# Europesure Group Business

# Travel Insurance Policy

## Employee Summary and Members' Guide

Some important facts about the Europesure Group Business Travel Insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of your policy, so please take time to read the policy wording and policy documents to make sure you understand the cover it provides. A copy of the full policy wording has been supplied to your employer and you can obtain a copy from them, if you do not already have one.

### Statement of Demands and Needs

This is a travel insurance policy that is designed, subject to the terms, conditions and exclusions contained in the policy wording to meet the general demands and needs of a company (the Policyholder) who wishes to provide cover for their employees (you) for insurance protection for risks relating to trips undertaken on their behalf. It may not be suitable for all employees' demands and needs. When you receive this document, you should also receive a copy of the full policy wording. It is important that you read it carefully to ensure that you have understood the cover and what will and will not be covered. If there are any terms, conditions, exclusions or limitations which make the cover unsuitable for you, you should tell your employer immediately, so that they can contact us for further information or action.

This is not a private medical insurance and only gives cover in the event of an accident or Illness that requires emergency treatment whilst abroad. In the event of any medical treatment becoming necessary which results in a claim under this insurance, you will be expected to allow the insurance company or their representatives unrestricted reasonable access to your medical records and information.

When your employer (the Policyholder) starts the policy and names you in the schedule of insurance, they must give you, as well as this document, a copy of the full policy wording and a copy of the schedule of insurance which sets out the levels of cover they have chosen as well as the dates when the cover applies. You will need this information in the event that you need to submit a claim. It is important that you check the cover available under the policy for any personal effects that you may be taking with you on a trip. If any of your personal possessions are more valuable than the sums insured offered by this policy, you must make sure that you insure them separately. The Europesure Group Business Travel Insurance will only pay up to the levels of cover that have been chosen for you by your employer and which are shown in the schedule of insurance.

### Insurers of the Europesure Group Business Travel Insurance

This policy is provided in the EU, EEA and Monaco by Status Insurance Agents, Sub Agents and Consultants CY Limited and administered by its UK branch office, Status Agents Sub-Agents and Consultants CY Limited using the brand name Status Europesure Insurance Cyprus (Europesure) as Coverholder in accordance with the authorisation granted to the Coverholder under the Coverholder Appointment Agreement with the Unique Market Reference stated within the full policy wordingpolicy. This policy is insured by Lloyd's Insurance Company S.A.. Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance

company subject to the supervision of the National Bank of Belgium. It's Firm Reference Number(s) and other details can be found on www.nbb.be.

This policy is issued in the UK and Gibraltar by Status Insurance Management Ltd using the brand name Europesure Insurance as Coverholder in accordance with the authorisation granted to the Coverholder under the Coverholder Appointment Agreement with the Unique Market Reference stated within the full policy wording policy. It is insured by Canopius Managing Agents Limited. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918. Canopius Managing Agents Limited is regulated in England at Gallery 9, One Lime Street, London EC3M 7HA.

# Table of Benefits

Shows the available Levels of Cover and applicable excesses. Please see the schedule of insurance for the level of cover chosen. Claims may be made up to the maximum sum insured for the level of cover chosen. Benefit limits and excesses in the Table of Benefits are shown in both Sterling (£) and Euros (€) and benefits are applicable to each person named on the policy and claims will be settled in the currency in which the premium has been paid as shown in the schedule of insurance. There are three levels of cover options – **Silver**, **Gold** and **Platinum.**

| | Section of Cover | Silver £/€ | Gold £/€ | Platinum £/€ | Excess per insured person, per section £/€ |
|---|---|---|---|---|---|
| **1** | **Cancellation and Disruption** | | | | |
| 1.1.1 | Cancellation or Curtailment | 1,500 | 2,500 | 5,000 | 50 |
| 1.1.2 | Travel Disruption | 250 | 500 | 750 | 50 |
| 1.1.3 | Alternative Accommodation | 250 | 500 | 750 | 50 |
| 1.2 | Missed Departure and Transport diversion | 250 | 500 | 750 | 50 |
| 1.3 | Travel Delay Inconvenience Benefit | 10 per day up to 100 | 20 per day up to 200 | 30 per day up to 300 | Nil |
| 1.4 | Alteration of Itinerary | 250 | 500 | 750 | 50 |
| **2** | **Emergency Medical Repatriation and other Expenses** | | | | |
| 2.1 | Emergency Medical and Repatriation Expenses | 1,000,000 | 3,500,000 | 10,000,000 | 50 |
| 2.2 | Hospital Inconvenience Benefit | 10 per day up to 300 | 20 per day up to 600 | 30 per day up to 900 | Nil |
| 2.3 | Funeral Expenses | 1,500 | 3,500 | 5,000 | 50 |
| 2.4 | Pet Care (Additional Kennel/Cattery) | 50 per day up to 500 | 50 per day up to 500 | 50 per day up to 500 | Nil |
| **3** | **Personal Accident With age-related cover limitations** | Ages up to 65 Age-related limitations in column 1 | Ages 16-65 Age-related limitations in column 1 | Ages 16-65 Age-related limitations in column 1 | |
| | 1)Accidental Death Ages 66 to 70 limit 5,000 | 50,000 | 50,000 | 50,000 | Nil |
| | 2)Loss of one limb or one eye Ages 66 to 70 limited to 50% | 50,000 | 50,000 | 50,000 | Nil |
| | 3)Loss of two limbs or both eyes or one limb and one eye Ages 66 to 70 limited to 50% | 50,000 | 50,000 | 50,000 | Nil |
| | 4)Permanent Total Disablement Ages 66 to 70 no cover | 50,000 | 50,000 | 50,000 | Nil |
| **4** | **Baggage and Personal Effects** | | | | |
| 4.1 | Baggage and Personal Effects | 750 | 5000 | 7500 | 50 |
| | • Single Item Limit Pair/ Set Limit | 150 | 300 | 450 | 50 |
| | • Valuables Total Limit | 150 | 300 | 450 | 50 |
| 4.2 | Delayed Baggage | 150 | 300 | 450 | Nil |

| | | | | | |
|---|---|---|---|---|---|
| **5** | **Money, Documents and Credit/Debit Cards** | | | | |
| 5.1 | Money and Documents | 300 | 600 | 900 | 50 |
| | Cash Limit (aged 18 and above) | 150 | 300 | 450 | 50 |
| | Cash Limit (under 18) | 100 | 150 | 225 | 50 |
| 5.2 | Fraudulent Use of Lost Credit/Debit Card | 150 | 300 | 450 | Nil |
| **6** | **Legal Expenses & Personal Liability** | | | | |
| 6.1 | Legal Expenses | 10,000 | 15,000 | 25,000 | 250 |
| 6.2 | Personal Liability | 1,000,000 | 1,500,000 | 2,000,000 | 250 |
| **7** | **Hijack and Kidnap** | 50 per day up to 1,000 | 75 per day up to 1,500 | 100 per day up to 2,000 | Nil |
| **8** | **Business Cover** | | | | |
| 8.1.1 | Business Equipment | 2,000 | 2,000 | 2,000 | 50 |
| 8.1.2 | • Single Item Limit | 500 | 500 | 500 | 50 |
| 8.2 | Business Documents and Records | 50 | 50 | 50 | Nil |
| 8.3 | Business Money | 200 | 200 | 200 | Nil |
| | Replacement staff | 1,500 | 1,500 | 1,500 | 50 |

# Optional Cover Benefits

If any of the optional cover benefits available have been selected, the additional premium required for this cover has been paid and the cover is shown on the schedule of insurance the following also applies:

| Optional Cover Benefits | | Silver £/€ | Gold £/€ | Platinum £/€ | Excess per insured person, per section £/€ |
|---|---|---|---|---|---|
| **9** | **COVID -19 and SARS-CoV-2 Cover** | | | | |
| 9.1 | Cancellation | 1,500 | 2,500 | 5,000 | 50 |
| 9.2 | Extended Stay | | | | |
| 9.2.1 | Accommodation | 50 per 24 hours up to 700 | 100 per 24 hours up to 1,400 | 150 per 24 hours up to 2,100 | Nil |
| 9.2.3 | Transport costs | 300 Europe 500 worldwide | 600 Europe 1,000 worldwide | 900 Europe 1,500 worldwide | Nil |
| 9.3 | Emergency Medical, Repatriation and Other Expenses (cover as Sections 2.1 -2.4) | 1,000,000 | 3,500,000 | 10,000,000 | 50 |
| **10** | **Winter Sports** | | | | |
| 10.1 | Owned and Hired Ski Equipment | 500 | 500 | 500 | 50 |
| | • Single Item Limit | 200 | 200 | 200 | 50 |
| 10.2 | Hiring Replacement Ski Equipment | 20 per day up to 400 | 20 per day up to 400 | 20 per day up to 400 | Nil |
| 10.3 | Lift Pass | 300 | 300 | 300 | Nil |
| 10.4 | Piste Closure | 30 per day up to 300 | 30 per day up to 300 | 30 per day up to 300 | Nil |
| 10.5 | Avalanche Cover | 500 | 500 | 500 | 50 |
| **11** | **Golf Cover** | | | | |
| 11.1 | Owned and Hired Golf Equipment | 1,000 | 1,000 | 1,000 | 50 |
| | • Single Item Limit | 500 | 500 | 500 | 50 |
| 11.2 | Hiring Replacement Golf Equipment | 20 per day up to 400 | 20 per day up to 400 | 20 per day up to 400 | Nil |
| 11.3 | Green Fees | 300 | 300 | 300 | Nil |
| **12** | **Terrorism Disruption** (Extended Cancellation or Curtailment) | 1,500 | 2,500 | 5,000 | 50 |

## Area of Cover & Excluded Territories

You are covered for eligible business trips in the territorial area chosen by the Policyholder, up to the maximum trip duration which is shown in the schedule of insurance. In the event of a claim the length of your trip will be verified from the original booking invoice issued in respect of your trip.

If the Insured Journey is solely within the Insured Person's Country of Domicile, cover will only be operative if the journey involves at least one night's pre-booked stay away from home. There is no cover for events during your commute from your home to your place of work.
There is no cover under Section 2, Emergency Medical, Repatriation and other Expenses in Your Country of Residence.
The policy will not give any cover in Cuba, Iran or North Korea.

## Type of Policy and Duration of Cover

The Europesure Group Business Travel Insurance is an employer-paid employee annual multi-trip insurance for Business Travel.
The policy is valid for the Period of cover shown on the schedule of insurance. It covers an unlimited number of business trips which are taken on behalf of the policyholder, provided that no individual trip is longer than the maximum trip length shown on the Schedule of Insurance.

## Who can be Covered

Any Director, Officer or employee under a contract of employment, contract of service or apprenticeship with the policyholder that arranged this Policy who is listed in the schedule of insurance, for whom the appropriate premium has been paid and who, at the commencement of the Period of Insurance is less than 71 years of age.

### Significant and or unusual conditions and exclusions

| | |
|---|---|
| **Eligibility** - this insurance contains restrictions regarding the eligibility requirements for Insured Persons. Coverage under this Policy will cease for the employee named in the schedule of insurance with immediate effect, or upon their return from an Insured Journey if they are overseas when the employment ceases (whichever is the later) if the employee ceases to remain employed under a contract of employment, service or apprenticeship with the policyholder. The policy does not cover a person once they have attained the age 71. | General Condition number 10 – page 11 |
| **Health** - this insurance contains exclusions regarding pre-existing medical conditions. However certain medical conditions can be covered, some automatically, provided they meet certain criteria and others, provided they have been stable and well-controlled on medical practitioner-prescribed medication and there has been no worsening of the condition. Claims for COVID 19 incidents are limited to contracting it and enforced quarantine in certain circumstances but only applies if the policyholder has selected this optional cover and it is shown on the schedule of Insurance. You are advised to read the Policy wording carefully. | General Definition 21 – page 12<br>General Definition 6 – page 10<br>General Exclusion number 27 – pages 16 to 19<br>Section 9 – pages 34, 35 &36 |
| **Winter Sports & other Sporting activities** – Winter Sports and Golf are only covered if the policyholder has selected those optional covers and they are shown on the schedule of Insurance. Other sporting activities, where there is a generally recognised risk of injury, are only covered if they are listed in the Activities list. | Section 10 – pages 36 & 37<br>Section 11 – pages 37 to 39<br>Activities list -pages 40 to 44 |
| **Excesses** - under some sections of this insurance, claims will be subject to an excess. This means each insured person will be responsible for paying the first part of their claim under each applicable section. | Tables of Benefits – pages 8 & 9 |
| **Personal Belongings** - these claims are subject to Single Item, Pair or Set Limits and Valuables Limits. Claims require proof of loss, e.g. production of a police report or Property Irregularity Report from the airport, as appropriate, and proof | Tables of Benefits – pages 8 & 9 |

| | |
|---|---|
| of the value of the item. E.g. receipts or bills. Exclusions apply to theft or attempted theft of items and valuables left unattended in a public place or from any unattended vehicle. | Section 4 – What is not covered - pages 27 to 29 |
| **Business Equipment –** these claims are subject to Single Item, Pair or Set Limits and Valuables Limits and will require proof of loss, e.g. production of a police report or Property Irregularity Report from the airport, as appropriate. Exclusions apply to theft or attempted theft of items and valuables left unattended in a public place or from any unattended vehicle. | Tables of Benefits – pages 8 & 9<br>Section 8 – What is not covered - pages 32 to 33 |
| **Reasonable care** - you need to take all reasonable care to protect yourself and your property. | Section 4 – Baggage Conditions & Limitations 1 - Page 29 |
| **Medical Assistance** – In the event of Illness or Bodily Injury during your Trip which may require hospitalisation, or if you have already been admitted to hospital, you must notify our nominated emergency service, Cega Medical Assistance Team. Also, if you wish to return home by any means other than originally booked you must seek prior authorisation from them or a claim for the costs may not be paid in the event of an Emergency or Emergency admission, please do not delay obtaining Emergency treatment. | Medical Assistance Notification – page 7 |
| **Notification of claims** - you must advise the claims company of any possible claim as soon as possible. You must supply them with full details of all the circumstances and any other information and documents we may require. Claims settlements will be referred to the policyholder and may not be made directly to you. | Making a Claim – page 7 |

## Cancellation

In certain circumstances the Insurer may cancel the policy. Information about the reasons for this are available in the Policy Wording.

The Policyholder has the right to cancel the policy either under the terms of the Cooling off Period, or during the Period of Insurance, shown in the schedule of insurance.

If the policy is cancelled, it is the Policyholder's responsibility to notify all Insured persons listed in the schedule of insurance.

# How to Make a Claim

### Medical Emergencies

Cega Medical Assistance Team

Tel: +44 (0) 1243 976 393 (24 hours)

Email: assistance@cegagroup.com

**You** should tell them **You** have a Europesure Group Business travel insurance policy and give them the Contract number and the certificate number shown on the schedule of insurance**.**

### For all Other claims

You must notify our nominated claims company, shown below, of any claim as soon as possible after the occurrence giving rise to a claim and in any event no later than ninety (90) days after the occurrence. You must provide all requested documentation and information requested by the Claims Company.

Charles Taylor (CEGA)
PO Box 1124
Portsmouth
PO1 9XY
United Kingdom

Tel: +44 (0) 1243 976 250 (UK time 9.00 to 17.00 – Monday to Friday)
Email: ClaimsService@cegagroup.com

## Complaints

If you have concerns about the handling of a claim and your issues are not dealt with to your satisfaction, you should report this to the Policyholder explaining all the circumstances. They have the right to make a formal complaint under the terms of the Complaints Notice shown in the schedule of insurance.