

Business Travel Insurance

IMPORTANT INFORMATION

This document includes important information that you should read

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Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms, conditions and exclusions can be found in the policy document, which you should also read carefully.

1. What is Business Travel Insurance?

Business Travel Insurance is underwritten by ETI International Travel Protection the UK Branch of Europäische Reiseversicherung A/G Munich (ETI) incorporated in Munich and administered by Rapidinsure.co.uk Limited on their behalf.

2. What does Business Travel Insurance cover me for?

The policy is designed to insure you against certain events when you take a holiday or trip. It can be purchased as either an annual multi-trip policy or as a single trip insurance. If you have purchased an annual multi-trip policy you may take any number of round trips during the period shown on your Certificate of Insurance, each lasting for up to 31 days. For both single trip and annual multi-trip insurances, each trip must include at least one pre-booked overnight stay.

3. What else do I need to know about my Business Travel Insurance policy?

Significant Exclusions or Limitations

Important information about pre-existing medical conditions

The policy does not automatically cover all illnesses and injuries.

The policy does not provide any cover for any pre-existing medical conditions relating to the health of the people travelling and others upon whose well being the trip may depend. You are required to disclose the condition of such people prior to cover being issued and you must be aware that failure to disclose such matters will prejudice your position.

You will not be covered under this policy if at the time of taking out this insurance, as far as the persons insured are aware, any person on whom this insurance may depend:

1. is aware of any medical condition or set of circumstances, which could reasonably be expected to give rise to a claim;
2. is receiving or is on a waiting list for in-patient treatment in a hospital or nursing home;
3. has been treated as a hospital in-patient or been referred to a specialist consultant in the previous 12 months;
4. has ever been treated for a breathing, respiratory, cardiovascular or cerebrovascular condition, or malignant or heart-related condition;
5. is waiting for the results of tests or investigations for a medical condition;
6. has been diagnosed as having a terminal illness;
7. is travelling against the advice of a medical practitioner or in order to get medical treatment;
8. has been diagnosed as suffering from anxiety or depression or any other psychiatric condition or eating disorder before applying for insurance.

Please see General Exclusion 2 on page 17 of the Policy Wording.

You must tell us if your state of health changes before you commence any insured trip i.e. if you develop a new condition. We have the right to amend, restrict or cancel your cover under this policy.

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
Cancellation (optional) We will pay up to £3,000 if you cancel your journey before it begins, due to certain necessary circumstances. The circumstances covered are listed in the Policy Document. There is an excess of £50 on this section.	Cover is not provided for: <ul style="list-style-type: none"> • any circumstances that could reasonably have been expected to result in a claim at the time you took out the insurance or booked the trip; • any costs arising from your pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of your trip; • you not wanting to travel or not enjoying your journey; The failure of your tour operator or airline to provide you with transport or accommodation.	1
Curtailement We will pay up to £3,000 if you cut your journey short, due to certain necessary circumstances. The circumstances covered are listed in the Policy Document. There is an excess of £50 on this section.	Cover is not provided for: <ul style="list-style-type: none"> • any circumstances that could reasonably have been expected to result in a claim at the time you took out the insurance or booked the trip; • any costs arising from your pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of your trip; • curtailment claims which have not been notified and agreed by the Emergency Assistance Service; 	2
Missed Departure We will pay up to £1000 for extra transport and accommodation if you arrive at your departure point too late to board your booked transport due to: <ul style="list-style-type: none"> • public transport not running to its timetable; • the vehicle you are travelling in has an accident or breaks down; • your travel documents becoming lost or are stolen, or; • your outward or return flight from the departure point is being delayed and you miss a connecting flight. 	Cover is not provided for: <ul style="list-style-type: none"> • any claim unless not supported by written confirmation from the carrier, police or motoring organisation of the delay, breakdown or accident. • any claims where the minimum check-in requirements have not been met. 	3
Travel Delay If your departure is delayed by more than 12 hours we will pay £10 after the first 12 hours delay, and £10 after each extra delay of 12 hours (up to £100 in total). Alternatively we will pay up to £3,000 if you choose to abandon your journey following a delay of more than 24 hours. There is an excess of £50 on this section for abandonment only.	Cover is not provided for: <ul style="list-style-type: none"> • any claim unless you get a letter from the carrier confirming the delay; • anything caused by you not checking in when you should have done; • any delay which was announced before you bought this policy. 	4
Personal Accident We will pay up to £10,000 if, following an accident, your injuries lead to death, permanent loss of sight/limb or permanent total disablement. An accident must be caused by something external and visible.	Cover is not provided for: <ul style="list-style-type: none"> • anything caused by an illness; • suicide; • any more than £10,000 for death (limited to £1,000 if you are 18 or under or over 65 at the time of the accident); • any claim for permanent total disablement if you are no longer in full time employment. 	5
Medical & Emergency Expenses We will pay up to £5 million for reasonable and necessary emergency medical treatment if you are taken into hospital because of illness or accident, or if you need to come home early because of the death, sudden illness or injury of your spouse or other close relative not travelling with you. There is an excess of £50 on this section.	Cover is not provided for: <ul style="list-style-type: none"> • in-patient treatment or expenses over £500 (e.g. outpatient costs) which have not been notified and agreed by our Emergency Assistance Service; • expenses incurred as a result of a tropical disease where you have not taken the recommended inoculations; • the cost of treatment for pregnancy or childbirth incurred within 12 weeks of the date expected date of delivery; • medical expenses in the UK 	6
Medical Inconvenience Benefit We will pay £15 for each complete 24 hours spent as an in-patient to a maximum of £300.	Cover is not provided for: <ul style="list-style-type: none"> • anything mentioned in the general exclusions • any claim arising from your pregnancy or childbirth within 12 weeks of the expected date of delivery 	7
Personal Property (optional) You are covered for up to £1,500 if your personal possessions are damaged lost or stolen on your journey. £250 is the most you can claim for a single article. £300 is the total amount that you can claim for all your valuables. Note: The maximum payable in total for Section 9 is £1500 per person. There is an excess of £50 on this section.	Cover is not provided for: <ul style="list-style-type: none"> • any loss or theft claim not reported to the police within 24 hours and supported by a written police report; • personal possessions left unattended unless between 6am and 11pm local time they are locked in your accommodation or the luggage compartment of a motor vehicle; • anything which you cannot provide a receipt or proof of ownership for; • valuables carried in suitcases or left in a motor vehicle; • valuables left unattended unless they are locked in a safe or safety deposit box or locked in your accommodation; • damaged items if you do not keep the items for repair or inspection. 	8
Delayed Baggage (optional) We will pay up to £100 to purchase or hire essential items if your personal property or business equipment is delayed for more than 12 hours on your outward journey and a further £150 if the delay exceeds 24 hours. There is an excess of £50 on this section.	Cover is not provided for: <ul style="list-style-type: none"> • anything which you do not have a receipt for; • any claim not supported by a Property Irregularity Report or equivalent from the carrier confirming the delay. 	8
Personal Money (optional) You are covered for up to £500 if your money is lost or stolen while on your journey. Be aware that the limit for cash is £200.	Cover is not provided for: <ul style="list-style-type: none"> • any loss or theft claim not reported to the police within 24 hours and supported by a written police report; • any claim unless you provide currency exchange receipts showing the amount; • loss or theft of personal money unless it is with you, locked in a safe or safety deposit box, or locked in your accommodation; • money carried in unattended suitcases, trunks or similar containers. 	8

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
Loss of Passport/Driving Licence You are covered for up to £250 if your driving licence and/or passport, are lost or stolen while on your journey.	Cover is not provided for: <ul style="list-style-type: none"> • any loss or theft claim not reported to the police within 24 hours and supported by a written police report; • any loss or claim arising from confiscation or detention by customs or other officials or authorities; • loss or theft arising from you not exercising reasonable care for the safety or supervision of your passport/driving licence. 	9
Personal Public Liability We will pay up to £2 million to cover costs that you are legally liable for due to any of the following that you cause during your journey: <ul style="list-style-type: none"> • bodily injury of another person • loss or damage to other people's property 	Cover is not provided for: <ul style="list-style-type: none"> • any claim if you admit liability; • any accidents caused by your possession of any motorised or mechanical vehicle; • anything which happens to anyone employed by you or a relative; • any claims arising outside the UK in any country in which you own premises or are resident. 	10
Legal Expenses We will loan you up to £25,000 to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back out of any compensation you receive.	Cover is not provided for: <ul style="list-style-type: none"> • defending you if legal action is taken against you; • any costs not agreed by us; • any claim against a travel agent, tour operator or carrier, accommodation provider, or us, the insurers, the insured, our agent or any other person insured under the policy or with whom you had arranged to travel; • any claim not notified to us within 180 days. 	11
Employee Replacement You are covered for additional expenses up to £3,000 to recruit and send another employee to replace an insured person due to certain necessary circumstances. The circumstances are described in the policy document. There is an excess of £50 on this section	Cover is not provided for: <ul style="list-style-type: none"> • any circumstances that could reasonably have been expected to result in a claim at the time you took out the insurance or booked the trip; • if medical or other evidence is not provided as proof of the necessity to replace the Insured Person. 	12
Winter Sports Cover (optional) You are covered for winter sports activities up to 17 days in total during the Period of Insurance shown on your Certificate of Insurance.	Cover is not provided for: <ul style="list-style-type: none"> • taking part in winter sports for more than 17 days during the Period of Insurance shown on your Certificate of Insurance; • Off-piste skiing where you are skiing against local recommendations or warnings; • ski-racing in major events; • ski-jumping, ice hockey or the use of bobsleighs or skeletons. • any claim if you are aged 65 or over at the date your Certificate of Insurance is issued. 	13
General Exclusions	<ul style="list-style-type: none"> • claims where at the time of taking out this insurance and at the time of booking each trip you are unable to comply with the Medical Warranty on page 3 of the policy; • any consequence of war, riot, revolution, acts of terrorism (other than Section 5: Personal Accident and Section 6: Medical & Emergency Expenses); • taking part in any hazardous activity, unless this is a holiday activity and for which the appropriate premium has been paid • wilful, self-inflicted injury, solvent, drug or alcohol abuse; • any trip of more than 31 days; • consequential loss of any kind (any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment) 	General Exclusions
Excess	<ul style="list-style-type: none"> • under some sections of the policy, you will have to pay excess. This means that you will be responsible for paying the first part of the claim for each incident. We will deduct one excess per incident. • the standard excess amount is £50 per person (limited to £100 per family). This applies to claims under Section 1, 2, 4, 6, 8, 12 and 13. 	1, 2, 4, 6, 8, 12, 13

4. What happens if I take out cover and then change my mind?

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy documents and return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs that you have used for those services.

You can write to us at [Rapidinsure.co.uk Ltd.](mailto:claims@travel-insurance.com), John Ormond House, 899 Silbury Boulevard, Central Milton Keynes, MK9 3XL

5. How do I make a claim under Business Travel Insurance?

If you are abroad and need medical assistance, or if you have to curtail your trip, please call our 24 hour Medical Emergency Service on: +44 (0) 1444 443222. For all other claims, please call **0870 241 5039** between 9am and 5pm, Monday to Friday and ask for a claim form. Alternatively, you can write to: Claims International Ltd, 240-241 High Street, Croydon, CR1 who provide the claims service for ETI, (email claims@travel-insurance.com)

6. How do I make a complaint about Business Travel Insurance?

If you wish to make a complaint about this policy you should contact:

The Managing Director, Rapidinsure.co.uk Limited, John Ormond House, 899 Silbury Boulevard, Central Milton Keynes, MK9 3XL

Please quote either your policy number or claim number in all correspondence. We will acknowledge receipt of your complaint in writing within five working days and give you our response at this time, if possible. If we cannot reply at this time we will inform you of who is dealing with your complaint and endeavour to resolve matters within 20 days. If after 20 days we are still not in a position to reply we will write to you to tell you when you can expect a full response.

If you remain dissatisfied with any aspect of the administration of your policy please contact the appropriate company listed on page 4.

For Sections 1 to 10 and 12 to 13

Complaints Manager, ETI International Travel Protection, First Floor, Albany House, 14 Bishopric, Horsham RH12 1QN

For Sections 11 Legal Expenses

Managing Director, DAS Legal Expenses Insurance Company Limited, DAS House, Quayside, Temple Back, Bristol BS1 6NH

For All Sections

If your complaint is not dealt with to your satisfaction by either of the above, you have the right to refer any dispute to:

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

Making a complaint under this procedure will not affect your right to take legal action.

7. Would I receive compensation if Europäische Reiseversicherung A/S (Munich) were unable to meet its liabilities?

In the event that Europäische Reiseversicherung A/S (Munich) is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting their website at www.fscs.org.uk

8. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover and to amend your policy accordingly if you need a different level of cover. Before booking each trip, you and all insured persons must consider the Health information on page 3 of your policy document (also shown above).

ADDITIONAL INFORMATION

Data Protection Act

We will collect certain information about you in the course of considering your application and, if we issue a policy to you, in conducting our relationship with you. This information will be processed for the purpose of underwriting your insurance coverage, managing any policy issued and administering claims. We may pass your information to other insurance companies, underwriters, medical practitioners and claims administrators for these purposes and for fraud prevention purposes. This may involve the transfer of your information to countries that do not have data protection laws. We may also seek information from other insurance companies to check the answers you have provided. You may have a right of access to, and correction of, information that we hold about you. Please contact Rapidinsure.co.uk Ltd if you would like to exercise either of these rights.

Some of the information we collect about you may be classified as "sensitive" - that is, information about physical or mental health. Data protection laws impose specific conditions in relation to sensitive information, including in some circumstances the need to obtain your explicit consent before we process the information.

By signing a proposal form or purchasing a policy online you consent to the processing and transfer of information including sensitive information described in this notice. Without this consent we would be unable to consider your application.

Occasionally access may be granted to other companies within the Berkeley Morgan Group Limited to enable them to bring to your attention products and services complementary to Rapidinsure.co.uk's business. Such access will only be allowed when we believe it is in our clients' interest; it will be carefully controlled and restricted to minimum, non-sensitive, non-medical, information necessary for the purpose.

Fraud Prevention & Detection

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

- share information about you with other organisations and public bodies including the police;
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies;
 - check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to. Full details of Rapidinsure.co.uk's use of personal data appear in the Data Protection Register.

Governing Law

This policy and any negotiations relating thereto, is governed by the law applicable to where you reside in the United Kingdom.

Documents

This document and other documentation relating to your policy with Rapidinsure.co.uk are only available in the English language. This document is available in larger print on request.

Statement of Demands and Needs

The Business Travel Insurance policy meets that demand and needs of those persons who wish to ensure that costs incurred as a result of unforeseen events relating to business or holiday trips are met.

No personal recommendation has been made by Rapidinsure.co.uk Ltd in relation to this policy.

Business Travel Insurance

insurance from Rapidinsure.co.uk Limited

RAP/BTR/SUM/04.09

Rapidinsure.co.uk Limited

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