Data Protection Rights

Individuals have certain rights under the Data Protection Act 1998 including the right to ask for a copy of the information **we** hold about them. **We** may make a small charge for this. Individuals also have the right to ask **us** to correct their information if it is inaccurate.

If **you** want to know more about how **we** use personal information or have any data protection questions please contact the Data Protection Officer, Zurich Insurance plc, The Grange, Bishops Cleeve, Cheltenham, GL52 8XX.

Section 1 – general definitions

Certain words in this policy have a specific meaning. These words and their meanings are given below and apply wherever they appear in bold.

Annual Salary

The total annual gross salary excluding overtime, bonus or commission payments (unless specifically agreed otherwise) payable by **you** to the **insured person** at the date **bodily injury** is sustained.

Benefit Period

The total period (not necessarily consecutive) for which benefits for **temporary total disablement** and/or **temporary partial disablement** are payable in respect of any one loss to an **insured person**.

Where an **insured person** is employed by **you** on a fixed period contract the benefit period will cease at expiry of the contract or as defined in the schedule whichever is earlier.

Bodily Injury

Bodily injury which is caused by an **event**.

Cancellation or Curtailment Limit

The maximum amount for which **we** can be held liable in respect of all claims under section 7 for loss and expense arising out of any one **event**.

Channel Islands

Jersey, Guernsey, Alderney and Sark.

Child

Any child of an **insured person** who is unmarried and dependant and under 18 years of age or under 25 years of age if in full time education.

Consultants' Costs

Reasonable fees and expenses of **our** chosen consultants necessarily incurred in response to a **kidnap**.

Conveyance

An aircraft, ship, train, coach or similar means of transport which operates under a scheduled published timetable.

Country of Permanent Residence

The country where an **insured person** resides indefinitely or where an **insured person** has the intent to reside indefinitely.

For the purpose of this definition the **Channel Islands** as a single group of territories, the Isle of Man and the **United Kingdom** will each be treated as separate and distinct countries.

Country of Secondment

The country where an **insured person**:

- a) temporarily resides under a contract of employment with **you**
- b) undertakes an activity on **your** behalf and at **your** request

for more than 6 months and agreed by **us** in a **country of secondment** endorsement attached to and forming part of this policy.

For the purpose of this definition the **Channel Islands** as a single group of territories, the Isle of Man and the **United Kingdom** will each be treated as separate and distinct countries.

Deferment Period

The beginning of a period of temporary disablement during which compensation for **temporary total disablement** or **temporary partial disablement** will not be payable.

Director

Any person holding the position of director with **you** excluding any non-executive director unless specifically agreed by **us** in writing.

Electronic Business Equipment

Property owned by **you** and provided to the **insured person** to enable the **insured person** to perform their occupational tasks. These items must be of an electronic nature and cannot be items supplied or manufactured by **you**.

Emergency Repatriation Expenses

Reasonable costs including the cost of medical attendants necessarily incurred in transporting the **insured person** to an appropriate hospital or nursing home or to the **country of permanent residence** or the **country of secondment** if recommended by **Zurich Travel Assistance** in conjunction with the local attending **medical practitioner**.

Employee

Any person under a contract of service or apprenticeship with **you** or any person **you** have the right to instruct in his or her performance.

Event

A sudden, unforeseen and identifiable occurrence.

All occurrences or series of occurrences arising from or attributable to one source or original cause will be regarded as a single occurrence where they occur within a 20 kilometres radius and within 24 consecutive hours of the one source or original cause.

Event Aggregate Limit

Our maximum liability in respect of all claims for **bodily injury** arising out of any one **event**.

Excluded Territories – Kidnap

The countries or parts of countries stated in the schedule.

Gross Weekly Wage

The gross average weekly equivalent of **annual salary**.

Hi-jack

The unlawful seizure or taking control of a **conveyance** in which the **insured person** is travelling.

Incidental Holiday

Holiday not exceeding the duration of the business component of a **journey** taken in conjunction with it.

Insured Person

- a) Any person or category of persons as stated in the schedule
- b) except in respect of section 2 any nominated person in respect of whom **we** have agreed to pay **travel expenses**.

Journey

A business journey not exceeding 6 months in duration authorised by **you** and undertaken by an **insured person** and commencing during the period of insurance.

Kidnap

The unlawful abduction and detention of an **insured person** against their will.

Kidnap Aggregate Limit

Our maximum liability during any one period of insurance in respect of **consultants' costs**.

Legal Expenses

- a) Any reasonable fees, expenses and other disbursements necessarily incurred with our written consent by a solicitor, firm of solicitors or any other appropriately qualified person, firm or company appointed by **you** or by the **insured person** including costs and expenses of expert witnesses and any such fees, expenses and other disbursements incurred by **us** in connection with such claims or procedures
- b) any costs for which an **insured person** is legally liable following an award of costs by any court or tribunal and any costs following an out of court settlement made in connection with any claim or legal proceedings.

Life-Threatening Situation

Any situation occurring outside the **insured person's country of permanent residence** or **country of secondment** where **Zurich Travel Assistance** agree that the **insured person's** life is in danger.

Loss of Limb

- a) In the case of a lower limb loss by permanent physical severance at or above the ankle or permanent total loss of use of an entire leg or foot
- b) in the case of an upper limb loss by permanent physical severance of the entire 4 fingers through or above the metacarpal phalangeal joints or permanent total loss of use of an entire arm or hand.

Loss of Sight

The total loss of sight which will be deemed to have occurred:

- a) in both eyes when the condition is shown to **our** satisfaction to be permanent and without expectation of recovery and the **insured person's** name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and **we** are satisfied that the condition is permanent and without expectation of recovery.

Medical Expenses

All reasonable costs necessarily incurred for medical, surgical or other diagnostic or remedial treatment given or prescribed by a qualified **medical practitioner** and all hospital, nursing home or ambulance charges. Dental, optical expenses and routine pregnancy expenses are excluded unless incurred as the result of an emergency.

Medical Practitioner

Any legally qualified medical practitioner other than an **insured person**, a member of the immediate family of an **insured person** or a non-executive director of **you**, a **director** or **employee**.

Missed Departure

The failure of a **conveyance** in which an **insured person** is travelling to reach its destination point at the published expected time of arrival resulting in the **insured person** missing the first **conveyance** at the beginning of a **journey** which involves travel outside the **insured person's country of permanent residence** or **country of secondment**.

Missed International Connection

The failure of a **conveyance** in which an **insured person** is travelling to reach its destination point outside the **insured person's country of permanent residence** or **country of secondment** at the published expected time of arrival resulting in the **insured person** missing an onward connecting **conveyance** on which the **insured person** is booked to travel in the course of a **journey**.

Money

Current coinage, current bank and currency notes, bankers drafts, bills of exchange, letters of credit, postal and money orders, postal stamps, signed travellers and other cheques, postal and money orders, phone cards, travel tickets, debit/credit cards, charge cards, gift tokens and coupons which belong to or are in the custody and control of the **insured person** on a **journey** and are intended for travel, meals, accommodation and personal expenditure only.

Multi-Engineed Aeroplane Limit

Our maximum liability in respect of all claims for **bodily injury** arising out of any one **event** involving the same multi-engineed aeroplane.

Natural Catastrophe

An **event** caused by a natural phenomenon including earthquake, flood, hurricane, landslide, tornado, tsunami, volcanic eruption or wildfire.

Operative Time

The period of time and/or activities for which **you** or an **insured person** are covered under this policy as stated in the schedule.

Other Forms of Aerial Transport Limit

The maximum amount for which **we** can be held liable in respect of all claims for **bodily injury** arising out of any one **event** involving the same aircraft (not being a multi-engineed aeroplane).

Overseas Medical Expenses

All reasonable costs necessarily incurred for medical, surgical or other diagnostic or remedial treatment given or prescribed by a qualified **medical practitioner** and all hospital, nursing home or ambulance charges outside the **insured person's country of permanent residence** or **country of secondment**. Dental, optical and routine pregnancy expenses are excluded unless incurred as the result of an emergency.

Paraplegia

The permanent and total paralysis of the 2 lower limbs.

Partner

The spouse, co-habiting partner or any other person recognised as the lawful partner of the **insured person**.

Permanent Total Disablement

- a) In respect of an **insured person** who is an **employee** and above 16 years of age and below state retirement age: disablement caused other than by **loss of limb, loss of sight, total loss of hearing or total loss of speech** which will in all probability totally prevent the **insured person** from engaging in their **usual occupation** for the remainder of their life
- b) In respect of an **insured person** who is either:
 - i) not an **employee**
 - ii) an **employee** who is below 16 years of age or above the state retirement agedisablement caused other than by **loss of limb, loss of sight, total loss of hearing or total loss of speech** which will in all probability entirely prevent the **insured person** from engaging in any occupation for the remainder of their life.

Personal Property

Personal goods belonging to the **insured person** or for which they are responsible which are taken by them on a **journey**, sent in advance of a **journey** or acquired during a **journey** excluding **money** and **electronic business equipment**.

Quadriplegia

The permanent and total paralysis of all 4 limbs of the body.

Security Costs

Reasonable costs necessarily incurred by **Zurich Travel Assistance** under section 9.

Temporary Partial Disablement

Temporary disablement which prevents the **insured person** from engaging in more than 60% of their **usual occupation**.

Temporary Total Disablement

Temporary disablement which totally prevents the **insured person** from engaging in all elements of their **usual occupation**.

Total Loss of Hearing

Total and permanent loss of hearing.

Total Loss of Speech

Total and permanent loss of speech.

Travel Expenses

All reasonable costs necessarily incurred:

- a) for travel, sustenance and accommodation expenses of up to 2 nominated persons who on medical advice are required to travel to or remain with the **insured person** up to a maximum of £10,000 any one claim
- b) for funeral expenses incurred in the burial of the **insured person** outside their **country of permanent residence** or **country of secondment**
- c) in transporting the **insured person's** body or ashes and **personal property** back to their **country of permanent residence** or **country of secondment**
- d) by the **insured person** in returning to attend the funeral of a close relative in their **country of permanent residence** or **country of secondment**.

United Kingdom

England, Scotland, Wales and Northern Ireland.

Usual Occupation

The main occupation of the **insured person** for which they are suited by training and qualifications under a contract of employment with **you**.

War

Armed conflict between nations including forces acting for any international authority whether war be declared or not, invasion, civil war, any attempt to usurp power or any activity arising out of an attempt to participate in military force between nations.

We, Us, Our or Ourselves

Zurich Insurance plc.

You, Your or Yourselves

The organisation stated in the schedule as the Insured.

Zurich Assistance

Has the same meaning as **Zurich Travel Assistance**.

Zurich Travel Assistance

The coordinator on **our** behalf of a range of services in connection with medical and security and other travel assistance supported by a 24 hour helpline.

Please note that all the assistance services under section 17 and those set out at clause A) and B) of section 18 are supplied by third parties who are contracted by **us**. The following services are provided to **you** by third parties with whom **you** will have a direct contract should **you** elect to receive these services:

- Airport Breakdown Assistance (Motor)
- Home Emergency
- Check-In Service
- Meet and Greet Service
- Airport Lounge Access

as stated under clauses C) to G) of section 18.

Section 2 – personal accident

The Cover

If an **insured person** sustains **bodily injury** during the **operative time** that within 24 months solely and independently of any other cause results in death or disablement **we** will pay **you** the appropriate benefit stated in the schedule.

In respect of any one **insured person** a benefit will not be payable under more than one of benefits 1 to 7 with the exception of benefit 6 or benefit 7 which are payable in addition to benefit 4. Any benefit payable under benefit 8 or benefit 9 will immediately cease should a benefit under one of benefits 1 to 7 subsequently be payable by **us** to **you**.

In respect of an **insured person** under the age of 16 the maximum compensation payable under benefit 1 will be £20,000.

2.1 Childcare Costs and Domestic Staff Expenses

In the event of a claim being agreed by **us** for **temporary total disablement** **we** will indemnify **you** on behalf of the **insured person** for childcare costs and domestic staff expenses up to a maximum of £500 per week for a maximum period of 26 weeks or until the date of return full time to **usual occupation** whichever is the lesser period.

2.2 Coma Benefit

In the event of the continuous unconsciousness of the **insured person** caused solely and independently by **bodily injury** sustained during the **operative time** **we** will pay **you** £375 per week for each full week of continuous unconsciousness up to a maximum period of 104 weeks.

2.3 Corporate Events Cover – Employees and Guests

The **operative time** includes participation by **employees** and **your** guests in corporate events including expensed business meals.

Provided always that:

- a) the benefit will be restricted to benefits 1, 2, 3A, 3B and 4 of the schedule; and
- b) the amount payable will be £20,000 except where the **employee** is an **insured person** when the amount payable will be the amount stated in the schedule or £20,000 whichever is the greater.

2.4 Corporate Reputation Protection

If an **insured person** sustains **bodily injury** during the **operative time** that within 3 months solely and independently of any other cause results in death, **total loss of hearing**, **loss of limb**, **loss of sight** or **total loss of speech** **we** will pay up to a maximum amount of £10,000 for:

- a) the engagement of image and public relations consultants
- b) the release of information through the media

directly in connection with and within 15 days of such **bodily injury** in order to protect and positively promote **your** image.

Provided always that **you** must contact **Zurich Assistance** as soon as possible where it is **your** intention to use the assistance services provided under this clause.

2.5 Damage to Personal Property Following Assault

If an **insured person** sustains loss of or damage to their **personal property** as a result of unprovoked assault during the **operative time** **we** will pay **you** the amount of such loss or damage up to a maximum of £1,000.

2.6 Dental Injury Expenses

If an **insured person** sustains loss of or damage to teeth or fixed dentures during the **operative time** we will pay you for the cost of necessary dental treatment required within 12 months of the **event** giving rise to the loss or damage up to a maximum amount of £2,000.

2.7 Dependants' Benefit

If a payment is made under benefit 1 we will pay you an amount per **child** of 5% of the amount stated under benefit 1 subject to a maximum of £5,000 per **child** and up to a total of 10% of the amount stated under benefit 1 or £50,000 whichever is the lesser.

2.8 Disability Assistance

If an **insured person** sustains **bodily injury** during the **operative time** that within 24 months solely and independently of any other cause results in either **paraplegia** or **quadriplegia** we will pay you up to £25,000 for expenses incurred with our prior written consent for alterations that are required to the **insured person's** home or car.

Provided always that expenses must have been incurred within 12 months of you receiving a benefit payment for either **paraplegia** or **quadriplegia** from us.

2.9 Disappearance

If an **insured person** disappears and after a suitable period of time as judged by the appropriate legal authority it is reasonable to believe that the **insured person's** death resulted from **bodily injury** during the **operative time** we will pay you the amount stated under benefit 1. If it later transpires that the **insured person** has not died any amount paid will be refunded by you to us.

2.10 Domestic Travel Expenses

If an **insured person** sustains **bodily injury** while on a **journey** during the **operative time** and requires an in-patient hospital admission within the **insured person's country of permanent residence** or **country of secondment** we will pay you up to a maximum amount of £5,000 for all reasonable costs necessarily incurred for:

- a) travel, sustenance and accommodation expenses for up to 2 nominated persons who on medical advice are required to travel to or remain with the **insured person** until the **insured person's** return to the place where the **insured person** permanently resides within the country where they are an in-patient
- b) the return transportation of the **insured person** to the place where the **insured person** permanently resides within the country where they are an in-patient
- c) the transportation of the **insured person** to their final resting place within their **country of permanent residence** or **country of secondment** in the event of the death of the **insured person** as a result of such **bodily injury**.

2.11 Exposure

If an **insured person** suffers unavoidable exposure to the elements during the **operative time** that within 24 months solely and independently of any other cause results in death or disablement we will pay you in accordance with the benefits stated in the schedule.

2.12 Facial Scarring

If an **insured person** sustains **bodily injury** during the **operative time** which results in permanent scarring to no less than 15% of the facial area we will pay you up to a maximum amount of £1,500 and this benefit will be increased proportionally to a maximum amount of £10,000 on the basis of actual scarring of the facial area up to 100%.

2.13 Funeral Expenses

If a payment is made under benefit 1 we will pay you up to a maximum amount of £10,000 for reasonable funeral expenses. We will not be liable for more than the **event aggregate limit** stated in the schedule.

2.14 Hi-Jack or Kidnap

If an **insured person** is the victim of **hi-jack** or **kidnap** during the **operative time** the cover provided under this section will remain in force until the **insured person** has returned to their **country of permanent residence** or **country of secondment** or until a period of 12 months from the date of the **hi-jack** or **kidnap** has expired whichever will occur first.

2.15 Hospitalisation Benefit

If an **insured person** is admitted to hospital as an in-patient as a result of **bodily injury** sustained during the **operative time** we will pay you £375 for each full week of hospitalisation up to a maximum of 52 weeks.

2.16 Medical Expenses

If an **insured person** incurs **medical expenses** as a result of **bodily injury** sustained during the **operative time** we will pay you up to 20% of the amounts paid under benefits 1 to 7 inclusive or 30% of the amounts paid under either benefit 8 or benefit 9 whichever is the greater but not exceeding £20,000.

2.17 Moving Costs

Where an **insured person** sustains **bodily injury** resulting in **permanent total disablement** and we agree to a claim for such disablement we will pay you on behalf of the **insured person** up to a maximum of £25,000 for estate agent's fees, stamp duty and removal costs incurred by the **insured person** within 24 months of the **event** giving rise to the disablement as a result of which it becomes necessary to move the **insured person's** permanent residence to an alternative permanent residence.

2.18 Out-patient expenses

If an **insured person** is required to travel to hospital as an out-patient as a result of **bodily injury** sustained during the **operative time** we will pay you up to £100 per week for reasonable travel costs necessarily incurred by the **insured person** up to a maximum amount of £1,000.

2.19 Permanent Partial Disablement

If an **insured person** sustains permanent partial disablement during the **operative time** we will pay you the following percentages of the amount payable under benefit 5 for permanent severance or permanent total loss of use of:

a) one thumb	30%
b) forefinger	20%
c) any finger other than forefinger	10%
d) big toe	15%
e) any toe other than big toe	5%
f) shoulder or elbow	25%
g) wrist, hip knee or ankle	20%
h) lower jaw by surgical operation	30%

Provided always that:

- a) when an **insured person** suffers more than one form of permanent partial disablement as a result of an **event** the percentages from each will be added together but **we** will not pay more than 100% of benefit 5
- b) any permanent partial disablement not more specifically defined above will be calculated by assessing the disablement relative to the types of disablement mentioned above without reference to the **insured person's** occupation
- c) if a claim is payable for loss of or loss of use of a whole part of the body a claim for any component part of that part cannot also be made.

2.20 Personnel Replacement Expenses

If an **insured person** sustains **bodily injury** resulting within 24 months solely and independently of any other cause in death or **permanent total disablement** during the **operative time** **we** will pay **you** up to a maximum amount of £10,000 for reasonable costs necessarily incurred in employing a temporary **employee** recruited through a registered recruitment company in order to directly replace the **insured person** up to a maximum period of 26 weeks.

2.21 Physiotherapy

In the event of a claim being agreed by **us** for **temporary total disablement** **we** will pay **you** on behalf of the **insured person** for the cost of physiotherapy up to a maximum of £500.

2.22 Post Traumatic Stress Disorder – Terrorism

If an **insured person** directly witnesses an **event** amounting to an act of terrorism on a **conveyance** other than an aircraft or ship during the **operative time** and without sustaining **bodily injury** suffers post traumatic stress disorder resulting within 6 months of the **event** in **temporary total disablement** **we** will pay **you** 50% of the amount payable under benefit 8 but not exceeding £350 per week for a **benefit period** of 13 weeks.

Provided always that this clause will apply only where cover in respect of **temporary total disablement** is stated in the schedule as operative.

2.23 Rehabilitation Support

Where an **insured person** suffers **bodily injury** resulting in disablement for which **we** agree to pay a benefit under this section **we** will at **our** discretion for a maximum period of 12 months from the date of such disablement enlist the services of Zurich Medical Management to:

- a) carry out by telephone an initial medical assessment of the **insured person** in conjunction with the **insured person's** medical advisors and discuss options for beneficial medical, prosthetic and counselling services
- b) provide support to the **insured person** during the recovery period to minimise the effects of their **bodily injury** and to follow the agreed rehabilitation plan and to advise on and coordinate a return to work plan.

Provided always that **you** or the **insured person** will bear the cost of any treatment or other services taken up as a result of such support or arrangements offered or made by Zurich Medical Management other than that cost allowed for under clause 2.21.

2.24 Retraining Expenses – Insured Person or Partner

If we make a payment for **permanent total disablement** we will also pay you up to a maximum amount of £15,000 for reasonable expenses necessarily incurred in retraining the **insured person** for an alternative occupation and in the event of the **insured person** being unable to undertake retraining for any alternative occupation we will pay you up to a maximum amount of £15,000 for reasonable expenses incurred in retraining the **insured person's partner** for a new or alternative occupation.

2.25 Simultaneous Death of Insured Person and Partner

Where **bodily injury** results in the death of an **insured person** and their **partner** in a single **event** and there is a **child** we will pay you 2.5 times the amount stated under benefit 1 but not more than £2,500,000.

2.26 Suicide – Recruitment Costs

In the event of the death of a **director** or **employee** as a result of their suicide or the **permanent total disablement** of a **director** or **employee** as a result of their attempted suicide we will pay you up to a maximum amount of £5,000 for authorised and documented costs incurred in engaging a replacement **director** or **employee**.

2.27 Urgent Expenses Following Death

If an **insured person** sustains **bodily injury** that results in death we will pay you on production of an interim death certificate and in addition to any amount payable for death under benefit 1 up to a maximum amount of £1,000 to cover expenses that require urgent payment while the administration of the **insured person's** estate is being arranged.

2.28 Visitors

If a lawful visitor suffers **bodily injury** while on any premises or at any site of yours that results within 3 months solely and independently of any other cause in their death we will pay you £25,000.

Exclusions to Section 2

This section does not cover:

1. Excluded Causes

any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause or post traumatic stress disorder other than as a direct result of **bodily injury** or as provided for under clause 2.22

2. Non Passenger Air Travel

any loss or expenses arising from an **insured person** engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft

3. Suicide or Self-Injury

any loss or expenses arising from an **insured person** committing or attempting to commit suicide or intentionally inflicting self-injury.

Section 3 – business travel: overseas medical expenses

The Cover

We will pay you or the insured person for overseas medical expenses and travel expenses and emergency repatriation expenses incurred as a direct result of an insured person becoming ill or sustaining bodily injury while on a journey during the operative time for a period not exceeding 2 years from the date of the bodily injury or first diagnosis of the illness up to the sum insured in the schedule.

Provided always that you or an insured person must contact Zurich Travel Assistance as soon as possible if illness or bodily injury results in the need for in-patient hospital treatment.

3.1 Premature Childbirth

In the event of the premature birth of a child to an insured person while on a journey outside of the insured person's country of permanent residence or country of secondment during the operative time we will pay you up to the sum insured in the schedule for the overseas medical expenses and repatriation expenses actually incurred in respect of the prematurely born child.

3.2 Foreign Coma Benefit

In the event of an insured person while on a journey becoming ill or sustaining bodily injury resulting in a state of continuous unconsciousness outside their country of permanent residence or country of secondment we will pay you £50 for each day of continuous unconsciousness up to a maximum period of 104 weeks.

3.3 Foreign Hospital Confinement Benefit

In the event of an insured person becoming ill or sustaining bodily injury while on a journey outside their country of permanent residence or country of secondment resulting in their admission to hospital as an in-patient on the advice of a medical practitioner we will pay you £50 for each day of confinement to hospital for a maximum period of 52 weeks.

3.4 Foreign Funeral Expenses

In the event of the death of an insured person while on a journey we will pay up to a maximum amount of £10,000 for the reasonable cost of funeral expenses necessarily incurred outside the insured person's country of permanent residence or country of secondment.

3.5 Search and Rescue Expenses

Where an insured person is reported missing to the appropriate authorities during a journey we will pay you on behalf of the insured person for costs incurred by recognised rescue authorities in searching for and rescuing the insured person up to a maximum amount of £50,000 per insured person provided always that we will not pay more than £100,000 irrespective of the number of insured persons involved in one event.

3.6 Supplementary Hospital Expenses

In the event of a valid claim under this section we will pay the reasonable costs of hospital in-patient medical charges necessarily incurred within the 3 months immediately following the date of return to the insured person's country of permanent residence or country of secondment up to a maximum of £50,000.

3.7 United Kingdom Repatriation Expenses

In the event of an **insured person** becoming ill or sustaining **bodily injury** while on a **journey** within the **United Kingdom** or the **insured person's country of permanent residence** or **country of secondment** and as a direct result requiring hospital treatment as an in-patient **we will pay you** for the reasonable costs necessarily incurred of transporting the **insured person** and accompanying medical staff by private ambulance or air ambulance to a hospital local to the **insured person's** home address up to a maximum amount of £10,000.

Exclusions to Section 3

This section does not cover:

1. Non Passenger Air Travel

any expense arising from an **insured person** engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft

2. Other Insurances

any expense which has been recovered from:

- a) any other insurance policy in the **your** name or the **insured person's** name
- b) any national insurance programme which is applicable to the **insured person**

3. Suicide or Self-Injury

any expense arising from an **insured person** committing or attempting to commit suicide or intentionally inflicting self-injury

4. Travelling Against Medical Advice

any expense incurred if an **insured person** is travelling or intending to travel against the advice of a **medical practitioner**

5. Travelling for Medical Treatment or Advice

any expense incurred if an **insured person** is travelling or intending to travel for the purpose of obtaining medical treatment or medical advice

6. Unapproved Emergency Repatriation Expenses

any **emergency repatriation expenses** incurred without the prior consent of **Zurich Travel Assistance**

7. Unapproved Hospital Treatment

any hospital treatment provided on an in-patient basis where the **insured person** has not made all reasonable attempts to obtain the prior consent of **Zurich Travel Assistance** or obtained the consent of **Zurich Travel Assistance** at the first opportunity after such treatment.

Section 4 – business travel: personal property

The Cover

We will pay you or the **insured person** up to the sum insured in the schedule in the event of loss of or damage to **personal property** on a **journey** during the **operative time** subject to a single article limit for each lost or damaged article of £5,000.

4.1 Delayed Personal Property

We will pay you or the **insured person** up to a maximum amount of £2,000 for any reasonable expenses necessarily incurred in purchasing essential replacement items if while on a **journey** during the **operative time** an **insured person's personal property** is temporarily lost for more than 4 consecutive hours during the outward or onward trip of the **journey**. Any payment we make will be deducted from the total amount payable under this section if the **personal property** is permanently lost.

4.2 Loss of Keys

We will pay you or the **insured person** for the replacement of the lock mechanisms up to a maximum amount of £1,000 if the keys to the external doors, safes or alarms of the **insured person's** normal place of residence are lost, damaged or stolen while on a **journey** during the **operative time**.

4.3 Passport or Visa Loss During a Journey

We will pay you or the **insured person** up to a maximum amount of £2,000 for reasonable additional travel and accommodation expenses necessarily incurred including any charges levied by the issuing office for a replacement passport or visa if an **insured person** loses or damages their passport while on a **journey** during the **operative time**.

4.4 Pre-journey Loss of Passport or Visa

We will pay you or the **insured person** up to a maximum amount of £500 for reasonable additional travel and accommodation expenses necessarily incurred including any charges levied by the issuing office for a replacement passport or visa if the **insured person's** passport or visa is stolen within the 7 day period immediately prior to the planned commencement of a **journey**.

Provided always that the **insured person** reports the theft of the passport or visa to the Police or other appropriate authorities and obtains a written loss report from them.

Exclusions to Section 4

This section does not cover:

1. Changes in Environment, Moth or Vermin, Mechanical or Electrical Failure and Process Risks

loss or damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration

2. Confiscation or Detention

loss due to confiscation or detention by customs or any other competent authority

3. Excluded Property

loss of or damage to vehicles, their accessories, spare parts or trailers

4. Loss from Unattended Vehicles

loss of **personal property** from any unattended vehicle unless the **personal property** was out of sight in a glove box or luggage compartment and the vehicle was locked when unattended.

Provision to Section 4

New for Old

Where **we** agree to replace **personal property** that is lost or beyond repair **we** will pay on the basis of a new item that is substantially the same as the item lost or beyond repair and **we** will not deduct an amount for wear and tear.

Assistance Services

We will also provide assistance in replacing lost or stolen tickets, passport or other travel documents and assistance in locating lost or delayed luggage.

Section 5 – business travel: money

The Cover

We will pay **you** or the **insured person** up to the sum insured in the schedule in the event of loss of or damage to **money** or financial loss suffered as the result of the fraudulent use of credit, debit or charge cards on a **journey** during the **operative time**. In respect of **money** cover is extended to 120 hours immediately preceding the commencement of a **journey** and for 120 hours immediately following its completion.

Exclusions to Section 5

This section does not cover:

- 1. Cash Limitation**
more than £3,000 per **insured person** in respect of loss of cash
- 2. Confiscation or Detention**
loss due to confiscation or detention by customs or any other authority
- 3. Failure to Comply with Credit, Debit or Charge Card Terms and Conditions**
loss arising from fraudulent use of a credit, debit or charge cards unless the **insured person** has complied where it was reasonably possible with all the terms and conditions under which the card was issued
- 4. Loss from Unattended Vehicles**
loss of **money** from any unattended vehicle unless the **money** was out of sight in a glove box or luggage compartment and the vehicle was locked when unattended
- 5. Money Shortages and Depreciation**
devaluation of currency or shortages due to errors or omissions during monetary transactions.

Assistance Services

We will also provide assistance in replacing cash lost or stolen during a **journey**.

Provided always that:

- a) the value of any cash advanced will not exceed £3,000 and will be deducted from any subsequent claim under this section
- b) where the value of the cash advanced exceeds the amount of any subsequent claim under this section **you** will reimburse **us** the difference between the value of the cash advance and the amount of such claim
- c) where no claim is made the value of the cash advanced will be reimbursed in full by **you** to **us** upon completion of the **journey**.

Section 6 – business travel: electronic business equipment

The Cover

We will pay you up to the sum insured in the schedule in the event of loss of or damage to **electronic business equipment** on a **journey** during the **operative time**.

Exclusions to Section 6

This section does not cover:

- 1. Changes in Environment, Moth or Vermin, Mechanical or Electrical Failure and Process Risks**
loss or damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration
- 2. Confiscation or Detention**
loss due to confiscation or detention by customs or any other authority
- 3. Excess**
the first £100 of any loss or damage occurring to **electronic business equipment**
- 4. Loss from Unattended Vehicles**
loss of **electronic business equipment** from any unattended vehicle unless the **electronic business equipment** was out of sight in a glove box or luggage compartment and the vehicle was locked when unattended
- 5. Other Insurances**
loss of or damage to **electronic business equipment** which is insured under any other insurance policy.

Section 7 – business travel: cancellation, curtailment, rearrangement and replacement expenses

The Cover

If during the **operative time** or between the confirmed booking of the **journey** and the **operative time** any part of the pre-booked travel arrangements for a **journey** are cancelled, curtailed or rearranged as a direct result of any cause outside the control of **you** or the **insured person** we will pay **you** or the **insured person** up to the sum insured in the schedule and subject to the **cancellation or curtailment limit** for:

- a) deposits, advance payments and other charges which have not been and will not be used but which become forfeit or payable under contract or cannot be recovered elsewhere; and
- b) reasonable additional travel and accommodation expenses necessarily incurred.

7.1 Missed International Connection and Missed Departure

We will pay **you** or the **insured person** up to the sum insured in the schedule for the reasonable additional costs of travel, accommodation and subsistence necessarily incurred less any amount recoverable elsewhere if an **insured person** suffers a **missed international connection** or **missed departure** during the **operative time**.

Provided always that in respect of **missed international connection** or **missed departure**:

- a) an **insured person** must obtain written confirmation from the relevant travel provider detailing the actual time of arrival of the **conveyance** at its destination and written confirmation from the connecting operator that the connection has been missed as a result of the late arrival of the **conveyance**
- b) an **insured person** must accept an alternative equivalent means of travel if this is offered by the travel provider within the period of delay.

7.2 Promotional Vouchers and Awards

We will pay **you** or the **insured person** up to the sum insured in the schedule and subject to the **cancellation or curtailment limit** in respect of a **journey** funded wholly or partially by promotional vouchers or awards which have been redeemed and which are non-refundable if during the **operative time** any part of the pre-booked travel arrangements for such **journey** are cancelled, curtailed or rearranged as a direct result of any cause outside the control of **you** or the **insured person**.

7.3 Replacement Expenses

We will pay **you** or the **insured person** up to the sum insured in the schedule for reasonable expenses limited to the cost of an air flight and other essential expenses necessarily incurred in sending a substitute person to complete the original **insured person's journey** if during the **operative time** any part of the pre-booked travel arrangements for a **journey** are cancelled, curtailed or rearranged as a direct result of any cause outside the control of **you** or the **insured person**.

7.4 Travel Delay

If the departure of a **conveyance** on which an **insured person** is booked to travel in order to get to their planned destination at the commencement, onward connection or completion of a **journey** is delayed due to strike, industrial action, **natural catastrophe**, adverse weather conditions or mechanical breakdown we will pay the **insured person** £75 per hour in excess of the first 4 hours delay up to a maximum of £750.

Exclusions to Section 7

This section does not cover:

- 1. Cancellation Before Policy Inception**
any loss arising from cancellation of pre-booked travel arrangements for a **journey** where the cause of the cancellation occurs prior to the period of insurance
- 2. Cancellation or Curtailment of an Event held by you**
any loss arising from the cancellation or curtailment of an event held by **you** or a subsidiary or parent company of **you**
- 3. Default of Transport or Accommodation Provider or Agent**
any expense arising from the default of any provider or their agent of transport or accommodation or any agent acting for **you** or the **insured person**
- 4. Disinclination to Travel**
any expense incurred solely as a result of disinclination to travel or to continue the **journey**
- 5. Failure to Check-in**
the failure of the **insured person** to check in for any **journey** according to the itinerary supplied unless due to fortuitous circumstances beyond the control of the **insured person**
- 6. Financial Circumstances**
any expense incurred due to **your** or the **insured person's** financial circumstances
- 7. Non Passenger Air Travel**
any loss or expenses arising from an **insured person** engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft
- 8. Other Insurances**
any loss which is insured under any other insurance policy
- 9. Pre-existing Circumstances**
any expense due to:
 - a) failure of the means of transport other than disruption of road or rail services by avalanche, landslide, snow or flood
 - b) **natural catastrophe**, strike, labour dispute or mechanical breakdownwhich existed or for which advanced warning had been given prior to the date on which the **journey** was booked.
- 10. Prior Redundancy or Termination of Employment**
any expense incurred as a result of the **insured person's** redundancy or the termination of their employment more than 31 days prior to a **journey** taking place
- 11. Public Authority or Government Regulations**
any expense incurred as a result of regulations made by any public authority or government
- 12. Suicide or Self-Injury**
any loss or expense arising from an **insured person** committing or attempting to commit suicide or intentionally inflicting self-injury

13. Travelling Against Medical Advice or for Medical Treatment or Advice

any expense incurred if an **insured person** is travelling or intending to travel against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment or medical advice

14. Withdrawal from Service of Aircraft or Ship

any claim for cancellation following delay to an aircraft or ship if the delay is due to withdrawal from service temporarily or permanently on the orders of any port authority or the Civil Aviation Authority or any similar body in any country.

Provided always that where cancellation, curtailment, rearrangement or replacement expenses arising from such delay cannot be recovered elsewhere and are as a direct result of **natural catastrophe** we will pay all such reasonable expenses necessarily incurred by **you** or the **insured person** up to the sum insured in the schedule and subject to the **cancellation or curtailment limit**.

Provision to Section 7

Event Limit

The total amount payable under this section in respect of any one **insured person** arising from any one **event** will not exceed the sum insured stated in the schedule.

If the total amount of all claims under this section for loss and expense arising out of any one **event** exceeds the **cancellation or curtailment limit** each individual claim will be proportionately reduced until the total value of all claims does not exceed the **cancellation or curtailment limit**.

Section 8 – business travel: kidnap

The Cover

We will pay you up to the sum insured in the schedule for **consultants' costs** incurred solely and independently as a result of **kidnap** occurring on a **journey** during the **operative time** and while outside the **insured person's country of permanent residence** or **country of secondment**. Any incident that could give rise to a claim under this section must be notified immediately to **Zurich Travel Assistance**. Their contact number is **+44 (0)1489 868 888**.

Provided always that:

- a) we will not pay for more than the **kidnap aggregate limit**
- b) in the event of any circumstances that could give rise to a claim under this section you will give notice to **Zurich Travel Assistance** by the most expeditious means and provide **Zurich Travel Assistance** with all assistance and information in a timely manner.

Exclusions to Section 8

This section does not cover:

- 1. Claims by Parent or Guardian**
any claim for a **child** by its parent or guardian
- 2. Damages and Legal Costs**
any sums you become legally liable to pay as the result of any legal action for damages including legal costs incurred by you in defence of such action as the result of:
 - a) alleged negligence or incompetence in hostage retrieval operations or negotiations following **kidnap**
 - b) alleged negligence in not preventing **kidnap**
- 3. Excluded Territories**
any **kidnap** which occurs in the **excluded territories – kidnap**
- 4. Fraudulent, Dishonest or Criminal Acts**
loss due to any fraudulent, dishonest or criminal act committed or attempted by you or any **director, employee** or authorised representative of you including any person who has custody of any ransom monies
- 5. Journey in Excess of 30 Days**
any claim for an **insured person** while on a **journey** in excess of 30 days duration
- 6. Prior Cancellation or Declinature of Kidnap Insurance**
any claim if you or the **insured person** have had **kidnap insurance** declined or cancelled
- 7. Ransom Payments**
any sums, property or other consideration surrendered to any person making a ransom demand.

Section 9 – business travel: personal security assistance

The Cover

In the event of an **insured person** becoming involved in a **life-threatening situation** while on a **journey** during the **operative time** we will pay **you** up to a maximum amount of £10,000 for **security costs** in extracting the **insured person** from such a situation. Any incident that could give rise to a claim under this section must be notified immediately to **Zurich Travel Assistance**. Their contact number is +44 (0)1489 868 888.

Exclusions to Section 9

This section does not cover:

- 1. Dangerous Areas**
any costs incurred in a country or part of a country where:
 - a) prior to the commencement of the **journey** the Foreign and Commonwealth Office or **Zurich Travel Assistance** issued warnings against all travel to such country or part
 - b) after commencement of a **journey** warnings to leave or evacuate had been given by the Foreign and Commonwealth Office or **Zurich Travel Assistance** but such warnings had not been heeded by the **insured person** in a reasonably timely manner
- 2. Debt or Fraud**
any costs incurred where the **life-threatening situation** was due to the **insured person's** unpaid debt, or to a fraudulent, dishonest or criminal act committed by **you** or the **insured person**
- 3. Hi-jack or Kidnap**
any claim associated with **hi-jack** or **kidnap**
- 4. Journey in Excess of 30 Days**
any claim for an **insured person** while on a **journey** in excess of 30 days
- 5. Legal Liability**
any sums which **you** become legally liable to pay as a result of any legal action for damages including legal costs incurred by **you** in defence of such action arising out of alleged negligence or incompetence in extracting an **insured person** from a **life-threatening situation** or in not preventing the involvement of an **insured person** in such a situation
- 6. Unnecessary Exposure to Danger**
deliberate exposure of an **insured person** to danger.

Provisions to Section 9

1. **Compulsory Use of Zurich Travel Assistance**

Any extraction must be organised by **Zurich Travel Assistance** who will use the most suitable method including if necessary the attendance of a security specialist to accompany the **insured person**.

2. **Immediate Contact**

You or an **insured person** must contact **Zurich Travel Assistance** as soon as possible if a **life-threatening situation** arises.

3. **Information Provision**

You and the **insured person** must provide **Zurich Travel Assistance** with all information in a timely manner and must not make or attempt to make arrangements without the reasonable agreement of **Zurich Travel Assistance**.

4. **Reimbursement of costs**

You will reimburse **us** for all costs incurred in the event of security services being provided by **Zurich Travel Assistance** in good faith to a person that is not an **insured person**.

Section 10 – business travel: political and natural disaster evacuation

The Cover

We will pay you up to the sum insured in the schedule for the reasonable costs necessarily incurred while an **insured person** is travelling on a **journey** during the **operative time** outside their **country of permanent residence** or **country of secondment** to evacuate the **insured person** to their **country of permanent residence** or **country of secondment** or the nearest place of safety when:

- a) officials of the country to or in which the **insured person** is travelling on a **journey** recommend that certain categories of person including the **insured person** should leave that country for safety reasons
- b) the British Government through its Foreign and Commonwealth Office issues a travel advice for a particular country or region in which the **insured person** is travelling on a **journey** recommending that certain categories of person including the **insured person** should leave that country or region
- c) the **insured person** is expelled or declared persona non grata in the country where the **insured person** is travelling on a **journey**
- d) the **insured person's** property is seized, confiscated or expropriated during a **journey**
- e) a state of emergency has been declared in the country where the **insured person** is travelling on a **journey** necessitating immediate evacuation.

Provided always that you or an **insured person** must contact **Zurich Travel Assistance** as soon as possible if evacuation becomes necessary.

10.1 Accommodation Expenses

In the event that the **insured person** is unable to return to their **country of permanent residence** or **country of secondment** we will pay you for reasonable accommodation costs necessarily incurred up to a maximum of £150 per day for a total of 14 days.

Provided always that:

- a) where the **insured person** holds a valid return ticket to their **country of permanent residence** or **country of secondment** or to another place of safety we will only indemnify you or the **insured person** for any additional costs necessarily incurred to evacuate the **insured person**
- b) where the **insured person** is entitled to a refund on an unused ticket we will be entitled to deduct the value of the unused portion from the indemnity provided to you or the **insured person**
- c) in respect of any necessary air flight we will indemnify you or the **insured person** for the cost of an economy flight fare.

Exclusions to Section 10

We will not pay any benefit or provide any assistance in conjunction with Zurich Travel Assistance under this section if:

1. Breach of Contract, Bond or License

you or the **insured person** fail to honour any contractual obligation, bond or specific performance condition in a license

2. Foreseeable Costs

the conditions leading to the **insured person's** departure were in existence prior to the **insured person** entering the country or where such conditions were reasonably foreseeable prior to the **insured person** entering the country on a **journey**

3. Missing or Invalid Documentation

the **insured person** fails to produce or maintain immigration, work, residence or similar visas, permits or other relevant documentation for the country in which a **journey** takes place

4. Nationality

the **insured person** is a national of the country in which they are on a **journey**

5. Property Repossession

property belonging to **you** or the **insured person** is repossessed by a titleholder or other interested party to satisfy any debt, insolvency, financial failure or other financial obligation of **yours** or of the **insured person**

6. Violation of Laws or Regulations

- a) the **insured person** has committed any:
 - i) act or alleged act which if committed by them in the **United Kingdom** or **country of permanent residence** would be a criminal offence
 - ii) fraudulent or criminal act or alleged fraudulent or criminal act alone or in collusion with others in the territory in which a **journey** takes place and contravenes the laws of that territory
- b) **you** or the **insured person** have failed properly to procure or maintain immigration, work or residence or similar visas, permits or other relevant documentation
- c) the **insured person** takes part in any anti-government activity or the operations of any security or armed forces.

Section 11 – business travel: legal expenses

The Cover

We will pay you or the **insured person** up to the sum insured in the schedule for **legal expenses** incurred in the pursuit of a claim by an **insured person** against a third party for damages or compensation in respect of **bodily injury**, death or illness sustained while on a **journey** during the **operative time**.

You or the **insured person** will have the right to appoint a suitably qualified legal representative in connection with any claim or legal proceedings including the appointment of expert witnesses.

Our consent to pay **legal expenses** must be obtained in writing. This consent will be given if you or the **insured person** can satisfy us that:

- a) there are reasonable grounds for pursuing or defending the legal proceedings and it is always more likely than not that the **insured person** will recover damages or obtain any other legal remedy which **we** have agreed or make a successful defence. The decision to grant consent will take into account **your** opinion or that of the **insured person's** appointed representative as well as that of **our** own advisors; and
- b) it is reasonable for **legal expenses** to be provided in a particular case.

Provided always that if the **insured person** is successful in the claim any **legal expenses** we provide will be reimbursed to us.

Exclusions to Section 11

This section does not cover:

1. Claims Eligible for Consideration under Arbitration Schemes or Complaints Procedures

any **legal expenses** incurred in the pursuit of any claim against a travel agent, tour operator, insurer or their agents, which are eligible for consideration under an arbitration scheme or complaints procedure

2. Claims or Legal Proceedings by Third Parties

any **legal expenses** incurred for the defence of any civil claim or legal proceedings made or brought by a third party against the **insured person**

3. Criminal or Wilful Acts

any **legal expenses** incurred in connection with any criminal or wilful act

4. Fines or Penalties

any fines or penalties

5. Late Notification

any claim or circumstance notified more than 24 months after the incident from which the cause of action arose.

Section 12 – business travel: personal liability

The Cover

We will pay **you** or the **insured person** up to the sum insured in the schedule for any legal liability incurred by the **insured person** while on a **journey** during the **operative time** in respect of:

- a) accidental bodily injury or illness of any person
- b) accidental loss of or damage to the property of any person
- c) any claimant's costs and expenses arising out of a) or b) above which the **insured person** or the **insured person's** representatives are legally liable to pay
- d) any other costs and expenses incurred with **our** prior written consent.

Provided always that:

- i) no admission of liability, offer, promise, or payment will be made by **you** or the **insured person** without **our** prior written consent
- ii) **you** will provide **us** with all assistance and information required in defence of a claim under this policy
- iii) **we** or **our** appointed representatives may at **our** discretion decide to take over and conduct the defence or settlement of any claim against **you** or an **insured person**.

Exclusions to Section 12

This section does not cover:

- 1. Advice**
liability arising out of the rendering or failure to render advice
- 2. Asbestos Related Risks**
liability arising out of the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of asbestos
- 3. Fines or Penalties**
any fines or penalties
- 4. Insured Person's Immediate Family**
injury or illness to any member of the **insured person's** immediate family
- 5. More Specific Insurance**
any damages which should more specifically be claimed under any other contract of insurance in **your** name or that of the **insured person**
- 6. Non Passenger Air Travel**
any loss or expenses arising from an **insured person** engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft
- 7. Ownership or Occupation of Land or Buildings**
liability arising out of the ownership or occupation of land or buildings
- 8. Property Held in Trust**
loss of or damage to property belonging to held in trust by or in the custody or control of **you** or the **insured person**, any **employee** or any member of the **insured person's** immediate family

9. Sexually Transmitted Infections, AIDS or AIDS Related Conditions

any damages resulting from venereal disease, sexually transmitted infections, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition

10. Suicide or Self-Injury

any loss or expenses arising from an **insured person** committing or attempting to commit suicide or intentionally inflicting self-injury

11. Trade, Business or Profession

the carrying on of any trade, business or profession

12. Vessels and Craft

any injury, illness, loss or damage arising directly or indirectly as a result of the ownership, possession or use of any mechanically propelled vehicle, aircraft or watercraft

13. Wilful, Malicious or Unlawful Acts

any criminal, malicious or wilful act.

Section 13 – business travel: rental vehicle collision damage waiver

We will pay you or the **insured person** up to a maximum amount of £25,000 for loss of or damage to a rental vehicle during a **journey** in respect of the monetary amount that the **insured person** is legally liable to pay as an excess or deductible to that part of a rental vehicle insurance policy or any other insurance policy applicable to the **insured person** for which cover in respect of loss of or damage to a rental vehicle is in force.

Provided always that we will not pay more than £25,000 in respect of all claims for such loss or damage occurring during any one period of insurance.

Exclusions to Section 13

This section does not cover:

1. Deliberate Damage

any loss of or damage to a rental vehicle caused deliberately by an **insured person** whether acting alone or in collusion with others

2. Excluded Causes

- a) any loss of or damage to a rental vehicle arising out of wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage
- b) damage that existed at the commencement of the period of rental.

Section 14 – general exclusions

We will not be liable for any **bodily injury**, loss or expense suffered:

- 1. Active Service**
as a result of an **insured person** engaging in active service in any of the armed forces of any nation
- 2. Excluded Travel to Dangerous or Unsettled Areas**
resulting from a **journey** to the countries or specific areas of countries listed in the schedule
- 3. War Risks**
as a result of **war** within the **insured person's country of permanent residence or country of secondment**.

Section 15 – general provisions

1. Event Aggregate Limitation

If the total amount of all claims for **bodily injury** arising out of any one **event** exceeds the **event aggregate limit** each individual claim will be proportionately reduced until the total value of all claims does not exceed the **event aggregate limit**.

2. Multi-Engined Aeroplane Limitation

If the total amount of all claims for **bodily injury** arising out of any one **event** involving the same multi-engined aeroplane exceeds the **multi-engined aeroplane limit** each individual claim will be proportionately reduced until the total value of all claims does not exceed the **multi-engined aeroplane limit**.

3. Other Forms of Aerial Transport Limitation

If the total amount of all claims for **bodily injury** arising out of any one **event** involving the same aircraft (not being a multi-engined aeroplane) exceeds the **other forms of aerial transport limit** each individual claim will be proportionately reduced until the total value of all claims does not exceed the **other forms of aerial transport limit**.

4. Restriction in Cover for Over 85s

So far as concerns **insured persons** who have attained the age of 86 years:

- a) in respect of section 2 benefits will only be payable under benefits 1 to 4 of the schedule and will in no event exceed £50,000 or the amount stated in the schedule whichever is the lesser
- b) sections 3 and 7 do not cover any expense arising from a pre-existing medical condition which the **insured person** knew about at the date on which the **journey** was booked

5. Sanctions

Notwithstanding any other terms of this policy **we** will be deemed not to provide cover nor will **we** make any payment or provide any service or benefit to **you** or any other party to the extent that such payment, service, benefit and/or any business or activity of **yours** would violate any applicable trade or economic sanctions law or regulation.

Section 16 – general conditions

1. Assignment

This policy may not be assigned without **our** prior written consent.

2. Cancellation

You may cancel this policy by giving **us** 30 days prior written notice. **We** may cancel this policy by giving **you** 30 days prior written notice at **your** last known address except that 7 days prior written notice will be given when cancellation is for non-payment of premium. Notice will be made via special delivery mail.

If **you** cancel this policy **we** will return a pro-rata of the annual premium subject to a minimum retention of £1,000 or one third of the annual premium whichever is greater provided always that no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this policy. If **we** cancel the policy **we** will retain the pro-rata earned premium under it for the period during which this policy has been in force or the pro-rata minimum premium whichever is greater.

We may cancel any coverage provided under this policy in respect of **war** by sending **you** 7 days prior written notice to **your** last known address. Notice will be made via special delivery mail.

3. Duplicate Cover

If a loss is covered under more than one section of this policy **we** will provide cover under the section that provides the most cover but never under more than one section. In no event will **we** make duplicate payments for the same loss.

4. Interest

No sum payable under this policy will carry interest.

5. Material Alteration

You will advise **us** as soon as reasonably practicable in writing of any alteration which materially affects the risk insured.

6. Misrepresentation and Fraud

This policy will be voidable if **you** knowingly conceal or misrepresent any material fact or circumstance concerning this policy or the subject of it or in the case of any fraud or false swearing by **you** regarding any matter relating to this policy or the subject of it whether before or after a loss.

If **you** make any claim knowing the same to be false or fraudulent or if **you** make any misrepresentation in connection with any claim such claim will be excluded from coverage under this policy and **you** will repay **us** any amount **we** have paid in respect of such claim prior to discovery it was false or fraudulent. **We** also reserve the right to terminate this policy and all future claims made under it by **you** may be forfeited.

7. Other Insurances

If at the time of an **event** insured under this policy there is any other insurance covering the same loss, damage or liability or any part of them **we** will only pay **our** rateable proportion of the claim except where this is excluded under the specific section.

Provided always that this clause will not apply to sections 2, 4, 5 or 6 of this policy.

8. Payment by Instalments and Contractual Right of Renewal (tacit)

Where **we** refer in the policy to the payment of premiums this will include payment by monthly instalments. If **you** pay by this method this policy remains an annual contract. The date of payment and the amount of the instalments are governed by the terms of the credit agreement. If an instalment is not received by the due date then the credit agreement and this policy will be cancelled immediately.

If **you** pay the premium to **us** using **our** direct debit instalment scheme **we** will have the right which **we** may choose not to exercise to renew this policy each year and continue to collect premiums using this method. **We** may vary the terms of this policy including the premium at renewal. If **you** decide that **you** do not want **us** to renew this policy provided **you** tell **us** or **your** broker or insurance intermediary before the next renewal date **we** will not renew it. **Our** right to renew this policy does not affect **your** rights to cancel the policy shown in General Condition 2.

9. Reasonable Care

You and any **insured person** will exercise reasonable care to avoid or diminish any loss or any circumstances likely to give rise to a claim under this policy.

10. Special Claims Conditions

It is a condition precedent to **our** liability under this policy that in the event of any circumstances which could give rise to a claim **you** will:

- a)
 - i) give notice to **us** as soon as reasonably possible by writing to the following address:
Zurich Accident and Health Claims, 3000C Parkway, Whiteley, Fareham, PO15 7JZ,
e-mailing A&HClaims@uk.zurich.com or telephoning 01489 868901
(fax 01489 868802)
 - ii) make no admission of liability without **our** prior written consent
 - iii) provide **us** or **our** appointed representatives with:
 - 1) all necessary assistance in a timely manner
 - 2) all information reasonably required
 - 3) all documentation and records necessary to establish and assess indemnity under this policy
 - iv) prove the loss to **our** reasonable satisfaction
 - v) forward immediately to **us** or **our** representatives any letter, writ or other document received in connection with any claim made under this policy
 - vi) assist and concur with all reasonable arrangements for **our** medical advisors to examine an **insured person** in respect of which a claim has arisen; and
- b) as often as may be reasonably required provide a statutory declaration sworn before a solicitor, justice of the peace or notary public named by **us** on all matters connected with a claim at such reasonable time and place as **we** may designate.

No act by **us** or **our** representatives in connection with any investigation will be deemed a waiver of any defence which **we** might otherwise have. All acts will be deemed to have been made without prejudice to **our** liability.

We reserve the right to:

- a) take such steps as **we** deem necessary to prevent, mitigate or minimise a loss
- b) take over and conduct the defence or settlement of claims made against an **insured person** that is covered by this policy
- c) pursue all rights or remedies available to **you** whether or not payment has been made.

11. Third Party Rights

A person who is not a party to this contract including specifically an **insured person** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract.

Section 17 – general assistance services

The cover provided under this section applies where section 2 – personal accident is operative and includes a range of assistance services supported by the **Zurich Assistance** 24 hour helpline on **+44 (0)1489 868 988**.

Please note that these services are supplied by third parties who are contracted to Zurich.

Corporate Reputation Protection

We will provide via **Zurich Assistance** internal and external stakeholder communications support, brand rehabilitation and recovery services or any other appropriate public relations support to help you to manage a public relations crisis which has resulted from the death, **total loss of hearing, loss of limb, loss of sight** or **total loss of speech** of one or more **insured persons** as provided for under section 2.4 of this policy.

This support is provided by contacting **Zurich Assistance** on: **+44 (0)1489 868 988**

The maximum amount we will pay in respect of any one incident is £10,000.

Counselling and Support Services

Insured persons may access a wide range of personal support services providing practical information, resources and counselling to help them balance their work, family and personal life.

Topics include but are not limited to the following:

- Work-life balance
- Relationships
- Childcare
- Health and well-being
- Debt
- Disability and illness
- Careers
- Bereavement and loss
- Stress
- Elder care
- Life events
- Immigration
- Anxiety and depression
- Family issues
- Bullying and harassment
- Education
- Consumer rights
- Workplace pressure

Support is for up to 6 telephone sessions available by contacting Zurich Assistance on: **+44 (0)1489 868 988**

Medical Second Opinion

Insured persons may gain access to a medical second opinion on any critical illness they are suffering. This illness must be serious in nature and the **insured person** must already be under the care of a medical consultant who has recommended treatment, medication, surgery etc. The second opinion service is arranged via **our** partner who has a network of medical professionals who will review the **insured person's** results and reports (to be supplied by the **insured person**) and offer a written assessment to the **insured person**.

This assessment is for information purposes only and the **insured person** is under no obligation to act on it.

An initial telephone interview may be arranged by contacting **Zurich Assistance** on: **+44 (0)1489 868 988**.

Section 18 – travel assistance services

The cover provided under this section applies where sections 3, 4, 5, 7, 8, 9 and 10 are operative and includes a range of assistance services supported by the **Zurich Travel Assistance** 24 hour helpline.

Please note that the services stated in paragraphs A) and B) below are supplied by third parties who are contracted to Zurich.

A) Medical and Other Assistance

In the event that an **insured person** is travelling on a **journey** during the **operative time** and requires assistance they should contact the emergency helpline: **+44 (0)1489 868 888**

The helpline is manned 24 hours a day 365 days a year by multi-lingual assistance co-ordinators experienced in managing medical assistance cases with hospitals and clinics worldwide.

You or an **insured person** must contact **Zurich Travel Assistance** as soon as possible if illness or **bodily injury** results in the need for in-patient hospital treatment.

We will not pay for any **emergency repatriation expenses** incurred without the prior consent of **Zurich Travel Assistance** or for any hospital treatment provided on an in-patient basis where the **insured person** has not made all reasonable attempts to obtain the prior consent of **Zurich Travel Assistance** or obtained the consent of **Zurich Travel Assistance** at the first opportunity after such treatment.

When seeking medical or travel assistance please make sure the following information is available:

- a) the **insured person's** name
- b) the telephone or facsimile number where an **insured person** can be contacted
- c) the **insured person's** address abroad
- d) the nature of the emergency or the assistance required
- e) the name of the **insured person's** company, employer or organisation.

The medical assistance services provided are:

Air Ambulance

The medical assistance service has the resources to provide repatriation by air ambulance or scheduled airline services depending on the circumstances. If necessary this can include a fully qualified medical escort.

Direct Billing

The medical assistance service has the ability to arrange direct billing with a network of hospitals and clinics worldwide which guarantees the payment for treatment provided.

Emergency Medical Supplies

Assistance in locating and forwarding medicine or medical equipment that might be unavailable locally.

Emergency Travel Assistance

Where an **insured person** falls ill or sustains **bodily injury** during a **journey** and the attending **medical practitioner** recommends that 2 relatives or friends travel to and remain with the **insured person** assistance will be provided in making the travel and accommodation arrangements.

Medical Referral

Where out-patient treatment is required referral can be made to a suitable hospital, doctor or dentist. With access to a team of highly qualified medical consultants advice can be provided on a range of medical conditions.

Medical Staff

The medical assistance service has a team of medical consultants and nursing staff on hand at any time to coordinate any medical assistance cases, arranging hospital admissions and ensuring that the most appropriate treatment is provided.

The medical assistance services also include a range of additional services which are summarised below:

Emergency Cash Advance

Assistance in replacing cash lost or stolen during a **journey**. The value of any cash advance will be deducted from any subsequent claim under section 5. Where no claim is made the value of the cash advanced will be reimbursed by **you** to **us** upon completion of the **journey**.

Emergency Message Communication

Forwarding on messages to family and business colleagues in an emergency.

Legal Referral

The service enables the **insured person** to have access to an Embassy or Consulate if legal assistance is required including referral to an English speaking lawyer. Assistance can also be provided in facilitating the payment of bail subject to a satisfactory financial guarantee of reimbursement.

Lost Ticket and Baggage Location

Assistance in replacing lost or stolen tickets, passport or other travel documents and assistance in locating lost or delayed luggage.

On-line Information: www.zurich.co.uk/travelassistance

A web information service is also available and accessed via: www.zurich.co.uk/travelassistance and provides valuable medical and travel information including online country guides that provide security information reflecting the situation in numerous territories. Access is gained by entering **your** policy number when prompted.

Travel Advice

The **insured person** has access to a wealth of helpful and relevant information including currency and banking information, visa details, health requirements and reciprocal health agreements.

Vehicle Return

The assistance service can organise the return of a rental or privately owned vehicle where an **insured person** falls ill or sustains **bodily injury** during a **journey**.

B) Security Assistance Services

We have partnered with security experts Zurich Travel Assistance to provide **you** with a comprehensive range of complementary security services.

In the event that an **insured person** is travelling on a **journey** during the **operative time** and requires security assistance they should contact the emergency helpline: **+44 (0)1489 868 888** or visit www.zurich.co.uk/travelassistance

The security assistance services provided are:

Daily News

Subscription is available to email reports sent each weekday, covering political instability, civil unrest, disease outbreaks, crime patterns and terrorism news from around the world. Please subscribe/unsubscribe for these reports at: www.zurich.co.uk/travelassistance

Emergency Response

Where serious difficulties or a **life-threatening situation** arise during a **journey** abroad (personnel missing, attacked or kidnapped or a rapid deterioration in the safety of the location – as insured under sections 8, 9 and 10 – the team of security specialists appointed by **Zurich Travel Assistance** will be available to assist **you** and **your** personnel with advice, **kidnap** negotiation and coordination of their return to safety.

Please contact **Zurich Travel Assistance** on: **+44 (0)1489 868 888**

Travel Security Website

Security information on over 180 countries worldwide via the **Zurich Travel Assistance** website at www.zurich.co.uk/travelassistance

Travel Security and Safety Briefings for High Risk Destinations

With 48 hours' notice the security partner of **Zurich Travel Assistance** will provide **your** personnel with a security briefing tailored for their travel itinerary for high risk destinations subject to a maximum of 2 briefings per trip or group booking. This will cover the risks, preventative measures and important contact details **your** personnel require to help them remain safe while abroad on a **journey**. For all standard destinations the **Zurich Travel Assistance** website at www.zurich.co.uk/travelassistance is available.

Please contact **Zurich Travel Assistance** on: **+44 (0)1489 868 888**

Please note that the services stated in clauses C) to G) below are provided to **you** by third parties with whom **you** will have a direct contract should **you** elect to receive them and may attract costs which must be borne by **you**. Please see below for further information.

C) Airport Breakdown Assistance (Motor)

Insured persons have access to roadside assistance in the event of their own private vehicle in which they are travelling to or from an airport in the **United Kingdom** suffering a breakdown or accident where their intention is to catch a flight in connection with a **journey**.

We will arrange for a mechanic and/or a taxi to attend the **insured person** in order to repair or recover the vehicle or to transport the **insured person** to the airport.

This is an arrangement service only. All third party costs must be borne by **you** or the **insured person** who will be made aware of this during the call.

This service is available by contacting **Zurich Travel Assistance** on: **+44 (0)1489 868 888**

D) Home Emergency

If while the **insured person** is undertaking a **journey** outside the **United Kingdom** and is made aware of a domestic emergency at their private residence they can contact **Zurich Travel Assistance** to organise an emergency repair.

This is an arrangement service only. All third party costs must be borne by **you** or the **insured person** who will be made aware of this during the call.

The **insured person** will need to be able to provide access to the premises and have the means available to pay for all costs upon completion of the work.

Within reason there are no limitations to the nature of services the **insured person** can request provided always that they should be on an emergency repair basis only and typically for plumbing, electrical or property fabric repairs in order to make the premises sound and secure.

This service is available by contacting **Zurich Travel Assistance** on: **+44 (0)1489 868 888**

E) Check- In Service

A scheduled safety check service is available for **insured persons** undertaking a **journey** to countries with a heightened security risk. Specific protocols can be put in place so that if a response is not received emergency contacts will immediately be notified.

The cost of the service is to be met by **you** who will benefit from a 10% discount as **our** policyholder. **You** must allow at least 5 working days' notice for **Zurich Travel Assistance** to arrange the necessary provisions and protocols.

This service is available by contacting **Zurich Travel Assistance** on: **+44 (0)1489 868 888**

F) Meet and Greet Service

You may take advantage of this airport transfer service where an **insured person** can be provided with safe and comfortable transportation in high risk locations. All drivers are vetted and have an in depth local knowledge of the region to ensure the safety of their passengers remains paramount at all times.

A quotation for a specific trip can be obtained by calling **Zurich Travel Assistance** on: **+44 (0)1489 868 888**. **You** will be responsible for all charges for the transport and greet services arranged but as **our** policyholder **you** will have access to a 10% discount on standard fees.

You must allow at least 5 working days' notice for **Zurich Travel Assistance** to arrange the necessary provisions and protocols.

G) Airport Lounge Access

As **our** policyholder **you** have access to concessions for **your** personnel to enjoy the use of over 600 airport VIP lounges. **Insured persons** may take advantage of this special offer by joining online at **www.zurich.co.uk/zurichtravelassistance** where various options on levels of membership are publicised along with available discounts. Options include access by accompanying guests.

Our complaints procedure

Our commitment to customer service

We value the opportunity to look into any concerns you may have about any aspect of our service and we are committed to handling all complaints fairly, consistently and promptly.

Who to Contact in the first Instance

Many concerns can be resolved straight away therefore in the first instance please get in touch with your usual contact at Zurich or your broker or insurance intermediary as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you.

If we cannot resolve your complaint straight away we will aim to resolve your concerns as soon as possible and we will keep you informed of progress while our enquiries are continuing.

The majority of complaints we receive are resolved within 4 weeks of receipt.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within 8 weeks or if you remain dissatisfied following receipt of our final response letter you may be able to ask the FOS to formally review your case. You must contact the FOS within 6 months of our final response.

The FOS contact details are as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights.

The FOS can help with most complaints if you are:

- a consumer
- a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million
- a charity with an annual income of less than £1 million
- a trustee of a trust with a net asset value of less than £1 million.

If you are unsure whether the FOS will consider your complaint please contact them directly for further information. You are entitled to contact the FOS at any stage of your complaint.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. Further information is available on www.fscs.org.uk or you may contact the FSCS on 0800 678 1100.

Following this complaints procedure does not affect your legal rights.



CommunityMark
developed by Business in the Community



Zurich Insurance plc

Underwritten by Zurich Insurance plc. A public limited company incorporated in Ireland.

Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/fsaregister or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance plc 2012. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.

