

Business Travel

Summary of Cover



Policy number: **QLA-07G041-0123**

Insurer: Zurich Municipal

Policyholder: **Stockport Metropolitan Borough Council Totally Local Company Limited, Stockport Homes & Three-Sixty SHG Limited.**

Period of Insurance From: 29 November 2018

To: 28 November 2019

This is a summary of the significant features, benefits and limitations of the cover by Zurich Municipal's Business Travel policy. The full terms and conditions or exclusions are shown in the Policy Document, which can be obtained from Zurich Municipal.

Type of insurance and cover

The Policy document indemnity against specified risks in respect of journeys up to 180 days made by the Insured Persons in connection with the business of the Policyholder as stated in the Policy schedule.

Significant features and benefits

Insurance is provided against the following events and up to the stated limits:

Event	Limit (per Insured Person)
Overseas Medical Expenses Medical expenses, travel expenses and emergency repatriation expenses	£10,000,000
Search and rescue expenses Limit per event	£50,000 £100,000
Personal Property Single article limit	£5,000 £2,500
Money	£5,000
Electronic Business Equipment Excess	£1,500 £100
Cancellation, Curtailment, Rearrangement and Replacement Expenses Aggregate Limit	£5,000 £100,000
Kidnap Consultants' costs Kidnap aggregate limit Excluded territories	£250,000 £500,000 Afghanistan, Algeria, Argentina, Bangladesh, Brazil, Colombia, Democratic Republic of Congo, Ecuador, El Salvador, Guatemala, Haiti, Honduras, Iran, Iraq, Israel, Mexico, Nigeria, Pakistan, Papua New Guinea, Philippines, Russia, Somalia, Venezuela and Yemen
Political and natural disaster evacuation	£50,000
Legal Expenses	£25,000
Personal Liability	£2,000,000
Personal Accident	Insured Persons should check the availability and extent of this cover under any separate arrangements with the Policyholder
Excluded travel to dangerous or unsettled areas	Countries and specific areas in countries where at the time of booking or departure the Foreign and Commonwealth Office are advising against all travel or all non-essential travel (this exclusion will not apply to Cancellation were such advice is published after the time of booking)

Extensions we offer as standard include (limits as stated in the policy):

- Premature Childbirth.
- Supplementary hospital expenses.
- United Kingdom repatriation expenses
- Hospitalisation benefit (where the personal accident cover is also purchased).
- Emergency dental injury expenses.
- Emergency optical injury expenses.
- Delayed personal property.
- Loss of keys.
- Passport or visa indemnity.
- Missed international connection or missed departure.
- Replacement expenses.
- Travel delay.
- Emergency accommodation expenses after evacuation.
- Extended trip (secondment) cover (>180 days) on request.

Significant or unusual exclusions or limitations applying

Summarised below are the general exclusions that apply to the policy as a whole. Each individual section also has specific exclusions which can be found in the policy wording. 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. Age Limitation

by an insured person who has attained the age of 80 years unless such bodily injury, loss or expense occurs during the period of insurance in which the insured person attains the age of 80 years

3. Excluded Travel to Dangerous or Unsettled Areas

resulting from a journey to the countries or specific areas of countries listed in the business travel schedule as above

4. War Risks

as a result of war within the insured person's country of permanent residence or country of secondment.

Medical Assistance – Telephone No for emergency helpline: +44 (0)1489 868 888

A range of medical assistance services are provided by Zurich Travel Assistance (Please note that these services are supplied by third parties who are contracted to Zurich). The principal services are:

- Global medical assistance.
- Dedicated medical assistance website including country guides and a suite of travel advisory tools to help plan your business travel.
- 24/7 365 days access to multi-lingual assistance coordinators.
- Air ambulance or scheduled airline services.
- Direct billing to guarantee payment (within their networks).

- Emergency medical supplies.
- Emergency travel assistance.
- Medical referral.
- Medical staff to coordinate medical assistance cases.
- Emergency cash advance.
- Emergency message communication.
- Legal referral.
- Lost ticket and baggage location.
- Travel advice.
- Vehicle return following illness or personal accident.

Security assistance – Telephone No for emergency helpline: +44 (0)1489 868 888

A range of security assistance services are provided by Zurich Travel Assistance (Please note that these services are supplied by third parties who are contracted to Zurich). The principal services are:

- Global security assistance.
- 24/7 365 days access to security experts.
- Dedicated security assistance website:
 - Security information for over 185 countries worldwide.
 - 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.
- Emergency response – where serious difficulties or a life-threatening situation arise during a journey abroad (personnel missing, political unrest, attacked or kidnapped or a rapid deterioration in the safety of the location) a 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.
- Travel Security and Safety Briefings for High Risk Destinations – within 48 hours' notice the security partner of Zurich Travel Assistance will email the trip organiser 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 the insured's personnel require to help them remain safe while abroad on a journey. For all standard destinations the Zurich Travel Assistance website www.zurich.co.uk/travelassistance is available.

Claim Notification

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claims (7 days in respect of riot or malicious damage) including supporting evidence in writing. The police must be notified as soon as possible in the event of theft or malicious damage.

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Cancellation Rights

This policy does not entitle you to a cooling-off period.

Important Notes: Passports, Travel Against Medical Advice and Compulsory Contacting of ZTA

Passports

We recommend that a copy of the passport header page be taken on a journey. Loss of passport is the most common mishap to befall UK travellers and a copy assists with emergency replacement.

Travelling or intending to travel against medical advice

In line with many travel insurance policies, this policy has an exclusion of "travel against medical advice".

We strongly recommend that if there is any doubt over a current or recent medical condition that the Insured Person visits their doctor to ensure they are fit to travel and are not invalidating their cover. This will help to avoid potential difficulties should the need to claim arise later for cancellation or sickness happening during the trip.

"Fit to travel" implies that during the trip the medical condition is unlikely to create the need for medical attention or other additional costs such as emergency evacuation or visit of a relative that would ordinarily qualify as a claim under the policy.

The Insured Person should obtain a written statement from their GP or other medical practitioner at most 7 days before the trip starts stating that they are fit to travel having regard to:

- the condition itself; and
- the following features of the trip: destination, activities, duration, methods of travel.

The Insured Person should tell the medical professional that the required statement is for specific insurance purposes and that it may be relied upon to substantiate the validity of a claim should it later need to be made.

Where a trip is booked (incurring non-refundable expenses) a considerable time before the departure date, it is prudent to consider an additional earlier consultation with the medical professional to obtain a similar statement. This is in case a medical condition being experienced at the time of booking worsens to cause cancellation of the trip before departure, and the need for a Cancellation claim to be made.

Compulsory Contact of Zurich Travel Assistance

Please note that certain events for which assistance may be required or claims paid must be handled through ZTA:

- In-patient hospital treatment
- Emergency Repatriation Expenses
- Kidnap
- Political or Natural Disaster Evacuation.

Our Complaints Procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower,
London, E14 9SR
Telephone: 08000 234567
(free on mobile phones and landlines)
Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice

The Financial Services Compensation Scheme (FSCS)

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

Zurich Municipal

Zurich Municipal is a trading name of 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 authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

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

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