

# Group Personal Accident, Illness and Business Travel Insurance

## Insurance Product Information Document

Company: Canopius Managing Agents Limited      Product: Personal Accident, Illness and Travel

This Insurance is provided by Canopius Managing Agents Limited (Firm reference number: 204847) and underwritten by Ortus Underwriting for Lloyd's Syndicate 4444. (Firm reference number: 590914). Canopius Managing Agents Limited whose registered office is Floor 29, 22 Bishopsgate, London, United Kingdom, EC2N 4BQ is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority.

This document contains some important facts about your Personal Accident Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

This is a Personal Accident, Illness and Business Travel Insurance policy. Dependent on the sections of cover requested, this Insurance covers you against Bodily Injury, Illness and Travel which occurs during the Operative Time within the Period of Insurance.



#### What is insured?

##### Section A Personal Accident

- ✓ 1. Accidental Death
- ✓ 2. Permanent Total Loss of Sight of One Eye
- ✓ 3. Permanent Total Loss of Sight of Both Eyes
- ✓ 4. Loss of One or More Limb(s)
- ✓ 5. Permanent Total Loss of Speech
- ✓ 6. Permanent Total Loss of Hearing
  - (a) In One
  - (b) In Both Ears
- ✓ 7. Permanent Total Disablement
- ✓ Permanent Partial Disablement
- ✓ 8. Temporary Total Disablement
- ✓ 9. Temporary Partial Disablement

##### Section B Illness

- ✓ 1. Permanent Total Loss of Sight of Both Eyes
- ✓ 2. Permanent Total Disablement by Paralysis
- ✓ 3. Temporary Total Disablement

##### Section C Business Travel

- ✓ 1. Cancellation or Curtailment Expenses
- ✓ 2. Travel Disruption Expenses
- ✓ 3. Replacement Expenses
- ✓ 4. Journey Continuation
- ✓ 5. Travel Delay
- ✓ 6. Medical, Repatriation and Additional Expenses
- ✓ 7. Continuation of Medical Expenses
- ✓ 8. Search and Rescue Expenses
- ✓ 9. Hospital and Coma Benefit
- ✓ 10. Personal Liability
- ✓ 11. Legal Expenses
- ✓ 12. Personal Baggage, Business Items and Money
- ✓ 13. Delayed Baggage
- ✓ 14. Personal Accident
- ✓ 15. Hi-jack, Kidnap and Kidnap for Ransom
- ✓ 16. Political and Natural Disaster Evacuation Expenses
- ✓ 17. Car Hire Excess Waiver
- ✓ 18. Holiday Travel and Winter Sports Extension

You may not be covered for all of the above items and there may be additional benefits you are covered for. For a comprehensive list of all of the benefits you have selected and the sums insured provided by this Insurance, please see the Policy schedule and Policy wording.



#### What is not insured?

- ✗ Participation in: Any form of operational duties as a member of the armed forces; Aeronautics or aviation, other than as a passenger; Riding or driving in any kind of race; Mountaineering or rock climbing; Sports tours.
- ✗ Any claim arising from: Provoked assault or fighting; any Criminal act; Engagement in riots of any kind; Deliberate exposure to exceptional danger.
- ✗ Any claim resulting directly from the influence of alcohol, drugs or solvents
- ✗ Any claim for any venereal disease or expenses incurred directly or indirectly in the treatment or diagnosis or counselling of AIDS, ARC or HIV.
- ✗ Any claim arising from War (whether declared or not).
- ✗ Any act of Terrorism which involves the use of nuclear weapon or device or chemical or biological agent.
- ✗ Any claim arising from exposure to Radiation.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.



**What is not insured? Continued**  
**Section A Personal Accident**

- \* Any claim where you are aged 80 years or over at the Policy effective date
- \* Any claim arising from Illness or natural cause
- \* Any claim arising from intentional self-injury, suicide or attempted suicide

**Section B Illness**

- \* Any claim where you are aged 66 years or over at the Policy effective date
- \* Pregnancy or childbirth
- \* Any claim arising from or aggravated by an Illness where You have received medical advice or treatment in the twelve months prior to the Policy effective date
- \* Any claim where You are not an Employee or Director / Business Partner of the Insured or if You are a Dependent Child or Corporate Guest, restricted benefits apply.
- \* Any claim caused by any psychiatric, mental or nervous disorder, including anxiety and/or depression or whilst the Insured Person is in a state of insanity.
- \* Any claim arising from intentional self-injury, suicide or attempted suicide

**Section C Business Travel**

- \* Any claim where You are aged 80 years or over at the Policy effective date for Business Trips or 75 years or over for Holiday Travel
- \* Travelling: Contrary to medical advice; Contrary to health and safety restriction(s) from an airline or carrier; To obtain medical treatment; After a terminal prognosis.
- \* Any Business Trip which is longer than 6 months unless agreed by Us, longer than 31 days if You are aged 75 years or over or any Holiday Travel which is longer than 31 days unless agreed by Us.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.



**Are there any restrictions on cover?**  
**Section A Personal Accident**

- ! Where an Insured Person is a Dependent Child, Accidental Death shall be limited to £10,000 and Items 8 and 9 shall not be covered
- ! Where an Insured Person is a Corporate Guest, Items 1-7 shall be limited to £25,000
- ! Where an Insured Person is over the age of 70 at the Policy effective date, Items 1-7 are limited to £25,000
- ! We will not pay more than one of items 1-7 in respect of the same Accident
- ! Item 8 is limited to 100% Gross Weekly Wage during the twelve months prior to the Accident
- ! Item 9 is limited to 50% of Item 8
- ! If a claim is paid under Item 8 or 9 and subsequently a benefit is claimable under Items 1-7 from the same Accident, any amount already paid will be deducted from any lump sum due.

**Section B Illness**

- ! We will not pay under Items 1 and 2 in respect of the same Illness
- ! Item 3 is limited to 100% Gross Weekly Wage during the twelve months prior to the Illness
- ! If a claim is paid under Item 3 and subsequently a benefit is claimable under Items 1-2 from the same Illness, any amount already paid will be deducted from any lump sum due.

**Section C Business Travel**

- ! The maximum duration for any one continuous Period of Travel shall not exceed 6 months in duration or 31 days in respect of any holiday. We will not cover You for any part of the trip where the Period of Travel exceeds 6 months in duration or 31 days in respect of any holiday unless agreed by Us in writing prior to the Period of Travel.
- ! This Policy is issued on the condition that You have no knowledge of any other corporate travel Insurance in force except as specifically declared to Us at inception or agreed by Us during the Period of Insurance.  
If at the time of a claim there is another insurance Policy in Your name which covers You or an Insured Person for the same expense or loss, We will only pay a proportion of the claim, determined by reference to the cover provided by each section except for Item 14 of the Policy Schedule. Items 14a-14g of the Policy Schedule will be paid in full.
- ! If You are covered under Section A Items 1-13 and Section C Items 14a-14m, We will only pay the greater of the two amounts in the event of a valid claim.

For a comprehensive list of all of the Policy Conditions of this Insurance, please see the Policy Wording.



#### What are my obligations?

- Any change in your business activities must be notified to your Broker and agreed in writing by us.
- Any change to the Insured Person's occupation as originally disclosed to us must be notified to your broker and agreed in writing by us. At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident or illness which may result in a claim under this insurance you must:
  - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
  - notify your broker as soon as practicable.
  - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
  - provide your broker with all the information we reasonably require.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



#### When does the cover start and end?

Please see the Policy Schedule for the Policy Effective Date and Policy Expiry Date.



#### When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



#### Where am I covered (Geographical Limits)?

✓ You are covered anywhere in the world unless otherwise stated in the Policy Schedule.



#### How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.