

Personal Accident and Business Travel

Summary of cover



This document provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance Company Ltd Personal Accident and Business Travel policy. If you want to see the full terms, conditions and exclusions, please refer to the policy document.

This summary of cover gives you an overview of the standard covers available as part of this policy. It's not personalised to you.

Please read this document alongside your quote/policy schedule and policy document to see what's covered and any limits or exclusions that apply. Please check your coverage to ensure it meets your needs.



Covers included as standard:

- Death
- Dismemberment
- Loss of sight
- Loss of hearing
- Loss of speech
- Permanent total disablement or partial disablement
- Temporary total disablement or partial disablement
- Full terrorism cover including nuclear, chemical and biological events
- Rehabilitation support.

Extensions we offer as standard include:

- Bone fracture benefits
- Catastrophic Injury
- Childcare costs and domestic employee expenses
- Coma benefit
- Companionate travel
- Corporate events cover – employees and guests
- Corporate reputation protection
- Cosmetic surgery
- Damage to personal property during accident
- Directors family personal accident
- Emergency dental injury expenses
- Emergency optical injury expenses
- Employees family travel personal accident
- Dependants' benefit
- Dependent adult benefit
- Disability assistance/home or car alterations
- Disappearance
- Domestic travel expenses
- Exposure to elements
- Facial scarring
- Family counselling benefit following accidental death
- Full thickness burns benefits
- Funeral expenses
- Hero accidental death benefit
- Hijack or kidnap
- Hospitalisation benefit
- Independent financial and tax advice
- Medical certificate expenses
- Medical expenses
- Moving costs
- Out-patient expenses
- Partner disability benefit
- Physiotherapy benefit
- Post traumatic stress disorder – terrorism
- Professional counselling benefit
- Prosthetic limbs
- Recruitment expenses
- Rehabilitation support
- Retraining expenses for insured person or partner
- Simultaneous Death of Insured Person and Partner
- Suicide – Recruitment Costs
- Travel to hospital expenses
- Travel to work expenses
- Visitors personal accident.

Covers included as standard:

- **Overseas medical expenses** – including repatriation and additional travel expenses.
- **Personal property** – loss, theft or damage to personal property, including travel documents, suffered during an
- **Money** – loss or theft of money or financial loss suffered as the result of the fraudulent use of credit, debit or charge cards on a journey.
- **Electronic business equipment** – loss, theft or damage to electronic equipment that belongs to the company.
- **Cancellation, curtailment, rearrangement and replacement expenses.**
- **Kidnap** – consultants' costs incurred as a result of the kidnap of an insured person whilst on a journey.
- **Political and natural disaster evacuation** – costs incurred to evacuate insured person(s) to their country of permanent residence, country of secondment or the nearest place of safety.
- **Legal expenses** – 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.
- **Personal liability** – any legal liability incurred by an insured person as a consequence of causing accidental bodily injury or illness to any person, or loss or damage to property.
- **Rental vehicle collision damage waiver** – we will pay you or the insured person 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.
- **Personal Security Assistance** – in the event of an insured person becoming involved in a life-threatening situation while on a journey we will pay for security costs in extracting the insured person from such a situation.

Extensions we offer as standard include:

- Premature childbirth
- Search and rescue expenses
- Supplementary hospital expenses
- Heart attack and stroke extension where the accidental death benefit applies
- Home Country repatriation expenses
- Fixed sum per day available following hospitalisation as a result of an accident on an overseas trip
- Emergency dental injury expenses
- Emergency optical injury expenses
- Delayed personal property
- Loss of keys
- Loss of vehicle key
- Passport or visa indemnity
- Pet care following overseas hospitalisation
- Missed international connection or missed departure
- Replacement expenses
- Travel delay
- Emergency accommodation expenses after evacuation
- Foreign coma benefit
- Foreign funeral expenses
- Pre-journey loss of passport or visa.

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:

Active Service

as a result of an insured person engaging in active service in any of the armed forces of any nation.

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.

War Risks

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

General Provisions

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 8 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.

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.

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 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 £50,000.

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**.

The cover provided under this section applies where sections 3, 4, 5, 6, 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 these services are supplied by third parties who are contracted to Zurich.

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 number or email address 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 includes 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 6. 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.

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 4, 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 www.zurich.co.uk/travelassistance.
- **Travel Security and Safety Briefings for High Risk Destinations** – with 48 hours' notice the security department 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 www.zurich.co.uk/travelassistance is available.

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

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**.

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**.

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 isn't 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**.

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.

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.



Claims

We deal with all claims in relation to our Personal Accident and Business Travel products internally at Zurich via a dedicated claims team.

Please contact us as follows:



A&HClaims@uk.zurich.com



+44 (0)800 0260 184



Zurich Insurance Accident and Health, PO Box 3305, Royal Wootton Bassett, Swindon, SN4 8WH



<https://travelandpa.zurich.co.uk>



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.



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 or your broker or insurance intermediary, 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.

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 Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

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

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