

Travel Insurance Policy Wording

1st June 2010 to 31st May 2015

Insurer – Royal & Sun Alliance Insurance plc

Policy Number – RTT260294

The Travel policy wording below refers to cover from 1st June 2010 to 31st May 2011. The policy has since been renewed on the same terms to 31st May 2015.

The Travel insurance policy wording must be read in conjunction with the notes on this page that summarise the University's implementation of the cover.

Organisations Covered (the Insured)

The University of Manchester and subsidiary companies.

The following associated organisations:

- The Association of Heads of University Administration
- The British Cotton Growers Association Work Peoples Collection Fund
- The International Society
- SKA Project Development Office.
- The Tabley House Collection Trust
- The University of Manchester Staff Association

Travellers Covered (Insured Persons)

Staff and others travelling on University business (or the business of one of its subsidiaries or one of the associated organisations listed above), excluding anyone who works for an external contractor or who is self employed.

Students travelling in connection with an award-bearing University course with the agreement of their school (including travel to meetings and conferences, group and solo fieldwork, and postgraduates undertaking their research).

Students on overseas work or study placements forming part of their course with the agreement of their school. Students on UK work or study placements are not covered.

Student sports teams (including non-playing members/staff) representing the University or attending overseas training camps, with the agreement of SPORT Manchester.

Arranging Cover

Cover is provided automatically (subject to the activity being approved by the traveller's school or equivalent operational unit), except that prior clearance through the Insurance Office is required by anyone:

- over 75, or
- going abroad for more than a year, or
- intending to travel against Foreign and Commonwealth Office advice.

Activities Covered

There are no specific restrictions on activities covered (e.g. skiing, diving) but travellers should not engage in activities where their experience or skill levels fall below those reasonably required for participation in those activities.

Recreational activities

Cover extends to recreational activities that are incidental to the travel, provided the time spent in these activities is not more than half of the total period of absence, subject to an overall limit of four weeks. Where a recreational period exceeds these limits travellers should provide their own cover for the whole of the recreational period.

Cover for students on study or work placements abroad extends for up to two weeks either side of their placement.



THE UNIVERSITY OF MANCHESTER TRAVEL INSURANCE

Policy No RTT260294

Royal & Sun Alliance Insurance plc (herein called the Company) and the Insured (as detailed in the schedule) agree that this Policy the Schedule (including any Schedule issued in substitution) and any Memoranda shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears

The Proposal or any information supplied by the Insured shall be incorporated in the contract

The Company will provide the insurance described in this Policy subject to the Terms Definitions Conditions and Exclusions for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured shall pay and the Company shall agree to accept the premium

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Schedule

Policy No RTT260294

Insured The University of Manchester and subsidiary companies and specified associated undertakings and companies as lodged with the Company

Business University as per details lodged with the Company

Registered Address The University of Manchester, Oxford Road, Manchester, M1 3 9PL

Period of Insurance

From 1st June 2010
To 31st May 2011 both dates inclusive

Renewal Date 1st June 2011

Insured Person		Operative Time
Category	Description	Travel Insurance
B	Employees and Guests and students other than those on work placement or study placement	Internal and External Journeys
C	Students on work placement or study placement abroad or participating in any sporting activity recognised by and under the auspices of the University abroad or in the UK	1) Any Student of the Policyholder whilst engaged in an official study or work placement trip involving travel outside the UK Cover will commence from the time of leaving home or the University whichever is last and continue until arrival at home or the University (whichever is reached first) 2) Whilst an insured person is participating in or spectating at any activity recognised by and under the auspices of the Insured anywhere in the world including organised travel directly from the place of official assembly to the place of the activity at the commencement of a trip and travel directly from the place of the activity to the official place of dispersal upon completion of a trip

Assistance Services supporting this Policy

This RSA policy is supported by specialists in the provision of Medical and Security Assistance Services

FirstAssist and Drum Cussac are third party service providers approved by RSA

The advice and assistance provided by both

- FirstAssist Services Limited and
- Drum Cussac

can be accessed as follows :

Telephone: +44 20 8763 3155

E-mail: international.ops@firstassist.co.uk

The services can be accessed 24 hours a day 365 days a year

For your protection telephone calls may be recorded or monitored

A full description of their services supporting this Policy, both insured and uninsured, are as follows

Travel and Medical Assistance from FirstAssist

FirstAssist employs a multilingual team of highly skilled and experienced professionals who provide travel and medical assistance services required by today's traveller.

We have customised the services First Assist provide to protect the health of all travellers insured under this Policy. When a traveller falls ill or suffers an accident whilst overseas or requires any other travel or medical-related help, FirstAssist's dedicated in-house teams of doctors, nurses and case managers are on hand 24/7.

Their highly experienced specialists provide travellers with the highest quality of advice, support and assistance and an immediate response including emergency evacuation and repatriation.

FirstAssist Pre Travel Advice

Even before the Insured Journey commences FirstAssist can help with the following advice on

- customs regulations
- currency limits and rules
- banking procedures and hours
- health matters and inoculation requirements
- visa requirements and procedures

FirstAssist Emergency Medical Assistance

In an emergency an Insured or Insured Person can obtain immediate assistance by telephoning FirstAssist. The 24/7 operations centre has:

- in house doctors and nursing staff
- a network of doctors and nurses throughout the world
- multilingual assistance case managers
- specialist travel agencies for immediate repatriation arrangements in the event of a medical emergency

FirstAssist Travellers Helpline

As well as medical assistance the FirstAssist Travellers Helpline will provide the following assistance

- advice on replacement of lost or stolen tickets passport or travel documents
- assistance in liaison with carrier on location of lost luggage items
- uninsured motoring assistance if the Insured Person's vehicle breaks down on the way to the airport
- uninsured domestic assistance for the duration of the Insured Journey - FirstAssist will call out a tradesman to attend to an emergency at home but repairs and services necessary are payable by the Insured Person (with the exception of the cover provided under the Loss of Keys Special Extension to the Baggage Insurance Section)

- emergency message relay to family

FirstAssist Identity Theft Helpline

Over the phone preventative advice, to help an Insured Person safeguard their identity including guidance on measures to take to re-establish identity and credit rating.

FirstAssist Essential Information Storage

To enable an Insured Person to securely store important text based information from documents such as passports, driving licence, travel and debit / credit card details and retrieve these details from a secure website in the event of the loss of these documents whilst travelling

To subscribe to this service please go to www.myessentialinfo.co.uk

FirstAssist Bereavement Advice and Counselling following an Insured Person's death

Practical information and advice on how to

- register a death and the documentation required by the Registrar
- locate a will
- obtain Grant of Probate or Letters of Administration
- decide whether to consult a solicitor
- select a funeral director
- obtain appropriate counselling for the family left behind

and explain the role of the coroner

FirstAssist State Benefit Advice following an insured Disablement claim

Information and advice on the financial implications of long term absence from work due to injury

Information on entitlement to State Benefits

FirstAssist Counselling following an insured Death or Disablement claim

With the prior written consent of the Company FirstAssist will provide telephone or face to face counselling sessions as part of the claims service.

Travel and Security Assistance from Drum Cussac

Drum Cussac offer a range of services to meet the spectrum of travel and personal security challenges, ensuring every Insured Person is well prepared, has 24/7 access to security advice when travelling and an emergency response capability in the event of a crisis.

Drum Cussac is a specialist risk consultancy with offices on 4 continents. They provide advice and solutions that enable our Policyholders to manage and mitigate their business risks.

Recognised for their specialist expertise, innovative intelligence led approach and track record, their services and solutions deliver security improvements to business operations worldwide.

Drum Cussac Travel Security Advice

Even before the Insured Journey commences Drum Cussac can give advice on the following

- Detailed Country and City Specific Travel Reports
- Country Risk Profiles
- Traveller advice by country
- Travel Awareness and High Threat Environment Training are offered on an uninsured basis
- Additional uninsured support from expert consultants on call on a 24/7 basis

During the Insured Journey Drum Cussac provide the following

- Daily security alerts by email, text or online
- Daily updates to Country Risk Profiles
- 24/7 hotline to respond to security related emergencies

To access these services please register at www.drum-cussac.info/new_user_signup.asp quoting your RSA policy number as your unique identifier. The information is designed for Risk, Insurance and HR Managers and allows up to 5

registrations. Additional registrations can be purchased at preferential rates.

Drum Cussac Emergency Security Assistance

In support of the following Insurance Sections of this Policy

- Evacuation Insurance Section
- Hijack Kidnap and Detention Insurance Section
- Security Specialist Expenses Insurance Section

Assistance and support is given to our policyholders through

- In house expert crisis management and response consultants
- In house security analysts
- A network of response teams and security professionals throughout the world
- In country assistance and deployable resources in support and response to any emergency situation
- Specialist agencies for immediate repatriation in the event of a non-medical emergency, natural disaster, terrorist attack or life threatening situations.
- Dedicated hijack kidnap and detention teams
- A variety of in house specialist security service resources

Our Policyholders can also access a range of uninsured services from Drum Cussac at exclusive rates including

- Crisis and Incident Response planning workshops and exercises
- Preparation of travellers undertaking travel to high risk areas
- General security related travel advice
- Close protection, planning and operational delivery

General Definitions

Accident

A sudden unexpected unforeseen and identifiable incident

Aircraft Accumulation

All Insured Persons travelling in any aircraft

Annual Salary

The total annual remuneration as declared and upon which the premium is based excluding payments for overtime commission or bonus (unless otherwise agreed in writing) payable by the Insured to the Insured Person at the date bodily injury following an Accident is sustained

Assault

While the Insured Person is engaged upon duties incidental to the Business and as a direct result of assault other than by the explosion of any bomb or explosive device Cover will also apply where the assault is a direct consequence of the Insured Person's employment with the Insured

Baggage

Personal effects belonging to or in the custody or control of the Insured Person at the time of the loss excluding Business Equipment

Britain

England Scotland Wales Northern Ireland the Channel Islands and the Isle of Man

Business Equipment

Business equipment belonging to the Insured and which is in the custody or control of the Insured Person at the time of the loss

Business

The Business description as detailed in the Schedule

Child

Any child of an Insured Person who is unmarried and dependent

- A** and under 18 years of age
- B** and under 25 years of age if in full-time education
- C** on the Insured Person due to reason of diagnosed permanent mental or physical disability

Company

Royal and Sun Alliance Insurance plc

Corporate Event

Any event arranged and funded in whole or part by the Insured with the primary function of entertaining Directors Employees or Guests of the Insured in a business or leisure capacity

Director (including Partners and Members)

- A** A serving director (other than a non-executive director) of the Insured
 - i)** whose details have been notified to Companies House in accordance with Section 288 of the Companies Act 1985 or any statutory amendment modification or re-enactment of such Act or Regulations where the Insured is a company registered in the United Kingdom
 - ii)** that sits on the Insured's Board of Directors where the Insured is a company registered outside of the United Kingdom
- B** a member of a limited liability partnership as defined under the Limited Liability Partnership Act 2000
- C** any person who has signed the partnership deed of the Insured

Employee

Any person under a contract of service or apprenticeship with the Insured excluding any Director

Evacuation

The necessary emergency evacuation of an Insured Person from a country or area within a country in which they are travelling other than their normal country of residence as recommended by

- a) the British Government via the Foreign and Commonwealth Office or
- b) any legally empowered regulatory governmental or local authority in the country or region in which the Insured Person is travelling or
- c) the Company's security assistance provider Drum Cussac

Evacuation Expenses

The additional cost of travel accommodation and other expenses necessarily and reasonably incurred by the Insured or the Insured Person in evacuating the Insured Person to their normal country of residence or the nearest place of safety

Guest

Any person whom the Insured consents to be covered under this Policy other than a Child Spouse or Visitor

Hijack/Kidnap/Detention

Unlawful seizure of an Insured Person

Incident

All individual losses arising out of and directly occasioned by one sudden unexpected specific event occurring at an identifiable time and place

Insured

The University of Manchester and subsidiary companies and specified associated undertakings and companies as lodged with the Company

Insured Journey

As detailed in the Schedule

Insured Person

Any person or category of persons as detailed in the Schedule

Loss of Eye

Permanent and total loss of sight which will be considered as having occurred

- A** in both eyes if the Insured Person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- B** in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning seeing at 3 feet what the Insured Person should see at 60 feet)

Loss of Limb

- A** in the case of a leg loss by permanent physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg
- B** in the case of an arm loss by permanent physical severance of the four fingers at or above the meta carpo phalangeal joints (where the fingers join the palm of the hand) or permanent and total loss of use of a complete arm or hand

Medical Expenses

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a Medical Practitioner and all hospital nursing home and ambulance charges

Medical Practitioner

Any legally qualified medical practitioner other than an Insured Person or a member of the Insured Person's immediate family

Money and Credit Cards

Coins bank and currency notes cheques postal and money orders travellers cheques travel tickets and petrol and other coupons which have current monetary value and any credit debit charge cheque or bankers card issued in the Insured Person's country of residence to the Insured or the Insured Person provided that such Money and Credit Cards had been obtained for travel accommodation meals and personal spending during the Insured Journey and belonged to or was in the

custody and control of the Insured Person at the time of the loss

Nuclear Chemical or Biological Cause

Use of any nuclear weapon or device or the deliberate emission discharge dispersal release or escape of any solid liquid or gaseous chemical agent or Biological Agent

Biological Agent shall mean any pathogenic micro-organism or biologically produced toxin(s) including genetically modified organisms and chemically synthesised toxins

Proposal

The Proposal or Statement of Fact including any renewal declaration and information supplied by or on behalf of the Insured in addition to or in connection with or in substitution thereof

Spouse

The legally married spouse or civil or cohabiting partner of an Insured Person whom the Insured consents to be covered by this Policy

United Kingdom

England Scotland Wales and Northern Ireland

Terrorism

Any act including but not limited to the use of force or violence or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

Visitor

Any person legally on the Insured's premises other than

- A Directors or Employees of the Insured
- B any other Insured Person more specifically insured under this Policy
- C any Guest
- D members of the emergency services

War

War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

Definition of Operative Times

24 Hour

At any time

Occupational Accidents Only

- A** While engaged on the Insured Person's occupation in the Business or
 - B** as a result of Assault or
 - C** at any time while travelling on the Business of the Insured
- Insurance operates from the departure of the Insured Person from residence or normal place of Business (whichever occurs first) until arrival back at such residence or normal place of Business (whichever occurs last) at the end of the journey

excluding Commuting

Commuting

While in the course of daily travel directly between residence (normal or temporary) and place of Business (normal or temporary)

Away from Premises

While the Insured Person is travelling on the Business of the Insured and is not on any of the Insured's premises Insurance operates from the departure of the Insured Person from residence or normal place of Business (whichever occurs first) until arrival back at such residence or normal place of Business (whichever occurs last) at the end of the journey whether the accident occurs in the course of the Insured Person's business duties or not
excluding Commuting

External Journey (for Insured Persons not on Secondment)

Any journey undertaken by the Insured Person on the Business of the Insured (including incidental holiday taken in conjunction with the trip) which commences during the Period of Insurance and involves travel from the Insured Person's normal country of residence

Insurance operates from the departure of the Insured Person from the Insured Person's residence or normal place of Business in their normal country of residence (whichever occurs first) until arrival back at such residence or normal place of Business (whichever occurs last) at the end of the journey

The duration of an External Journey shall not exceed 12 months unless otherwise agreed in writing with the Company

External Journey (for UK Nationals on Secondment)

At any time whilst on secondment including travel away from the Insured Person's country of secondment

Insurance operates from the departure of the Insured Person from normal residence or place of business in Britain (whichever occurs first) until arrival back at such residence or place of business (whichever occurs last) at the end of the period of secondment

External Journey (for Non UK Nationals on Secondment)

Any journey on the Business (including incidental holidays taken in conjunction with the trip) which commences during the Period of Insurance and involves travel

A) from their country of secondment

Insurance operates from the departure of the Insured Person from residence or place of business in their country of secondment (whichever occurs last) until arrival back at such residence or place of business (whichever occurs first) at the end of the journey

Internal Journey

Any journey undertaken by the Insured Person on the Business of the Insured (including incidental holiday taken in conjunction with the trip) which commences during the Period of Insurance and involves travel within the Insured Person's normal country of residence

Insurance operates from the departure of the Insured Person from the Insured Person's residence or normal place of Business in their normal country of residence (whichever occurs first) until arrival back at such residence or normal place of Business (whichever occurs last) at the end of the journey

Holiday Travel

Any journey undertaken by the Insured Person which commences during the Period of Insurance other than on the Business of the Insured necessitating an overnight stay
Insurance operates from the departure of the Insured Person from the Insured Person's residence until arrival back at such residence at the end of the journey

Occupants of Vehicles

While the Insured Person is mounting into travelling in dismounting from undertaking roadside repair loading unloading or refuelling of any vehicle owned by the Insured or hired by the Insured or any vehicle being used as a temporary replacement for such vehicle including bodily injury following an Accident sustained in direct connection with such vehicle

Assault

While the Insured Person is engaged upon duties incidental to the Business and as a direct result of assault other than by the explosion of any bomb or explosive device Cover will also apply where the assault is a direct consequence of the Insured Person's employment with the Insured

Robbery

While the Insured Person is engaged or thought to be engaged upon duties incidental to the Business and as a direct result of robbery or hold up (actual or attempted)

Inching and Crawling

While the Insured Person is working on the Insured's printing machinery as it is being inched or crawled

General Conditions

Acquisition Clause

If during the Period of Insurance the Insured acquires or creates any new office branch subsidiary or Associated Company either directly or through one of its subsidiaries cover shall automatically apply from such date of acquisition or creation (provided either the wageroll or number of Insured Persons or travel pattern does not increase by more than 10% of the estimate provided at inception or renewal) at no additional charge

Otherwise the Company agrees to provide cover from the date of creation or acquisition for a period of 30 days during which time the Insured shall provide any additional information and pay any additional premium as may be reasonably required by the Company

Associated Companies

Where this Policy covers associated companies a list of these companies shall be provided to the Company

Cancellation of Terrorism or War Risks Cover

The Company may cancel any insurance provided by this Policy against War or Terrorism by giving 7 days notice to the Insured at the Insured's last known registered address. The insurance in respect of any journey involving travel outside the Insured Person's normal country of residence which commences before the expiry of such notice shall not be affected

Law and Jurisdiction

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of this Policy shall be governed and construed in accordance with English law and shall be resolved within the non exclusive jurisdiction of the courts of England and Wales

Policy Cancellation

This Policy may be cancelled by either the Insured or the Company by giving 30 days written notice to the Company or the Insured at their last known registered address

The Company shall return a proportionate amount of the premium for the unexpired period subject to minimum premium requirements and provided no claims have been paid or are outstanding

General Claims Settlement Conditions

Assignment

The Company will not be bound to accept or be affected by any trust charge lien assignment or other dealing with or relating to this Policy

Claims Notification

The Insured must provide notification to the Company no later than 90 days of the occurring of any Accident Incident event or circumstance which may give rise to a loss which is covered under this Policy except as provided herein

Evidence Required

The Insured must produce for the Company at the Insured's own expense all the detailed particulars and evidence relating to the cause and amount of the loss damage or expenses. If the Company considers it necessary each Insured Person must also agree to have a medical examination which the Company will pay for as often as the Company may require in connection with any claim

Foreign Currency

Claims involving foreign currency will be converted into the appropriate currency at the selling rate of exchange on the day nearest to the date of the loss or as otherwise paid via documented credit card transaction or as agreed in advance in writing with the Company

Interest

Interest will not be added to any amount paid

Other Insurances

If any loss damage or expense covered by this Policy under the travel sections is also covered by any other insurance the Company will not seek contribution other than any amount recoverable from any transport provider

Other Interests

The Insured's receipt shall discharge the Company's liability to pay any amount in respect of a claim. The Insured Person or the Insured Person's personal representatives shall have no right to claim from or sue the Company. If the Insured comprises more than one party having an interest in the Insured Person or the property insured, the settlement made by the Company shall represent the total amount payable in respect of that Insured Person or property for all interests covered by this Policy.

Reasonable Care

The Insured and each Insured Person must take all reasonable steps to avoid or minimise any injury, loss, damage or expense and must also make every reasonable effort to recover any property which has been lost or stolen.

Third Party Contract Rights

No person other than the Insured or the Company may enforce the terms of this Policy and the provisions of the Contract (Rights of Third Parties) Act 1999 do not apply.

General Policy Exclusions

The Company will not pay any claim

- 1 which is directly or indirectly as a result of or contributed to by War in the Insured Person's normal country of residence
- 2 after the expiry of the Period of Insurance in which the Insured Person attains the age of 80 years

Baggage Insurance Section

The Cover

If during an Insured Journey an Insured Person's Baggage is lost damaged stolen or destroyed the Company will indemnify the Insured on behalf of the Insured Person concerned for the cost of repair or replacement

The Company will pay

the cost of replacement as new except for items that can be economically repaired including clothing where the cost of repair will be paid up to the appropriate Sum Insured shown in the Schedule in respect of any one Insured Person less any amount recoverable from any transport provider

Special Extensions applying to this Section

Automatic reinstatement of Sum Insured after a loss

In respect of any one Insured Person the Sum Insured shall not be reduced by the amount of any loss during any one Insured Journey and no additional premium shall be payable for such automatic reinstatement of cover

Business Equipment

If during an Insured Journey Business Equipment is lost damaged stolen or destroyed the Company will indemnify the Insured for the cost of repair or replacement less Value Added Tax recoverable by the Insured up to £3,000

Delayed Baggage

In the event of the Insured Person's Baggage being lost for more than 4 hours the Company will reimburse the Insured on behalf of the Insured Person concerned up to £2,000 towards the cost of purchasing emergency replacement clothing toilet requisites and similar items Any amount paid under this extension will be deducted from any subsequent amount payable under the Baggage Insurance Section for the same loss

Loss of Keys

If during an Insured Journey the keys to the external doors safes or alarms of the Insured Person's home or car keys are lost damaged stolen or destroyed the Company will indemnify the Insured on behalf of the Insured Person concerned for the replacement of the lock mechanisms up to £500

Exclusions to this Section

The Company will not pay

- 1 more than £3,000 in respect of any one item pair or set
- 2 for loss or damage theft or destruction of Money and Credit Cards bonds negotiable instruments or securities of any kind
- 3 for loss or damage or destruction caused by
 - a) atmospheric or climatic conditions or any other gradually operating cause
 - b) any process of cleaning dyeing repairing or restoring
 - c) delay confiscation or detention by order of any Government or public authority
- 4 for mechanical or electrical breakdown or derangement
- 5 for any Baggage that is lost damaged stolen or destroyed while being shipped as freight or under a bill of lading
- 6 In respect of Business Equipment
 - a) left in an unattended vehicle
 - b) where the loss has not been reported to the police or other recognised authority within 48 hours of discovery of the loss

In respect of this Section the following Sums Insured will apply:

Per Insured Incident:	£10,000
Single Article Limit:	£3,000

Special Extensions:	
Business Equipment	Up to £3,000 per Insured Person
Delayed Baggage	Up to £3,000 per Insured Person
Loss of Keys	Up to £500 per Insured Person

Special Services applying to this Section – please refer to page 5

FirstAssist Identity Theft Helpline

Over the phone preventative advice to help an Insured Person to safeguard their identity including guidance on measures to take to re-establish identity and credit rating.

FirstAssist Essential Information Storage

To enable an Insured Person to securely store important text based information from documents such as passports driving licence travel debit and credit card details and retrieve these details from a secure website in the event of the loss of these documents whilst travelling

Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance Section

The Cover

If the Insured or the Insured Person is forced to

- A** Cancel an Insured Journey
- B** Curtail an Insured Journey
- C** Replace an Insured Person on an Insured Journey
- D** Rearrange to resume an Insured Journey
- E** Change the itinerary of a pre booked Insured Journey

as a direct and necessary result of any cause outside the Insured's or the Insured Person's control the Company will indemnify the Insured for

- A** deposits and advance payments (on a proportionate basis in respect of Curtailment)
- B** charges for transport
- C** charges for accommodation and sustenance
- D** any other charges

reasonably and necessarily incurred and that are forfeit under contract or are not otherwise recoverable

The Company will pay

up to the cost of the Insured Journey including those trips on the Insured's Business funded wholly or in part by air miles but not exceeding the appropriate Sum Insured in respect of any one Insured Person subject to the Incident Limit as detailed in the Schedule

Exclusions to this Section

The Company will not pay

in respect of any claim as a result of

- 1** disinclination to travel
- 2** redundancy of the Insured Person or any of the Insured's Directors or Employees
- 3** the Insured's financial circumstances
- 4** the financial failure or omission or neglect of any provider (or their agent) of transport or accommodation
- 5** regulations made by any Government or public authority
- 6** withdrawal from service temporarily or permanently of any means of transport on the orders or recommendation of any Port Authority or the Civil Aviation Authority or any similar body in any country
- 7** delay due to strike or industrial action which existed or of which advance notice had been given on or before the date on which the journey was booked
- 8** mechanical breakdown or failure of the means of transport on which the Insured Person is travelling or intends to travel unless it has been delayed by at least 2 hours
- 9** circumstances involving a person who is travelling or intending to travel against the advice of a Medical Practitioner or for the purpose of obtaining treatment
- 10** circumstances more specifically Insured under the Evacuation Insurance Section of this Policy

In respect of this Section the following Sums Insured will apply:

Per Insured Person:	£2,000
Incident Limit:	£250,000 in respect of all losses arising from the same incident and in any one Period of Insurance

Evacuation Insurance Section

The Cover

If an Insured Person is forced to Evacuate during an External Journey as a direct and necessary result of Evacuation from any cause outside the Insured's or the Insured Person's control the Company will reimburse the Insured on behalf of the Insured Person for all Evacuation Expenses reasonably and necessarily incurred.

The Company will pay

up to but not exceeding the appropriate Sum Insured in respect of any one Insured Person subject to the Incident Limit as detailed in the Schedule

Exclusions to this Section

The Company will not pay

in respect of any claim as a result of

- 1 the Insured or the Insured Person violating the laws or regulations of the country in which they are travelling
- 2 the Insured Person failing to produce or maintain immigration work residence or similar visas permits or other relevant documentation for the country to which they are travelling
- 3 redundancy of the Insured Person or any of the Insured's Directors or Employees
- 4 the Insured's financial circumstances
- 5 Evacuation of nationals of the country involved
- 6 disinclination of the Insured Person to continue an Insured Journey
- 7 regulations made by any Government or public authority
- 8 Evacuation undertaken without the prior consent and agreement of the Company's security service provider Drum Cussac
- 9 circumstances more specifically insured under the Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance Section of this Policy
- 10 any claim handled by Drum Cussac where it is subsequently found that the person incurring costs is not an Insured Person on an Insured Journey in which event such costs will be the sole responsibility of the Insured

Special Extension applying to this Section

Trauma Risk Management Counselling

If during the Period of Insurance any Insured Person is forced to Evacuate during an External Journey for which a claim is paid under the Evacuation Insurance Section of this Policy the Company will also pay necessary expenses incurred with the Company's prior written consent for trauma risk management counselling to be delivered by the Company's security services provider Drum Cussac up to £5,000 any one incident

Special Claims Settlement Condition applicable to this Section

- 1 The Company's security services provider Drum Cussac must be informed immediately of any incident event or circumstance likely to give rise to a claim

In respect of this Section the following Sums Insured will apply:

Per Insured Person:	up to £10,000
Special Extensions:	
Trauma Risk Management Counselling	Up to £5,000 any one Incident
Incident Limit:	£250,000 in respect of all losses arising from the same incident and in any one Period of Insurance

Hijack Kidnap and Detention Insurance Section

The Cover

If in the course of an Insured Journey an Insured Person is unlawfully seized the Company will compensate the Insured on behalf of the Insured Person concerned as detailed below

The Company will pay

in respect of each Insured Person

- A** £300 for each day or part thereof
- B** the additional cost of travel and accommodation necessarily incurred as a direct result of the unlawful seizure of the Insured Person
- C** for expenses necessarily incurred in the engagement of the Company's security services provider Drum Cussac
- D** for expenses necessarily incurred in the engagement of public relations legal and medical advisors with the knowledge and agreement of the Company

up to a maximum of £100,000 per Insured Person and £250,000 any one Period of Insurance

Exclusions to this Section

The Company will not pay

in respect of any claim as a result of

- 1** any fraudulent dishonest or criminal act of the Insured or the Insured Person
- 2** expenses incurred under C above without the prior consent and agreement of the Company's security services provider Drum Cussac
- 3** expenses incurred under D above without the prior consent and agreement of the Company
- 4** any claim handled by Drum Cussac where it is subsequently found that the person incurring costs is not an Insured Person on an Insured Journey in which event such costs will be the sole responsibility of the Insured

In respect of this Section the following Sums Insured will apply:

£300 per day up to a maximum of £100,000 per Insured Person and £250,000 any one Period of Insurance

Legal Expenses Insurance Section

The Cover

If an Insured Person sustains Injury during an Insured Journey the Company will pay to the Insured on behalf of the Insured Person Legal Expenses incurred by the Insured Person or their Legal Personal Representative in pursuit of compensation against the third party who has caused the Injury

The Company will pay

up to a maximum of £50,000 Any One Claim any one Insured Person

Special Definitions applying to this Section

Any One Claim

All Legal Proceedings including appeals arising from or relating to the same original cause or event

FirstAssist Insurance Services Limited ("FISL") handle claims on behalf of the Company

FirstAssist is a third party service provider approved by Royal & Sun Alliance Insurance plc

FirstAssist Insurance Services Limited
Claims Department
Marshall's Court
Marshall's Road
Sutton SURREY
SM1 4DU
Telephone: 020 8652 1313

Injury

Physical injury to or death disease or illness of the Insured Person

Legal Expenses

- A** Any fees (other than those charged only on the successful outcome of the Legal Proceedings) expenses or other disbursements including costs and fees of expert witnesses reasonably incurred by the Legal Personal Representative in connection with the Legal Proceedings or in appealing or resisting an appeal against the judgement of any court in connection with any Legal Proceedings
- B** Any costs payable by the Insured Person following an award of costs by any court and any costs payable following an out of court settlement to which FISL has agreed and which is made in connection with any Legal Proceedings

Legal Personal Representative

A solicitor or other suitably qualified person appointed to act for the Insured Person or their legal personal representatives in any Legal Proceedings

Legal Proceedings

The pursuit of a legal action in a civil court

Claims Settlement Conditions applying to this Section

Arbitration

If there is a dispute between the Insured Person and the Company or FISL about this Section of the Policy it can be taken to an independent arbitrator The arbitrator will be a solicitor or barrister whom the Insured Person and FISL agree to If FISL cannot agree with the Insured Person to an arbitrator the President of the Law Society (or similar organisation) will choose the arbitrator The side that loses the arbitration will pay the costs of the arbitration If the decision is not totally in favour of one side the arbitrator will decide who pays the costs If the Insured Person loses or is asked to pay a share of the costs these costs will not be covered under this Section

Co-operation

FISL must be able to contact the Legal Personal Representative The Insured Person and the Legal Personal Representative must co-operate with FISL about developments concerning the Insured Person's case FISL must be able to have access to the Legal Personal Representatives files if FISL requests this The Insured Person owes the same obligation to FISL as to

the Legal Personal Representative

Notification

The Company will have no liability in respect of Legal Expenses in respect of any matter which the Insured does not notify to the Company in accordance with the requirements of this condition

As a condition precedent to the Insured's right to be indemnified under this Policy the Insured must inform FISL by filling in a claim form within 90 days of the occurrence of the event giving rise to the claim The Insured must give FISL a full and truthful account of the details of the claim Until FISL have been told about the claim and FISL has given its agreement the Company will not be responsible for any Legal Expenses

Payment of Bills

The Insured Person must send FISL all bills for the Legal Personal Representative's Legal Expenses as soon as the Insured Person receives them The Insured Person must confirm that any charges to be paid are acceptable and that FISL may pay the bill for the Insured Person If FISL asks the Insured Person must ask the Legal Personal Representative to submit the bill of costs for taxation or ask the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972

Recovery

The Insured Person and the Legal Personal Representative must take every step to recover Legal Expenses If the Company pay Legal Expenses up to the maximum for Any One Claim and the Insured Person pays more Legal Expenses to end the case the Company and the Insured Person will share any Legal Expenses that are recovered The Company and the Insured Person will each receive the same percentage as was paid

Selection of the Legal Personal Representative

Outside the European Union FISL shall have complete control over the Legal Proceedings and the selection appointment and control of any Legal Personal Representative

For claims within the European Union

Where Court papers have been issued (or received) or where there is a conflict of interest, the Insured Person is free to choose a suitably qualified Legal Personal Representative

In selecting the Legal Personal Representative the Insured Person shall have a duty to minimise the cost of Legal Proceedings

FISL may choose not to accept a Legal Personal Representative chosen by the Insured Person If this occurs FISL will explain why If there is a disagreement over the choice in these circumstances the Insured Person may choose another suitably qualified person and submit the name of that person to FISL for consideration

In all circumstances except those described above FISL shall choose a Legal Personal Representative to act on the Insured Person's behalf

If the Insured Person's choice of Legal Personal Representative has to undertake work to familiarise themselves with the work already undertaken on the case the Insured Person will not be covered for this work to be done The Insured Person must also confirm that their choice of Legal Personal Representative will not charge more than FISL's choice of Legal Personal Representative unless the Insured Person agrees to pay this difference personally

Any Legal Personal Representative is appointed in the Insured Person's name to act on behalf of the Insured Person

In the period before FISL agree that Legal Proceedings are necessary FISL reserve the right to seek to obtain a settlement on the Insured Person's behalf The settlement will be subject to the Insured Person's agreement which the Insured Person will not unreasonably refuse or withhold

Settlement

The Insured Person must tell FISL if an offer is made to settle the Legal Proceedings and must not negotiate or agree to settle the dispute without having FISL's agreement beforehand If the Insured Person does not accept a reasonable offer the Company may not continue to support the claim

Exclusions to this Section

The Company will not pay any Legal Expenses in respect of

- 1** any Legal Expenses incurred either prior to the granting of support by FISL or without FISL's written consent
- 2** costs in excess of £100,000 where the same original cause event or circumstance gives rise to claims by more than two Insured Persons
- 3** Legal Proceedings between any Insured Person and the Insured or any other Insured Person
- 4** any claim where FISL considers
 - a)** that there are not reasonable prospects of successfully pursuing or defending the Legal Proceedings or achieving a reasonable settlement or
 - b)** that a reasonable estimate of the Insured Person's total irrecoverable Legal Expenses is greater than the amount in disputeHowever where it is fair and reasonable to do so the Company may at FISL's sole discretion offer the Insured Person a cash settlement in substitution for the reimbursement of Legal Expenses
- 5** any costs relating to a claim or counterclaim made against the Insured Person by any other party
- 6** fines damages or penalties of any nature
- 7** any claim against FISL or the Company or any person or business acting on their behalf in respect of the cover terms conditions and limitations of this Policy or any service advice or arrangements given in connection with this policy
- 8** any claim arising out of any wilful deliberate reckless or intentional action taken by an Insured Person
- 9** actions undertaken in more than one country
- 10** any Legal Proceedings directly or indirectly caused by contributed to or arising from or in connection with any accident involving a mechanically propelled vehicle or trailer owned by the Insured Person
- 11** any Legal Proceedings in respect of which the Insured is or but for the existence of this Policy would be entitled to indemnity under any other insurance policy held by the Insured or any policy which the Insured is required to hold by law
- 12** the pursuit or defence of any action alleging defamation or malicious falsehood
- 13** the defence of civil Legal Proceedings made or brought against the Insured that arise out of or relate to
 - a)** the death disease or illness of or bodily injury to any person
 - b)** the actual or alleged breach of any duty owed as a Director or officer of any company
 - c)** the Insured's profession trade or occupation
 - d)** the loss destruction or damage of or to any property This also includes loss of use of property which cannot be used because of the loss destruction or damage
- 14** Legal Proceedings in constitutional international or supranational Courts or tribunals other than the European Court of Justice and the Commission and Court of Human Rights
- 15** any consequence of War
- 16** Terrorism occasioned by Nuclear Chemical or Biological Cause

In respect of this Section the following Sums Insured will apply:

Per Insured Person: £50,000

Medical and Emergency Travel Expenses Insurance Section

The Cover

If during an Insured Journey an Insured Person sustains bodily injury following an Accident or falls ill the Company will indemnify the Insured on behalf of the Insured Person in respect of Medical and Emergency Travel Expenses which are necessarily incurred as a direct result

The Company will pay

up to the appropriate Sum Insured shown in the Schedule for all Medical and Emergency Travel Expenses necessarily incurred in respect of any one Insured Person

Special Definitions applying to this Section

Medical Expenses

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a Medical Practitioner and all hospital nursing home and ambulance charges

- A** incurred on an External Journey and within two years of the date that the need for treatment first arises
- B** incurred within the Insured Person's normal country of residence on return from an External Journey for an amount not exceeding
 - i) £25,000 in respect of inpatient charges
 - ii) £25,000 in respect of out patient chargesper Insured Person and incurred within three months of the Insured Person's return to their normal country of residence

Dental and optical expenses are included only if necessitated by bodily injury following an Accident or incurred for emergency treatment

Emergency Travel Expenses

The additional cost of travel and accommodation necessarily and reasonably incurred during an Insured Journey upon the recommendation of FirstAssist relative to

- A** the Insured Person
- B** any business colleague relative or friend who have necessarily to travel to or remain with or escort the Insured Person

less any saving by or recovery available to the Insured or Insured Person concerned

Repatriation

The necessary cost of transporting the body or ashes and the Insured Person's Baggage and Business Equipment to their normal country of residence

Special Extensions applying to this Section

Funeral Expenses

If during the course of an External Journey the Insured Person dies the Company will pay up to a maximum of £10,000 for the necessary cost incurred with the Company's prior written consent for funeral expenses

Hospitalisation

If during the course of an External Journey the Insured Person is admitted to a hospital on the recommendation of a Medical Practitioner the Company will pay £50 per full 24 hours up to a maximum of 52 weeks while the Insured Person is a hospital inpatient

Repatriation of household goods

If during the course of an External Journey exceeding six months the Insured Person dies the Company will pay up to a maximum of £2,000 for the necessary cost incurred with the Company's prior written consent of repatriating household goods

Search and Rescue Costs

If during the course of an External Journey the Insured Person is reported as missing and a search or rescue is instigated by approved rescue or police authorities because

A it is known or believed that the Insured Person has sustained bodily injury following an Accident or fallen ill
B weather and safety conditions are such that it becomes necessary to instigate a search or rescue to prevent the Insured Person from sustaining bodily injury following an Accident or falling ill
the Company will pay up to a maximum of £25,000 for the necessary and reasonable costs incurred

Exclusions to this Section

The Company will not pay

- 1 for any Medical Expenses incurred in the Insured Person's normal country of residence other than as provided under Special Definition Medical Expenses B above
- 2 for routine Medical Expenses resulting from pregnancy or childbirth
- 3 for any claim resulting from pregnancy or childbirth incurred within four weeks of the expected date of childbirth
- 4 any claim if the Insured Person is travelling against medical advice given by a Medical Practitioner or for the purpose of obtaining treatment
- 5 any claim handled by FirstAssist where it is subsequently found that the person receiving treatment or incurring costs is not an Insured Person on an Insured Journey in which event such costs will be the sole responsibility of the Insured
- 6 for any claim as a result of War or Terrorism occasioned by any Nuclear Chemical or Biological Cause in excess of £5,000,000

In respect of Non UK Nationals the Exclusions to this Section are extended to include

- 7 any claim incurred after 30 days of arrival in the country of residence
- 8 which are insured under any other policy of insurance held by or in favour of the Insured
- 9 where the sums are recoverable under any state insurance or national health insurance programme

In respect of this Section the following Sums Insured will apply:

Per Insured Person: £ Unlimited

Special Extensions:

Funeral Expenses	Up to £10,000 per Insured Person
Hospitalisation Benefit	£50 per full 24 hours up to a maximum of 52 weeks
Repatriation of Household Goods	Up to £2,000 per insured person
Search and Rescue Costs	Up to £25,000 per Incident

Money and Credit Cards Insurance Section

The Cover

The Company will reimburse the Insured on behalf of the Insured Person concerned if during

- A** an Insured Journey or the 120 hours immediately preceding its commencement or subsequent to its completion an Insured Person loses Money
- B** an Insured Journey an Insured Person suffers financial loss solely as a result of a Credit Card being stolen or lost and subsequently used by any person other than the Insured Person or a member of the Insured Person's family

The Company will pay

up to the appropriate Sum Insured detailed in the Schedule in respect of any one Insured Person

Special Extension applying to this Section

Automatic reinstatement of Sum Insured after a loss

In respect of any one Insured Person the Sum Insured shall not be reduced by the amount of any loss during any one Insured Journey and no additional premium shall be payable for such automatic reinstatement of cover

Exclusions to this Section

The Company will not pay

- 1** for losses exceeding £3,000 in respect of coin bank and currency notes
- 2** for shortages or loss due to error omissions depreciation in value or confiscation or detention by customs or other lawful officials or authorities
- 3** any claim for loss of a Credit Card unless the Insured or the Insured Person has complied with all the terms and conditions under which the card was issued where reasonably able to do so
- 4** for losses not reported to the police or similar authority within 48 hours of discovery of the loss

In respect of this Section the following Sums Insured will apply:

Per Incident:	£5,000
Cash Limit:	£3,000 in respect of coin bank and currency notes

Special Services applying to this Section – please refer to page 5

FirstAssist Identity Theft Helpline

Over the phone preventative advice to help an Insured Person safeguard their identity including guidance on measures to take to re-establish identity and credit rating.

FirstAssist Essential Information Storage

To enable an Insured Person to securely store important text based information from documents such as passports driving licence travel debit and credit card details and retrieve these details from a secure website in the event of the loss of these documents whilst travelling

Personal Liability Insurance Section

The Cover

The Company will indemnify the Insured on behalf of the Insured Person in respect of legal liability for damages arising from accidental

- A Injury to any person
or
- B loss of or damage to material property
happening during an Insured Journey

The Company will pay

- A up to £5,000,000 for damages in respect of any one Event and
- B claimant's costs and expenses for which the Insured Person is legally liable in connection with the Event giving rise to the claim and
- C all other costs and expenses incurred with the written consent of the Company

Special Definitions applying to this Section

Event

One occurrence or all occurrences of a series consequent on or attributable to one source or original cause

Injury

Bodily injury mental injury death disease or illness

Insured Person

The Insured Person detailed in the Schedule or the Insured Person's personal representatives

Claims Settlement Conditions applying to this Section

Admission of Liability

No admission offer promise payment or indemnity may be made or given by or on behalf of the Insured or the Insured Person without the written agreement of the Company

Final Settlement

The Company may at any time pay the Insured Person the amount for which a claim can be settled up to a limit of £5,000,000 (less any sums already paid as damages) The Company will then be under no further liability in respect thereof other than for costs and expenses incurred prior to the Company making such a payment

Notification

The Company will have no liability in respect of Personal Liability in respect of any matter which the Insured does not notify to the Company in accordance with the requirements of this condition

As a condition precedent to the Insured's right to be indemnified under this Policy the Insured shall give to the Company immediate written notice with full particulars of any claim or occurrence which may give rise to a claim

Every letter claim form writ summons and process must be forwarded to the Company immediately

The Insured shall notify the Company immediately upon becoming aware of any prosecution inquest or inquiry in connection with any occurrence which may give rise to a claim

Rights of Recovery

The Company shall be entitled to take over the defence or settlement of any claim or to prosecute any claim in the name of the Insured Person for the Company's own benefit and shall have full discretion in the conduct of any proceedings and the settlement of any claim

Exclusions to this Section

The indemnity will not apply to legal liability

- 1 arising out of
 - a) the Insured Person's profession trade or business
 - b) the ownership possession or use by or on behalf of the Insured Person of any caravan mechanically

propelled vehicle aircraft or other aerial device hovercraft or water-borne craft (other than hand-propelled or sailing craft in inland or territorial waters)

c) War

2 in respect of loss of or damage to any property which at the time of the Event giving rise to such legal liability is owned by or held in trust by or in the custody or control of the Insured Person This Exclusion shall not apply to loss or damage to premises including their fixtures and fittings leased or rented to the Insured Person where such legal liability has not been accepted by agreement

In respect of this Section the following Sums Insured will apply:

Limit of Indemnity £5,000,000 any one event

Personal Security Specialist Expenses Insurance Section

The Cover

If during an Insured Journey an Insured Person becomes involved in a Life-threatening Situation the Company will reimburse the Insured in respect of the costs necessarily incurred to employ the services of the Company's security services provider Drum Cussac in extricating the Insured Person from such Life-threatening Situation

The Company will pay

up to the appropriate Sum Insured in respect of any one Insured Person subject to the Incident Limit as detailed in the Schedule

Special Definition applying to this Section

Life-threatening Situation

Any situation or event occurring on an Insured Journey where the Company's security services advisors Drum Cussac agree that the Insured Person's life is potentially in danger.

Special Conditions applicable to this Section

- A** Drum Cussac must be informed immediately or as soon as reasonably possible of any situation or event that may give rise to a claim
- B** The Insured and Insured Person must provide Drum Cussac with all information in a timely manner and must not make or attempt to make arrangements without the reasonable involvement and/or agreement of Drum Cussac
- C** Any extrication must be organised by Drum Cussac who will use the most appropriate method including if necessary the attendance of a security specialist to accompany an Insured Person if required

Exclusions applicable to this Section

The Company will not pay

in respect of any claim as a result of

- 1** the Life-threatening Situation being directly due to circumstances within the control of the Insured or the Insured Person
- 2** any fraudulent dishonest or criminal act of the Insured or the Insured Person
- 3** circumstances more specifically insured under the Hijack Kidnap and Detention Insurance Section or Evacuation Insurance Section of this Policy
- 4** a claim handled by Drum Cussac where it is subsequently found that the person incurring costs is not an Insured Person on an Insured Journey in which event such costs will be the sole responsibility of the Insured

In respect of this Section the following Sums Insured will apply:

Up to a maximum of £10,000 per Insured Person and £250,000 any one Period of Insurance

Rental Vehicle Excess Section

The Cover

If an Insured Person sustains loss of or theft of or damage to a Rental Vehicle during an Insured Journey the Company shall indemnify the Insured Person in respect of the monetary amount that an 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 an Insured Person for which cover in respect of loss of or theft of or damage to a Rental Vehicle is in force up to the Sum Insured per Insured Journey shown below

Special Definition applying to this Section

Rental Vehicle

Any vehicle rented by an Insured Person under a licensed Rental Vehicle Agreement

Special Conditions applicable to this Section

1. a claim shall not be payable unless the Rental Vehicle has been rented from a licensed Rental Vehicle company
2. a claim shall not be payable unless an Insured Person has complied with all requirements of the Rental Vehicle Agreement and of the Rental Vehicle insurance policy or any other insurance policy applicable to an Insured Person under which an Insured Person is claiming in respect of loss of or theft of or damage to the Rental Vehicle

Exclusions applicable to this Section

The Company shall not pay for

1. any loss of or damage to a Rental Vehicle caused deliberately by an Insured Person;
2. any loss of or damage to a Rental Vehicle arising out of wear and tear gradual deterioration mechanical or electrical failure not attributable to accidental damage and damage that existed at the commencement of the period of rental
3. any loss of or damage to a Rental Vehicle in an Insured Persons country of residence

In respect of this Section the following Sums Insured will apply:

Per Insured Incident:	£1,000
Aggregate Limit in the Period of Insurance:	£25,000

Travel Delay Insurance Section

The Cover

If the departure (both original and subsequent) of the means of transport on which an Insured Person is booked to travel on an Insured Journey is delayed as a direct and necessary result of any cause outside the Insured or the Insured Person's control the Company will compensate the Insured on behalf of the Insured Person for the inconvenience caused subject to the Incident Limit as detailed in the Schedule

The Company will pay

- A** £200 after the first 4 consecutive hours
B an additional £50 for each subsequent hour delayed
up to a maximum of £750 in respect of any one Insured Person

Exclusions to this Section

The Company will not pay if

- 1 the delay is due to strike or industrial action which existed or of which advance notice had been given on or before the date on which the journey was booked
- 2 the delay is due to the withdrawal from service temporarily or permanently of any means of transport on the orders or recommendations of any Port Authority or the Civil Aviation Authority or any similar body in any country
- 3 the Insured Person has received any compensation from the airline concerned in respect of over booking of seats

In respect of this Section the following Sums Insured will apply:

£200 after 4 hours an additional £50 for each subsequent hour up to a maximum of £750 per Insured Person

Travel Document Insurance Section

The Cover

If during an Insured Journey or the 120 hours immediately preceding its commencement the Insured Person loses or damages their passport visa travel tickets or other essential travel documents the Company will reimburse the Insured on behalf of the Insured Person for the necessary additional cost of travel and accommodation and other costs necessarily incurred to enable the Insured Person to obtain replacement documents

The Company will pay

up to £2,000 any one Insured Person

Exclusion to this Section

The Company will not pay

- 1 if the loss has not been reported to the consular representative of the relevant issuing country within 24 hours of discovery of the loss

In respect of this Section the following Sums Insured will apply:

Up to £2,000 per Insured Person

Special Services applying to this Section – please refer to page 5

FirstAssist Identity Theft Helpline

Over the phone preventative advice to help an Insured Person to safeguard their identity including guidance on measures to take to re-establish identity and credit rating.

FirstAssist Essential Information Storage

To enable an Insured Person to securely store important text based information from documents such as passports driving licence travel debit or credit card details and retrieve these details from a secure website in the event of the loss of these documents whilst travelling

Claims Handling Process

Conditions that apply to the policy and in the event of a claim are set out in this policy wording. It is important that you comply with all policy conditions and you should familiarise yourself with any requirements

Directions for claim notification are included under General Claims Settlement Conditions and Claims Settlement Conditions applying to each Section.

Please be aware that events that may give rise to a claim under the insurance must be notified to us as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in this policy wording.

Claims Conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss damage or injury
- Details of the loss damage or injury together with the claim value, if known
- Names and addresses of any other parties involved or responsible for the incident

This information will enable us to make an initial evaluation on policy liability and claim value. We may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts invoices instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Sometimes we, or someone acting on our behalf, may wish to meet with you to discuss the circumstances of the claim, or to undertake further investigations

Preferred Suppliers

We take pride in the claims service we offer to our customers. Our philosophy is to repair or replace lost or damaged property, where we consider it appropriate, and we have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where we can offer repair or replacement through a preferred supplier but we agree to pay our customer a cash settlement, then payment will normally not exceed the amount we would have paid our preferred supplier.

Initially a notification of any claim should be sent to:

The University of Manchester Insurance Office
John Owens Building - Room MLG.006
The University of Manchester
Oxford Road
Manchester
M13 9PL

Telephone: 0161-275 2243
Fax: 0161-275 2961
Email: Insurance@manchester.ac.uk

Emergency Medical Assistance

Telephone: +44 20 8763 3155
E-mail: international.ops@firstassist.co.uk

The services can be accessed 24 hours a day 365 days a year. For your protection telephone calls may be recorded or monitored.

For full details on Emergency Medical Assistance, please refer to page 5 of this policy

Complaints Procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with the University of Manchester Insurance Office who will forward the complaint. Once we have reviewed your complaint we will issue our business decision in writing.

If upon receipt of this you remain dissatisfied, you can escalate your complaint to our Customer Relations Office who will conduct a separate investigation. This will be concluded with the issue of the company's final decision in writing.

Customer Relations Contact Details

Customer Relations Office
Royal & Sun Alliance Insurance plc
Bowling Mill
Dean Clough Industrial Estate
Halifax
HX3 5WA

Tel: 0800 1076161
Fax: 01422 325227
E-mail: crt.halifax@uk.rsagroup.com

What to do if you are still not satisfied

If you are still not satisfied, Royal & Sun Alliance Insurance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them.

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

Tel: 0845 0801800
E-mail: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Data Protection

All personal information supplied by any Insured Person will be treated in confidence by the Company and will not be disclosed to any third parties except where the Insured Person's consent has been received or where permitted by law. In order to provide you with products and services this information will be held in data systems of the Company or our agents or subcontractors.

The Company may pass personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect personal information, but in all cases the Company will ensure that it is kept securely and only used for the purposes for which the Insured Person provided it. Details of the companies and countries involved can be provided to any Insured Person on request.

How to contact the Data Protection Liaison Officer

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to:

Data Protection Liaison Officer
Customer Relations Office
Royal & Sun Alliance Insurance plc
Bowling Mill
Dean Clough Industrial Estate
Halifax
HX3 5WA