

Group Personal Accident & Business Travel Summary of Cover

This is a summary of our Group Personal Accident and Business Travel policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Type of Insurance and Cover

This policy consists of two key areas of cover which are available individually, or as a combined product:

Personal Accident

Cover for accidental bodily injury to the insured person that results in death or a permanent or temporary disability within two years of an accident. This can be paid as a lump sum or weekly benefit.

Business Travel

Covers a range of benefits for the insured person while travelling overseas, such as medical and emergency travel expenses, medical repatriation expenses, travel disruption and lost, stolen or damaged business equipment and personal belongings.

Significant benefits and features

Personal Accident

Cover for accidental bodily injury within 24 months of the date of an accident that causes:

- ✔ **Death** – provides financial compensation in the event of death as a result of an accident.
- ✔ **Capital benefits – Loss of sight/limbs/speech/hearing/internal organ** – financial compensation following disablement which results in physical severance or permanent total loss of use of one or more limbs or total and permanent loss of sight or speech or hearing or the of use the spleen, or liver, or one lung or kidney.
- ✔ **Capital benefits – Permanent total disablement** which prevents an insured person from engaging in their usual occupational duties where disablement lasts without interruption for more than 12 months.
- ✔ **Temporary total disablement** which prevents an insured person engaging in their usual occupational duties.
- ✔ **Temporary partial disablement** which prevents the insured person from engaging in over 50% of their usual occupational duties.

Geographical limits: Worldwide.

Operative time: Cover can operate 24 hours a day or limited to occupational accident and commuting.

Additional cover as included as standard

- ✓ **Visitors** – cover for accidental bodily injury to an authorised third party visitor at your premises.
- ✓ **Animal attack** – a benefit for cosmetic surgery following an animal attack resulting in accidental bodily injury or scarring.
- ✓ **Childcare expenses** – childcare expenses incurred while the insured person is recovering.
- ✓ **Coma benefit** – an additional sum is payable for each day the insured person is in a coma.
- ✓ **Commuting expenses** – cost of alternative transport to and from home and work.
- ✓ **Corporate event** – accidental death and permanent disablement cover for any person attending an event agreed by you.
- ✓ **Cosmetic surgery** – cosmetic reconstructive treatment following a capital benefits claim.
- ✓ **Damage to personal property** – costs to repair or replace personal property following an unprovoked assault that causes accidental bodily injury.
- ✓ **Executor expenses** – necessary costs requiring immediate payment by the executor following the death of the insured person.
- ✓ **Facial disfigurement** – a benefit payable for permanent scarring to the face following accidental bodily injury.
- ✓ **Fractures** – a benefit payable following a bone fracture that does not result in a capital benefit or temporary total/partial disablement claim.
- ✓ **Funeral expenses** – reasonable costs of a funeral following the payment of a death claim.
- ✓ **Home & workplace alterations** – reasonable costs to cater for physical changes required while living with a permanent disablement.
- ✓ **Hospitalisation** – hospital in-patient expenses following accidental bodily injury.
- ✓ **Independent financial advice** – cover for professional fees incurred by the insured person's legal representative following a death & capital benefits claim.
- ✓ **Lifesaver** – a benefit for a person not insured on the policy that tries to save the life of an insured person and consequently dies or is permanently disabled.
- ✓ **Medical expenses** – costs for ambulance charges or in-patient medical expenses.
- ✓ **Medical expenses following workplace assault** – costs incurred from an unprovoked assault.
- ✓ **Outpatient travel expenses** – transport costs to and from home/work and hospital for out-patient treatment.
- ✓ **Partners & dependants** – capital benefits cover for partners accompanying the insured person on an insured journey.
- ✓ **Prosthesis** – costs of a prosthesis recommended by a qualified medical practitioner following a loss of limb claim.
- ✓ **Psychological assistance** – costs for professional psychological counselling treatment if started within 12 months of the date of the accident.
- ✓ **Relocation expenses** – necessary expense incurred for stamp duty payments, solicitors & estate agent fees and removal costs as a direct result of the insured person having to relocate following a capital benefits claim.
- ✓ **Third degree burns** – an additional benefit is payable for burns resulting from accidental bodily injury.
- ✓ **Work experience staff** – cover for death and capital benefits is automatically provided to protect staff on work experience.
- ✓ **Your business reputation** – PR and media costs connected to protect your reputation following a valid death or capital benefits claim.

Additional cover that applies if the insured person is a business partner, director or employee of the policyholder

- ✓ **Dental & optical expenses** – cover for damage to teeth, fixed dentures, glasses or contact lenses following accidental bodily injury.
- ✓ **Family benefit** – 5% increase to the death benefit in the event of the accidental death of an insured person.
- ✓ **Hospital visiting expenses** – costs incurred whilst visiting an insured person in hospital.
- ✓ **In-home domestic service and commuting** – benefit paid to support the insured person whilst recovering from temporary disablement.
- ✓ **Paraplegia, hemiplegia, triplegia or quadriplegia** – additional benefit paid if the insured person becomes a paraplegic, hemiplegic, triplegic or quadriplegic as a direct result of an accident.
- ✓ **Permanent partial disablement** – a percentage of the benefit paid depending on the degree of permanent disablement.
- ✓ **Post traumatic stress disorder directly resulting from terrorism** – benefit paid if the insured person directly witnesses an act of terrorism and suffers post traumatic stress disorder.
- ✓ **Pregnancy, maternity, and paternity benefits** – benefit paid if the insured person is absent through pregnancy, maternity or paternity leave.
- ✓ **Rehabilitation expenses** – costs to retrain the insured person for either an alternative occupation or in order to improve their quality of life.
- ✓ **Replacement recruitment expenses** – costs incurred to recruit a replacement business partner, director or employee.
- ✓ **Return home expenses** – costs to return the insured person to their home following an accidental bodily injury.
- ✓ **Surviving dependants** – a benefit paid to the surviving dependants if the insured person and their partner suffer a fatal injury.

Significant benefits and features

Optional Sickness Cover*

Cover for sickness causing temporary total disablement, loss of sight or permanent total disablement by paralysis can be added to the policy.

Significant exclusions & limitations

The most significant exclusions & limitations are listed below. Please refer to the policy wording for the full list of exclusions and limitations.

Group Personal Accident

- ✗ Accidental bodily injury excludes any sickness or disease (unless resulting directly from accidental bodily injury), or naturally occurring condition or degenerative process.
- ✗ Accidental bodily injury occurring after the insured person's 86th birthday.

Sickness

- ✗ Sickness occurring after the insured person's 66th birthday.
- ✗ Pre-existing conditions or recurring sickness unless declared to and accepted by the Insurer in writing.
- ✗ Normal symptoms of pregnancy and childbirth.

* Not available through our Digital Group Personal Accident product

Significant benefits and features

Business Travel - Medical and Emergency Travel Expenses

In the event of accidental bodily injury or illness occurring during an insured journey outside the insured person's country of residence, cover includes:

- ✓ **Medical expenses** – reasonable medical, surgical, dental and travel expenses and, if necessary, costs to transport the insured person to the most suitable hospital.
- ✓ **Emergency travel expenses** – reasonable transport and accommodation costs of the insured person or a relative/ friend who has to travel with or escort the person home.
- ✓ **Repatriation** – the cost of the insured person returning home on medical advice or the cost of bringing home their body if they have died.
- ✓ **Emergency medical evacuation** – upon the advice of our emergency medical assistance service the reasonable costs of transporting the insured person to the nearest suitable hospital.
- ✓ **Accommodation and sustenance** – reasonable additional costs as a result of being admitted as an in-patient to hospital or if declared unfit to travel for medical reasons.

Additional cover included as standard:

- ✓ **Childcare expenses following emergency medical assistance** – costs incurred whilst the insured person's partner supports the insured person following accidental bodily injury.
- ✓ **Continuing medical charges** – cost of hospital in-patient charges incurred within six months immediately following repatriation to the United Kingdom.
- ✓ **Corporate event** – cover for a person not insured by the policy whilst attending a corporate event overseas with the insured.

- ✓ **Domestic travel expenses** – travel, accommodation and transport costs if an insured person has sustained accidental bodily injury or contracted an illness in their country of residence.
- ✓ **Foreign coma benefit** – paid if an insured person sustains accidental bodily injury which results in a coma.
- ✓ **Funeral expenses** – costs incurred for a funeral outside the UK or insured person's country of residence.
- ✓ **Hospital expenses** – if an insured person is admitted as an in-patient to hospital outside their country of residence.
- ✓ **Hospital convalescence** – costs incurred if the insured person is advised to stay in a hotel after being discharged from hospital.
- ✓ **Petcare expenses** – additional costs incurred for the pets owned by the insured person due to a delayed return home after being hospitalised.
- ✓ **Quarantine** – a benefit paid if the insured person is required to go into quarantine on return from their insured journey.
- ✓ **Repatriation of household items** – costs incurred for repatriating household items back to the United Kingdom or their country of residence.
- ✓ **Repatriation of human remains** – costs incurred to transport the body back to the United Kingdom or their country of residence if the insured person commits suicide on an insured journey.
- ✓ **Search & rescue expenses** – costs incurred if the insured person is reported missing and a search and rescue operation is instigated by the local authorities.

Significant exclusions & limitations

The most significant exclusions are listed below. Please refer to the policy wording for the full list of exclusions and limitations.

Medical Expenses:

- ✗ incurred when the specific purpose of the journey is for medical treatment or advice.
- ✗ arising from an illness of which the insured person is aware and is travelling against medical advice.
- ✗ incurred whilst on an insured journey within the insured person's country of residence.

Significant benefits and features

Business Travel – Personal Belongings and Money

Cover Includes:

- ✔ **Personal belongings** – cover for the loss of or damage to property belonging to the insured person or which they are responsible for during an insured journey.
- ✔ **Money** – cover for lost or stolen money.
- ✔ **Credit cards** – cover for loss resulting from fraudulent use of credit cards.

Additional cover included as standard:

- ✔ **Business equipment** – cover if lost or damaged during an insured journey.
- ✔ **Business samples** – cover if lost or destroyed during an insured journey.
- ✔ **Loss of keys** – cost to replace locks if the keys to a premises or vehicle are lost.
- ✔ **Temporary loss** – cover if personal belongings are lost for at least 4 hours.
- ✔ **Loss or theft of, or damage to, documents** – reimbursement for fees incurred including those charged by visa/passport office or for additional accommodation.
- ✔ **Rental vehicle excess** – reimbursement for any monies the insured person becomes liable to pay when renting a vehicle.

Significant exclusions & limitations

The most significant exclusions are listed below. Please refer to the policy wording for the full list of exclusions and limitations.

- ✘ Loss or damage following confiscation or detention by customs or government officials.
- ✘ Theft from unattended vehicles unless kept out of sight in a locked boot or glove compartment.

Significant benefits and features

Business Travel – Cancellation, Curtailment and Travel Delay

Cover Includes:

- ✔ **Cancellation** – reimbursement for non-recoverable deposits, advance payments and other charges for travel and/or accommodation if the trip needs to be cancelled.
- ✔ **Change of itinerary** – reimbursement of additional costs of travel, accommodation and sustenance due to being forced to alter pre-booked travel arrangements.
- ✔ **Curtailment** – additional travel and accommodation expenses and reimbursement of any pre-booked accommodation and travel expenses if the trip needs to be curtailed.
- ✔ **Evacuation** – cover for necessary and reasonable additional expenses incurred in any evacuation as a result of any cause outside the insured person's control.
- ✔ **Event ticket cancellation** – reimbursement for example, unused tickets or non-refundable deposits if you are forced to alter pre-booked travel expenses.
- ✔ **Replacement** – reasonable additional cost of travel and accommodation incurred as a direct result of returning the insured person and/or sending a replacement if the trip has to be cut short.
- ✔ **Seat bumping** – compensation in excess of 4 hours if you have to travel on a later departure, due to the transport provider overbooking.
- ✔ **Travel delay** – transport delays due to strike, adverse weather conditions or mechanical breakdown.
- ✔ **Missed departure** – additional accommodation and transport expenses due to late arrival at any departure point due to transport delays, breakdown or being involved in an accident.

Significant exclusions & limitations

The most significant exclusions are listed below. Please refer to the policy wording for the full list of exclusions and limitations.

- ✘ Travelling against medical advice or for the purpose of obtaining medical treatment.
- ✘ Disinclination to travel or deciding not to continue.
- ✘ Financial failure or omission or neglect of any provider of transport or accommodation.
- ✘ Travelling against the advice of the Foreign, Commonwealth & Development Office or any government.

Significant benefits and features

Business Travel – Kidnap and Ransom

Cover Includes:

- ✔ **Hijack** – a daily limit payable if the insured person is detained for a period in excess of 24 hours.
- ✔ **Kidnap** – a daily limit payable if the insured person is detained for a period of detention in excess of 24 hours.
- ✔ **Kidnap & ransom consultants costs** – fees & expenses incurred by our security consultants Solace Global Risk in response to a kidnap.
- ✔ **Life threatening situation expenses** – reasonable costs incurred by our security consultants to extricate an insured person whose life is in danger.

Significant exclusions & limitations

The most significant exclusions are listed below. Please refer to the policy wording for the full list of exclusions and limitations.

- ✘ Any claim within the insured person's country of residence.
- ✘ Where the life threatening situation is due to any unpaid debt or criminal or fraudulent act of the insured person.
- ✘ Any claim incurred where the insured person was on an insured journey exceeding 12 months in respect of business travel and 60 days in respect of leisure travel.
- ✘ If after commencement of an insured journey, warnings to leave have been given by our security consultants or the British Government via the Foreign, Commonwealth & Development Office.

Significant benefits and features

Business Travel – Personal Liability

Cover Includes:

- ✔ The insured persons' legal liability for damages (and associated costs and expenses) as a result of accidental death or bodily injury to any other person or accidental loss of, or damage to, material property of any other person.

Significant exclusions & limitations

The most significant exclusions are listed below. Please refer to the policy wording for the full list of exclusions and limitations.

- ✘ Liability in respect of accidental death or bodily injury sustained by any member of the insured person's family or any person who is under a contract of service with you or liability arising in connection with any business profession or occupation.
- ✘ Liability arising from ownership or use of mechanical vehicles aircraft or watercraft.

Significant benefits and features

Business Travel – Legal Expenses

Cover Includes:

- ✓ Cover to negotiate on your behalf for your legal rights to bring legal proceedings to pursue a civil claim resulting from an incident, for which you are not at fault which causes the death of or personal injury to an insured person during an insured journey, provided that prospects of success exist for the duration of the claim.

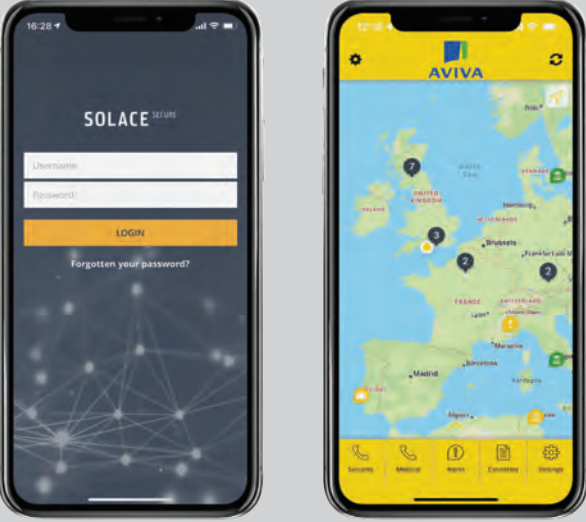
Significant exclusions & limitations

The most significant exclusions are listed below. Please refer to the policy wording for the full list of exclusions and limitations.

- ✗ Any claim relating to driving a vehicle without a valid licence or insurance.
- ✗ Any claim against a tour operator, travel agent, a member of your family or another insured person covered under the policy.

Aviva Travel Assistance Services

As an Aviva Business Travel policyholder, you and your employees have access to our Aviva Travel Assistance App, powered by Solace Global. Here are some key benefits your clients can look forward to when using the travel assistance app.



- ✓ **Emergency Medical & Security Assistance**
- ✓ **200+ Country Intelligence Reports**
- ✓ **Real-time alerts**
- ✓ **Interactive Risk maps**
- ✓ **Business Travel Insurance Certificate for visa applications**
- ✓ **Make a business travel claim**
- ✓ **Access a range of concierge services**
- ✓ **Desktop version available**

To find out more about the app visit solacesecure.com/aviva

[Watch the video >](#)

Aviva's Wellbeing Services

As an Aviva Group Personal Accident or Business Travel policyholder, you and your employees have access to our Wellbeing Services. Here are some of the key benefits:

Aviva Line Manager Toolkit: Mental Health



A digital service that offers bitesize video modules and downloadable materials, developed by clinical experts which aims to help line managers spot the warning signs of poor mental health.

Wellbeing library:



The online wellbeing library offers useful content, hints and tips, plus guides and tools on a wide range of wellbeing situations. Employees will find helpful support for family and relationships, money or work, mental or physical health conditions. Whatever is on their mind, they can find information to help them deal with it.

Get-Active & Aviva Cancer Care



Discounted gym memberships, including well known health and fitness club brands, savings on online workouts and a range of offers that could help support a healthy and active lifestyle.

Cancer Care with Get Active is a suite of offers that could help make a small difference to employees living with cancer, or if they know someone close to them who is. There are offers on products and services that can help with the daily living adjustments a cancer diagnosis and treatment can bring, as well as savings on experiences that may enhance quality time spent with family and close friends.

The discounted offers are sourced and hosted by Incorporate Limited.




Counselling Service

Access to 24/7 365 confidential service available to employees to help deal with work and personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work and much more.

You can access up to six telephone counselling sessions (up to an hour at a time) for each difficulty. Additional sessions can be arranged and paid for separately. Note, the initial call to the counselling line does not form part of the six sessions.



This service is provided by Care First a trading division of Partnerships in Care Ltd. Calls are free and completely confidential.

-  Access to all these services is only permitted if you reside in the UK, the Channel Islands or the Isle of Man. The services should not be accessed from outside the UK, the Channel Islands or the Isle of Man.
-  This is a non-contractual benefit and can be changed or removed at any time.
-  The Counselling service is available to you and members of your immediate family – providing they live with you and are over the age of 18 (or aged between 16 and 18 and in full-time employment).

Your Obligations

This is a summary of the main actions you must take to make sure your policy cover operates fully.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance. If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy.
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy.
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents.

How long does my Aviva Business Insurance last for?

Your policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

Making a Claim

For **Group Personal Accident** claims we have a dedicated, in-house claims service available within business hours of 9am to 5pm, Monday to Friday. To contact them via telephone: **08000 516 583**.

To contact them via post:

Group Personal Accident Claims Aviva, Fourth Floor,
The Observatory, Chapel Walks, Manchester, M2 1HL.

For all **Business Travel related claims**, including accidental bodily injury whilst abroad, please contact our claims provider Cega on one of the following numbers:

- For Emergency Medical Assistance whilst overseas, contact **+44 1243 621 066**.
- Non Emergency claims, contact **+44 1243 621 416**.

Calls to 0800 numbers from UK landlines and mobiles are free. For our joint protection telephone calls may be recorded and/or monitored.

How do I make a complaint?

If for any reason you are unhappy with our service, we would like to hear from you. In the first instance, please contact your insurance adviser. Where a complaint cannot be resolved to your satisfaction, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision you are not. Contacting them will not affect your legal rights. You can contact the Financial Ombudsman Service by telephone on **0800 023 4567**. You can also visit their website at **www.financial-ombudsman.org.uk** where you will find further information.

Where am I covered?

This will depend on the product and choices you have made. Please refer to the policy booklet for details of where you are covered.

When and how do I pay?

Payment options should be discussed with your insurance adviser.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, please contact your insurance adviser.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See [fscs.org.uk](https://www.fscs.org.uk)