Travel Insurance is placed with AonProtect. It should therefore be kept in a safe place.

Travel insurance is valid worldwide, 24 hours a day, every day of the year. This card is valid whilst your company Personal Accident & Travel Insurance Assistance Services are available.

Your AonProtect Assistance card is addressed and gives the telephone number and website address to contact for all services. Services shown include:

Your AonProtect Assistance card is addressed and gives the telephone number and website address to contact for all services.
Arranged by Aon Underwriting Managers

Policy Wording 2013

AonProtect Personal Accident and Travel Insurance
For and on behalf of the Insurers

Signed:

The Policyholder will pay the premium as agreed.

The Insurers agree that

or part of the obligations.

The Insurers, obligations under this Insuring Agreement are several and not joint and are limited.

Insuring

Aon Underwriting Managers is a trading name of Aon UK Limited

Insuring Agreement

Aon

Aon European Group Limited, registered in England No. 112892

Registered in England No. 112892

Head Office Address

100 Leadenhall Street

London EC3A 8BP

Aon

GHS Specialty Europe SE

15.0%

EC3A 8BP

London

100 Leadenhall Street

Head Office Address

Regulated in England No. 112892

Aon European Group Limited, registered in England No. 112892

Head Office Address

100 Leadenhall Street

London EC3A 8BP

Aon

GHS Specialty Europe SE

83.0%

Aon Underwriting Managers is a trading name of Aon UK Limited

Aon Underwriting Managers is a Managing General Agent (MGA) owned by Aon UK Limited operating under a delegated underwriting authority on behalf of Aon European Group Limited and Aon Specialty

Insuring Agreement

Aon
Partnership Act 2000 or any person who has signed the partnership deed of the Policyholder

Directors unless otherwise agreed in writing with the Insurers

Any person holding the position of Director with the Policyholder but excluding non-executive

Director (including Partners and Members)

The country in which an Insured Person is normally resident

County of Securedment

Reside indefinitely

The country where an Insured Person resides indefinitely or where an Insured Person intends to

County of Permanent Residence

Corporation Event

Physical Disability

Be unmarred and dependent on the Insured Person as a result of diagnosis of permanent mental or

Education of

Be unmarred and dependent and under 18 years of age or under 25 years of age if in full-time

To be covered by this Policy the Child/children must:

Child (s) shall include the child/ren, step-child/ren and legally adopted children for whom an Insured Person

The business description as detailed in the Policy Schedule

Business

Any

Person (including an Insured Person) or any other person connected with the Insured Person at the end of the Deemed Period.

Deemed Period

services arranged by the Insurers

Emergency medical and repatriation services and/or the emergency information advice or assistance

Aon

General Definitions
The cost of medical emergency or medical attention treatment or appliances given or
prescribed by a Qualified Medical Practitioner and all Hospital nursing home and ambulance charges

Medical Expenses

Scope and endorsement applied to the Policy

Trips exceeding twelve months duration must be notified to and accepted by the Insurers and the
continuous until arrival back at home of normal place of business (whichever is reached last)
Cover starts from the time of leaving home or normal place of business (whichever is last) and
continues until arrival back at home of normal place of business (whichever is reached last)
Cover starts from the time of leaving home or normal place of business (whichever is last) and
any trip covered by this policy undertaken by the Insured Person that commences during the Period
Journey Insurer

Ace European Group Limited and Axis Specialty Europe SE

Any person of category of persons shown in the Schedule of Benefits
Insured Person

extended care
In-Patient

An Insured Person who has gone through the full admission procedure and for whom a official case
Any hospital taken in conjunction with a Journey made primarily for Business purposes
In-Patient Holiday

Incidental Holiday

preliminary<br>

travel of one hour or more on the advice of and under the constant supervision of a Qualified Medical
Hospital in England, in a hospital in a country in which the Insured Person

Hospitalisation which is registered or recognised as a medical or surgical hospital in the country in
Any hospitalised which is registered or recognised as a medical or surgical hospital in the county in

The unlawful seizure or taking control of an aircraft or other conveyance in which the Insured Person
Hi-Jack Employee

Effective Time

of Benefits

The time during a Period of Insurance when an Insured Person is Covered as detailed in the Schedule
Policy are located and contained in the appropriate Sections or Sub Sections of this document. Please note that specific definitions relating to individual Sections or Sub Sections of this document are detailed in the policy document itself.

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

United Kingdom

Qualified Medical Practitioner

The person from whom or organisation named as the Policyholder in the Policy Schedule.

Schedule

Both dates refer to the local standard time at the address of the Policyholder as shown in the Policy Schedule.

Commencing at 00:01 hours on the earlier date shown and expiring at midnight on the latest date shown in the Policy Schedule.

Period of Insurance

Covered by this Policy

Family member of the Insured Person under common law to whom the Policyholder consents to be a legal partner

Any Insured Person’s spouse or civil partner or habiting partner or any other person recognised as the legal partner of a person on behalf of the Policyholder that requires such person to work.

On Separation
Communication of and in connection with the Policy shall be in the English language.

Where the law of Scotland and the Scottish courts would have exclusive jurisdiction in any dispute arising under this Policy or between the Policyholder and the Insurer, this may be enforced by and construed in accordance with the law of England and Wales and the English courts, unless agreed otherwise in writing by the Parties concerning the interpretation of this Policy shall be enforced by and construed in accordance with the law of Scotland and the Scottish courts.

Choice of Law

The Insurer may cancel any insurance provided by this Policy, or error by sending seven days prior written notice to the Policyholder's last known registered address or his Policyholder's last known registered address to the Policyholder.

The Policy may be cancelled by the Insurer for non-payment of premium by giving the Policyholder notice.

The Policy may be cancelled by the Insurer giving the Policyholder thirty days prior written notice.

Cancellation

Additional information and any additional premium as the Insurer reasonably require.

If the number of Insured Persons or Reversal on relevant exceeds 10% of the Insured Persons or Reversal, the Insurer agrees to provide cover from the date of creation of the Insured Persons or Reversal, as well as substantially any suspension of cover.

Automatic cover for subsidiaries and new subsidiaries.

Insurers

When this Policy covers associated companies a list of these companies shall be provided to the Association of Companies.

Assignment

Assignment of this Policy may not be assigned by the Policyholder.

General Conditions

AON
interests will not be added to any amount paid

the interests
or any other expenses paid via documented credit card transaction or as agreed in advance in writing with

the policy

paid to the estate of such policyholder/policyholder's person

in the event of the death of an insured person who is also the policyholder the benefit payable will be

reduced

pursue all rights of remedies available to the policyholder whether or not payment has been made

person covered by this policy

take over and conduct the defence of settlement of claims made against the policyholder or insured

in connection with any claim

examination of an insured person if requested by the insurer and as often as the insurer may require

be allowed at their expense and upon reasonable notice to the policyholder to request a medical

the policyholder shall

claim under this policy

forward immediately to the insurers any letter or other document received in connection with any

make no admission or liability without the prior consent of the insurers

all other written evidence to the insurers such certificates information and evidence as may be

the policyholder shall

E-mail: claims@son.com.uk

+44 (0) 7337 783709

FAX: +44 (0) 7337 783720 (switchboard)

+44 (0) 7337 783740 (switchboard)

Telephone: 020 7549 4747

Survey Rm 1.16

Redhill

47-49 London Road

Somerset House

London WC2R 1LA

An Underwriting Manager Claims Department

date of the occurrence

given to an Underwriting Manager Claims Department as soon as reasonably possible after the

on the happening of any occurrence likely to give rise to a claim under this policy notice shall be

Claims Conditions

AON
Policy are located and contained in the applicable sections or sub-sections.

Please note that specific conditions relating to individual sections or sub-sections of this

Reinsured Person (Subject to the Insurers Prior Consent)

Policies on account may be made to the Policyholder (or at the Policyholder's request, to the

Policies on account will be made to the Policyholder (or at the Policyholder's request, to the

Insurers or their agents at the request of the Policyholder. When the Policyholder directs the Insurers to pay benefits or indemnity an Insured Person the receipt

Payment of Benefits

Other than as provided under the Assignment/Condition the Insurers will pay all benefits to the

Payment of Benefits

Permanent Residency

Kicks up to enable the Insured Person to complete the original journey or return to their County of

illegible

Insured Person shall continue for a period not exceeding twelve months from the date of injury or

Insured Person is the victim of a hit-and-run or kidnapping the Insurers provided by this Policy for such

Hit-and-Run/Kidnapping

Insured Person's legal representatives to obtain benefits under this Policy

All benefits under this policy shall be forfeit if a claim is fraudulent in any respect or fraudulent means

Fraud

This policy beneficial from the time of issue of the policy by the Insurers and the Policyholder can enforce the terms of this policy no other party may

Contracts/Rights of Third Parties

AON
Policy are located and contained in the appropriate Sections or Sub Sections of this Policy.

Please note that specific exclusions relating to individual Sections or Sub Sections of this Policy may apply.

War in the Insured Person's Country of Permanent Residence

The Insured Person engaging in active service in any of the armed forces of any nation

resulting from

The Insurers shall not be liable for payment of any benefit for bodily injury loss damage or expense

General Exclusions
Wormhole other useful information by country or region including

- Request SMS text alerts of any situation that might impact them whilst on a journey
- Can be useful when underaking a risk assessment prior to travel
- Request a personalised security briefing prior to travel based on a particular country or region
- Wormhole security overview by country or region including the ability for the traveler to
  - Worldwide health advisory by country or region

Political situation the current or potential for natural disaster

This is of particular value when someone is travelling to a high risk area, whether in terms of the

stay in a second important marker during the trip today

ing for a particular country or region and to obtain a wide range of general information on how to

contacted on our website prior to any overseas journey so as to gain an insight into the current risk

We recommend that all providers include a second individual traveller access the wealth of information

Helping Number

Pre-Travel Information and Assistance via Website or Assistance

- The name of the assistance needed
- The contact number and address where the caller can be reached
- The caller's name and the name of their employer or organisation
- When Assistant is called the following information will be needed
  - Second Medical opinion Service
  - Only available to persons resident in the United Kingdom
  - Consular and advice help service please note that the consular service and the advice lines are
    - Non Medical Travel Assistance
    - Medical Travel Assistance
- Pre-Travel Information via Website - Health and security topics covered

Scope of Services Available

To access the pre-travel information and advice by phoning the number for the country or region you wish to

By a number of third party special providers approved by the insurers

This pre-travel policy includes a wide range of assistance services and these services are provided

Aon

Aon
Local payment of hospital bills

Locating and dispatching drugs, blood, medical equipment, glasses or contact lenses that are unearmarked at the patient's location

Locating and dispatching drugs

Arranging for the services of a local agent to provide assistance and advice where required

Local agent services

Listing through involvement with the patient's relatives to employ doctors, medical staff and funeral arrangements

Replacement of essential maintenance medications or prescribed drugs

Drug replacement

Attending local physician

Locating and arranging for hospital, confinement and monitoring patients in cooperation with the attending local physician

Arranging overseas hospitalization

Organisation of transport medical escorts and the provision of specialist medical equipment where required

The provision of all ambulance use or scheduled flights to accommodate repatriation

All ambulance

24 hours a day, 365 days a year, multi-lingual service

Medical Travel Assistance via Assistance Helping Number

Useful contact details such as the British Embassy or Consulate and the like

Travel logistics

Health advisory - visas, vaccinations standard of medical care and the like

Security issues

Political conditions

General overview and security rating
The range of services covered include: travel accidents and illnesses, lost or stolen passports, emergency medical expenses, legal fees, and theft of personal documents. An insured person may also receive assistance in finding lost luggage, locating missing family members, and canceling credit cards or traveler's checks. Additionally, there is coverage for emergency cash, legal referral services, and a variety of other services to support travelers in case of emergencies.
Advice on employment
Advice where injury has been caused by the negligence of a third party

Legal Advice

- Provision of information and details of organisations that provide face to face counselling
- Support in dealing with the psychological impact of an injury and ability to continue in employment due to injury and advice on finding more suitable employment
- Following death and help for the deceased family and colleagues to cope with the trauma
- Advice on the practical and emotional aspects of living with a long-term injury or disability
- Depression counselling
- Crisis counselling
- Identifying and managing stress and stressful situations

Consular

required by the Register

Advice on how to register a death of the covered by the documents and information on the documents
- Consult a solicitor
- Information on locating wills obtaining Grant of Probate or Letters of Administration of the need to

Debereement Advice

Advice lines are only available for persons resident in the United Kingdom
- Advice is to all employees of the Policysholder Please note the counselling service and the

Counselling and Advice Helpline

The following Counselling services are for the benefit of the employees of the Policysholder

- Community planning surveys and security training
- Incident Person's credit rating standing

Guidance on preventative advice credit the monitoring re-establishment of identity and repair of an
Personal security specialist service to execute an Insured Person's forms of identity in an

website

SMS and email security alerts can be provided if required following registration online via the

By e-mail within 24 hours of request

For free online advice updates can be mailed daily to the Insured Person's inbox if required
more or use the service log on to www.salarysatisfaction.com

Secure Document Storage

The website contains all information on this service and includes testimonials from various

access salarysatisfaction.com

For many persons faced with a medical diagnosis one of the difficulties they face relates to the

For a medical opinion on the best and most appropriate treatment

And receives the doctors are just one of their employed experts around the world

Medicare Best Doctors who also maintain a case manager to collate all relevant medical information

Second Medical Opinion Service

Advice on the medics of a long-term absence from work due to injury

Information on entitlement to State Benefit

State Benefit Advice

Advice on how to obtain a second medical opinion

Information on facilities available through Social Services

Personalised Disabilities

Providing details of additional sources of information and societies who specialise in dealing with

How to access details of the length of hospital waiting lists

General medical advice that can be given over the telephone

Medical Advice
As shown in Schedule of Benefits

Various percentages of benefits

% 100%
% 100%
% 100%

2) Loss of limbs (2) sight in one or both eyes speech

Deaf

Benefits

Schedule of Benefits

The percentages shown represent the percentage payable of the benefits shown in the

Benefits

immediate prior to the date of Bodily Injury

Overlapping Payments shall be based on the average payments made during the twelve months

Policyholder to the Insured Person at the date Bodily Injury is sustained

The maximum annual disability as decreed and upon which the Premium is based including overtime

Annual Salary

Exceed the Aggregate Limit

If the total amount of all claims for Bodily Injury arising out of any one event exceeds the Aggregate

Aggregate Limit

Exceed any maximum or Inner Limits shown in the Schedule of Benefits in the Schedule of Benefits under Items 1 - 6

pay the effective Time An Insured Person Sustains Bodily Injury following an Accident which

If during the Effective Time an Insured Person Sustains Bodily Injury following an Accident which

The cover provided by this Section will apply only if a Benefit Amount is shown in the Relevant Section

Section A - Personal Accident

Accident

Definitions Applicable to the Personal Accident Section

A sudden unexpected injury and identifiable event and the word accidental shall be construed

Accident
The maximum amount shown in the Schedule of Benefits payable for any Insured Person for all:

Maximum Limit per Insured Person

The total and irrevocable loss of use of the power of audible and intelligible speech

Loss of speech

Loss of sight

Total loss of use of an entire leg or foot

In the case of an amputated physical severance or total loss of use of above the ankle of the permanent

entire hand or arm

In the case of an amputated physical severance of the permanent physical severance of the four fingers above the metacarpal

Loss of limb

Total and permanent loss of hearing in one or both ears

Loss of hearing

been and/or radius shall be included in that event

consequent injury and within 12 months thereon of the Insured Person

Insurers of all Insurers of Insured Injury occurring outside such

Event

care of an Insured Person from the date

Any person is dependent upon the Insured Person for whom the Insured Person is in receipt of a

Dependent Adult

The beginning of a period of temporary disablement when benefits are not payable

Disability Period

The continuous unconscious state of the Insured Person

Coma

As a result of an Insured Person's death or disablement within twenty-four calendar months from the date

Injury caused solely by Accidental means and which independently of illness or any other cause

Body Injury

AOW
### Paraplegia

The permanent and total paralysis of both legs.

**Permanent Partial Disablement**

Disability which, in the opinion of the Insurers, will, in all probability, exist for the remainder of the life of the Insured Person other than from loss of one or more limbs or loss of sight in one or both eyes.

The benefit payable shall be assessed in accordance with the relevant percentage shown in the scale of benefits below of the benefit shown for Permanent Partial Disablement on the Schedule of Benefits above.

<table>
<thead>
<tr>
<th>Scale of Benefits</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post Traumatic Stress Disorder</td>
<td>20%</td>
</tr>
</tbody>
</table>

The back or spine below the neck with no damage to the spinal cord

- **Total Loss of Use of A Thumb**: 40%
- **Loss of or Total Loss of Use of A Forefinger**: 30%
- **Loss of or Total Loss of Use of A Big Toe**: 15%
- **Any Other Toe**: 10%

If a limb is amputated the benefit payable will be calculated by assuming the degree of disablement relative to this scale.

The total amount payable shall not exceed 100% of the amount shown in the Schedule of Benefits in respect of Item 4 - Permanent Partial Disablement.

If benefit is payable for loss of a limb or limbs then benefit for loss of use of parts of that limb or limbs cannot also be claimed.

Agora Protect 12/04/2013
The gross average weekly equivalent of annual salary

Weekly Wage

Insured under this Policy or Member of the Employee Services

Polypharmacy Corporation. An employee is any person who is an employee of the Employer's premises under their usual direction.

Visitor Benefit shall apply

in respect of an insured person who is over the age of 60 years

Temporary Total Disability

Temporary Total Disability which entitles the Insured Person from Engaging in their usual occupation

in respect of an insured person who is over the age of 60 years

Temporary Partial Disability

Temporary Partial Disability which prevents the Insured Person from Engaging in a substantial part of their usual occupation and total paralysis of both legs and both arms

Quadriplegia

Insured person from Engaging in any occupation for the remainder of their life

in respect of an insured person who is not a Director or Employee of the Policyholder or who is

Education or Experience for the remainder of their life

in respect of an insured person who is not a Director or Employee of the Policyholder or who is

shall not apply

in respect of an insured person who is over the age of 60 years

Permanent Total Disability

in respect of an insured person who is a Director or Employee of the Policyholder or who is

in the opinion of the Insurers who will in all probability prevent the Insured Person from Engaging in their usual occupation.

in respect of an insured person who is not in the opinion of the Insurers who will in all probability prevent the Insured Person from Engaging in their usual occupation.

in the opinion of the Insurers who will in all probability prevent the Insured Person from Engaging in their usual occupation.
Conditions Applicable to the Personal Accident Section

Disappearance

If an Insured Person disappears and after a suitable period of time it is reasonable to believe that death has occurred as a result of Bodily Injury, Benefit shall become payable subject to a signed undertaking by the Policyholder that if the belief is subsequently found to be wrong such amount shall be refunded to the Insurers.

Exposure

If an Insured Person suffers Death or disablement as a result of exposure to the elements the Insurers will deem this as being Bodily Injury following an Accident.

Non-Employees under 16 years of age

Policyholder shall not exceed £25,000

1. The death benefit for an Insured Person under sixteen years of age and not an Employee of the
   Insurer shall be payable under Items 5 or 6 – Temporary Total Disablement or Temporary Partial
   Disablement shall be in respect of out of pocket expenses only.

2. Benefits shall be payable under Items 5 or 6 – Temporary Total Disablement or Temporary Partial
   Benefit shall not be payable under more than one of Benefits 1 to 4 in respect of an Insured Person in
   respect of the same Accident.

Payment of Benefits

The total Benefit payable in respect of an Insured Person shown in the Schedule of Benefits

Pre-existing Conditions

Any contributory degenerative condition or disablement as determined by a Qualified Medical
Practitioner known by the Insurer to be in existence at the time of sustaining Bodily Injury will
be taken into account by the Insurers in assessing the level of Benefit payable.
Exclusions Applicable to the Personal Accident Section

The Insurers shall not be liable for payment of any Benefit where Bodily Injury is as a result of or contributed to by:

- Illness or disease not resulting from Bodily Injury
- Post Traumatic Stress Disorder
- Post Traumatic Stress Disorder other than as provided in the Policy or any psychological or psychiatric condition not resulting from Bodily Injury
- Suicide
- The Insured Person committing or attempting to commit suicide or as a result of intentional self inflicted injury
This Benefit is payable in addition to the Hospital Commencement Benefit

Period of 720 days.

Person an amount as shown in the Schedule of Benefits for each full 24 hour period up to a maximum when bodily injury results in coma the Insurers will pay the Policyholder on behalf of the Insured Coma Benefit.

Registered Healthcare Provider up to the limit shown in the Schedule of Benefits for an insured Person the Insurers will pay the Policyholder for the Services of a Registered Healthcare Provider as shown in the Schedule of Benefits. Where exceed for loss of limb(s) loss of sight or Permanent Total Disability is payable in respect of an Insured Person Childcare Benefit.


time shown in the Schedule of Benefits in respect of each Child of the Insured Person when the Death Benefit is payable in respect of an Insured Person the Insurers will pay to the

when the Death Benefit is payable in respect of an Insured Person the Insurers will pay to the

Family to room their home and normal place of business Schedule of Benefits in respect of Reasonable expenses necessarily incurred to convey the Insured Transport the Insurers will at the request of the Policyholder pay to the amount shown in the Schedule of Benefits for an Insured Person the Insurers will pay the amount shown in the Schedule of Benefits during a Period of Insurance a

Effective Time the Insurers will pay to the amount shown in the Schedule of Benefits if an Insured Person Incurs Medical Expenses as a result of Bodily Injury sustained during the Accident Accident Medical Expenses.

Supersede to the maximum limit per Insured Person and Aggregate Limits as shown in the Schedule of Benefits. For persons who are covered only by virtue of an extension these limits apply for persons only benefit from that.

The following extensions are payable in addition to any benefit paid under the Personal Accident Section.

Extensions Applicable to the Personal Accident Section.

AON
Funeral Expenses

To the amount shown in the Schedule of Benefits.

Executor Expenses

The Insurers will pay the
costs incurred in the
courts in the
course of
appealing
the decision of the
executor.

Domestic Assistance Expenses

The Insurers will pay the necessary costs incurred in the course of the
very reasonable
services performed
by the
Insured in the
performance of a
similar service
in case of
emergency.

Accident

This Extension applies only when there is no claim under the Personal Belongings Section of the

Disability Assistance Expense

The Insurers will pay the
amount shown in the
Schedule of
Benefits in the case of an
Injured Person suffering
from an
Injury resulting in a
Total Permanently
Disabled condition.

Dependent Adult Benefit

The Insurers will pay the
amount shown in the
Schedule of
Benefits in the case of an
Injured Person suffering
from an
Injury resulting in a
Partial Permanently
Disabled condition.

Travel Cover

The Insurers will pay the
amount shown in the
Schedule of
Benefits in the case of an
Injured Person suffering
from an
Injury resulting in a
Partial Permanently
Disabled condition.

Personal Belongings

The Insurers will pay the
amount shown in the
Schedule of
Benefits in the case of an
Injured Person suffering
from an
Injury resulting in a
Partial Permanently
Disabled condition.

AON
Post Traumatic Stress Disorder

The insured person is in the amount shown in the Schedule of Benefits.

Incurred in eroplyning a temporary employee who is registered under Chapter 11 of the Balanced Budget Act of 1997 or an employee who is injured while performing personal services for hire.

If during the effective time an insured person sustains bodily injury resulting in permanent or partial

Personal Replacement Expenses

The same loss

This applies only where there is no claim under the replacement in respect of

This payment is in addition to any benefits payable under Item 3, Personal Total Disability.

Disability and Replacement the insurer will pay the amount shown in the Schedule of Benefits.

If during the effective time an insured person sustains bodily injury resulting in permanent or total

Partial Pensions

and accommodation expenses of the Medical Expenses cover

Insured person subject to such conditions and restrictions as may be required by the Supplementary Travel Accommodation costs incurred by the Insured Person’s Passive Child or Parent or Parent of Parents in the event of

the amount shown in the Schedule of Benefits.

In the event of, and accommodation a certified hospital in the event of, the insured person suffers an accidental injury resulting in hospitalization in a hospital.

Hospital Out-Patient Travel Expenses

Show in the Schedule of Benefits.

Section of the policy applies only if the benefit under one or other sections and not

Where both the Personal Accident Section and Medical Expenses and section of the Travel Insurance.

Hospital Commercial Benefit

Both

Sections of the policy apply only if the benefit under one or other sections and not

Where both the Personal Accident Section and Medical Expenses and section of the Travel Insurance.

AOW
Retirement Benefit for Insured Person

Relocation Expenses

Reimbursement of Expenses

Retirement Case Management

Reimbursement Costs Following Suicide

In case of death of the insured person, the amount shown in the schedule of benefits shall be paid in full to the estate of the insured person.

Reimbursement Costs for Temporary Total Disability

The insured person shall apply for reimbursement of temporary total disability benefits within six months of the event.

Quality of Life Improvement Advice

The insured person shall receive regular professional advice and assistance to improve the quality of life.

The amount shown in the schedule of benefits shall be paid in full to the estate of the insured person.

The amount shown in the schedule of benefits shall be paid to the person designated by the insured person.
Accident

Cover under this extension shall immediately cease twenty-four calendar months from the date of the accident in the Schedule of Benefits.

Insured will indemnify the Policyholder for the benefit of the Insured Person up to the amount shown in the Schedule of Benefits for the loss or damage suffered by the Policyholder in the course of their duties on behalf of the Policyholder the effective time an Insured Person is the victim of an unprovoked assault whilst at their workplace

Worplace assault medcal expenses

Amount shown in the Schedule of Benefits in respect of items 1, 2, 3 or 4 of a single Insured Person in the course of their duties on behalf of the Policyholder the Insurers will pay the effective time an Insured Person is the victim of an unprovoked assault whilst at their workplace

Work Experience Persons

Each Insured Person who is a single Insured Person is entitled to double the benefit shown in the Schedule of Benefits for the loss or damage suffered by the Policyholder in the course of their duties on behalf of the Policyholder the effective time an Insured Person is the victim of an unprovoked assault whilst at their workplace

Simultaneous Death of Insured Person and Partner

Receipt of the death of a single Insured Person will payable shown in the Schedule of Benefits for the loss or damage suffered by the Insurers in the course of their duties on behalf of the Policyholder the effective time an Insured Person is the victim of an unprovoked assault whilst at their workplace

Scenario Benefits

Home

Insured Person their Personal belongings and portable business Equipment carried by them to their home will not exceed the maximum shown in the Schedule of Benefits for the loss or damage suffered by the Insurers in the course of their duties on behalf of the Policyholder the effective time an Insured Person is the victim of an unprovoked assault whilst at their workplace

Retiring Benefit for Partner of Insured Person

This Extension applies only where there is no claim for Retiring Benefit for Insured Person in respect of the same loss.

Occupation shown in the Schedule of Benefits will not exceed the maximum shown in the Schedule of Benefits for the loss or damage suffered by the Insurers in the course of their duties on behalf of the Policyholder the effective time an Insured Person is the victim of an unprovoked assault whilst at their workplace

Insured Person in respect of the same loss

This Extension applies only where there is no claim for Retiring Benefit for Partner of an

esquive
2. Redundancy resignation or termination of employment of an Insured Person

Exclusions Applicable to Cancellation

Natural Catastrophe

Definition Applicable to Cancellation

Extension Applicable to Cancellation

Sub Section 1 – Cancellation

Cancellation

Change of itinerary

Rearrangement and Replacement

Section B – Travel
Evacuation circumstances more specifically insured under Sub Section - Political and Natural Disaster

disability

catastrophe

regulations made by any public authority or governmental except in response to a Natural
accident

the financial failure of omission or neglect of any provider or their agent or transport or

the financial circumstances of the Policyholder or Insured Person

(a) during an insured journey
Section B – Travel

Sub Section 2 – Hijack

If during a period of Insurance and during a Journey an Insured Person is the victim of a Hijack the insurers will compensate the Policyholder on behalf of the Insured Person up to the amount shown in the Schedule of Benefits for each complete day that an Insured Person is forcibly or wrongfully detained up to the maximum amount shown in the Schedule of Benefits.

Section B – Travel

Sub Section 3 – Kidnap and Extortion

Definitions Applicable to Kidnap and Extortion

Kidnap

The wrongful abduction and detention of an Insured Person against their will or by deception by a person or group for the purpose of demanding payment of extortion/ransom monies as a condition of release.

Extortion

Intimidation by a threat or a series of threats to Kidnap or cause bodily injury.

Kidnap and Extortion Consultants’ Costs

The necessary and reasonable fees and expenses of the security service provider engaged by the Insurer as part of the Kidnap and Extortion Monies

Kidnap and Extortion Expenses

Includes:

- payments to informants
- loan costs incurred by the Policyholder for the payment of Kidnap and Extortion Monies
- travel and accommodation costs necessarily and reasonably incurred by the Policyholder in respect of Kidnap or Extortion
- salary paid by the Policyholder to the Insured Person as a direct result of Kidnap or Extortion
- for up to thirty days after the release of the Insured Person from Kidnap or Extortion
- discovery of the death of the Insured Person
- one hundred and twenty days after the release of the Insured Person
- Insured Person is still alive
The policyholder will reimburse the insured in respect of all costs incurred for any claim
subsequently found not to be an insured person
in good faith by the policyholder or their representatives. The policyholder will also reimburse the insured in respect of all costs incurred for any claim

3
The security specialising in the insured's services shall not make the policyholder or any other person liable to the security specialising in the insured's services shall not take any action or make the policyholder liable for any action taken by the insured. The policyholder of their representatives must provide financial assistance with all

2

Any action taken by the policyholder that may give rise to a claim

1

Conditions Applicable to Kidnap and Extortion

Securities marketed by the policyholder or anyone on behalf of the insured.

Kidnap and Extortion

any other reasonable and customary expenses incurred by the policyholder in recovering a kidnapped person

the amount of the insured

costs reasonably incurred in the engagement of public relations legal and medical advisers with

an insured person as a direct result of kidnap or extortion

reasonable costs incurred for the provision of a qualified interpreter to assist the policyholder or

an employee to recovery the kidnapped or employee to complete the original journey payable only once

release

an insured person who has been a victim of kidnap to join their immediate family upon

travel costs reasonably and reasonably incurred in travelling to the scene of the kidnap

personal financial loss suffered by the insured person as a direct result of kidnap or extortion

the duration of the kidnap and any days after release but not exceeding sixty months in total

reimbursement of expenses to perform the duties of the insured person who is the victim of kidnap for

the necessary and reasonable costs incurred by the policyholder in helping a temporary

Sixty months from the date of the kidnap if the victim has not been released

whenever occurs first of
Legal Proceedings

applicable to any claim by the Insured Person or Insured Person

A solicitor firm of solicitors lawfully engaged or other appropriately qualified person firm or company

Legal Proceedings and any costs payable by the Insured Person following an award of costs by any court of tribunal

2 Other than fees charged only on the successful outcome of the legal proceedings in connection with any legal representation rendered by the legal representatives in connection with the legal proceedings

1 Any fees expenses or other disbursements including costs and fees of expert witnesses

Legal Proceedings applicable to legal expenses

All legal proceedings including appeals arising from the same original cause event or circumstance

Any One Claim

Definitions

Claim

Attending court in connection with an external giving rise to an action under this sub-section

The Insured will also indemnify the Policyholder on behalf of the Insured Person up to the amount shown in the Schedule of Benefits for any one claim

Expenses incurred in pursuance of a claim for damages of compensation against the third party up to the

Claim for an Insured Person in their Country of Permanent Residence

Claim for the kidnap or a child by his Parent or Legal Guardian

Exclusions applicable to Kidnap and Extortion

Somalia, Yemen

Any claim for kidnap that occurs in Afghanistan, Central Africa, Iraq, Mexico, Nigeria, Pakistan

Any claim for kidnap or a child by his Parent or Legal Guardian

Any claim for an Insured Person in their Country of Permanent Residence

Any claim for the kidnap or a child by his Parent or Legal Guardian
necessary to ensure such access

The Section on request of the Policyholder will give the Legal Representatives any information that the insurers are entitled to obtain from the legal
representatives and any representations of the firm are required to obtain from the legal
insurers are likely to inform all insurers in consultation with any of the firms or to inform the
Policyholder and any representatives of other firms must cooperate fully and ensure that the

Cooperation

Representative's Insured Person's Interests

Legal Representatives in the meantime the insurers may appoint Legal Representatives to
represent the insured. The insurers may choose not to accept the Policyholder's Proposal but only on
name and address. The insurers may choose not to accept the Policyholder's Proposal but only on
reasonable grounds. The insurers may ask the Ethics Body to represent the Legal Representatives in
name and address. The insurers may choose not to accept the Proposal or the Representation by notifying
the insurers of the Proposal or the Representation. The insurers may accept the Proposal or the
Proposal in the Proposal and shall not accept the Policyholder's Proposal. If there is a disagreement over
the choice of the Legal Representatives the Policyholder and the insurers agree in the interests of the
Proposal. Agreement is reached in consultation with the insurers within the

Control of Legal Proceedings

created by the Section

the claim is made in any case to the Policyholder or Insured Person in obtaining this opinion will be
Policyholder's experience in finance of a decision as to the merits of the claim or legal proceedings. If
Policyholder's experience in finance of a decision as to the merits of the claim or legal proceedings. If
the decision in a grand agreement will take into account the opinion of the Legal Representatives as

2. If reasonable for Legal Expenses to be provided for a particular case

1. There are reasonable grounds for pursuing the Legal Proceedings and it is reasonable to

Consent

The insurers written consent must be obtained prior to incurring Legal Expenses the insurers will give

under this Section

If the decision is made in favour of the insurers the decision is not debarred made apprehension that the insurers shall have the power to a decision costs

The policy will not debar any decision of the policyholders and the insurers will give

Society or similar organisation

be required of an independent arbitrator. The arbitration will be a solution of

Arbitration

Conditions Applicable to Legal Expenses
4. Fines, damages or penalties

Person

Any claim arising out of the criminal willful, deliberate recklessness or negligence of an Insured or

Person

Any costs relating to a claim or counter-claim made against the Insured Person by any other

Person

Legal Proceedings between an Insured Person and the Policyholder or any other Insured

The Insurers will not pay any legal Expenses in respect of

Exclusions Applicable to Legal Expenses

compensation by a third party

claimant is to be reasonable in respect of continuing any claim or Legal Proceedings for damages and/or

The Insurers may in their discretion offer to settle a counter-claim or claim with the Policyholder which they consider to

Offer to settle a claim or counter-claim

AON
Emergency Repatriation Expenses
5 Where the Insured's Journey exceeds 5 months and the Insured Person dies the costs of
6 Business Equipment in their Country of Permanent Residence
4 the costs of transporting the Insured Person's Body or Effects of Personal Belongings and
3 Funeral expenses in respect of an Insured Person who dies whilst on an Insured Journey to
the Insured Person
2 Reasonably necessary incurred loss of any Recoverable or saving available to the Policyholder on
1 on the recommendation of Aon Professional Assistance
1 Travel and Accommodation costs for the Insured Person incurred during an Insured Journey
0 or during the Insured Person

Supplementary Travel Expenses
1 Body Injury
Including Dental and Optical expenses only if incurred in an emargency as a direct result of
2 Qualified Medical Practitioner
Hospitalising and providing medical treatment for a bodily injury sustained on or as a result of the
3 Medically Applicable to Medical and Other Expenses
Emergency Repatriation Expenses covering Medical Expenses and/or Medical Assistance and/or Repatriation on behalf of the Insured Person in respect of
2 Emergency Repatriation Expenses and/or Medical Assistance and/or Repatriation on behalf of the Insured Person in respect of the
1 Injury or Sickness Body Injury

Section A - Travel
24
sustained whilst on an insured journey outside the Insured Person's Country of Permanent Residence.

Subject to continuing medical treatment being organised by AonProtect Assistance Hospital Confinement Benefit outside Country of Permanent Residence

If during an insured journey outside the Insured Person's Country of Permanent Residence an Insured Person becomes ill or sustains bodily injury necessitating admission to a Hospital as an In-Patient on the recommendation of a Qualified Medical Practitioner insurers will pay up to the amount shown in the Schedule of Benefits.

Where both the Personal Accident Section and Medical and Other Expenses Sections of this Policy apply insurers will only pay this Benefit under one or other Sections and not both.

Search and Rescue Expenses

The necessary and reasonable costs in respect of search and rescue operations instigated and undertaken by recognised rescue or police authorities and approved by the Insurers in searching for an Insured Person reported as missing and bringing them to a place of safety.

1.  Where it is known or believed that the Insured Person has sustained Bodily Injury or Illness whilst on an insured journey outside their Country of Permanent Residence

2.  Where weather and sea conditions are such that it becomes necessary to instigate a search and rescue operation to prevent the Insured Person from sustaining Bodily Injury or Illness

Exclusions Applicable to Medical and Other Expenses

The Insurers will not pay:

1.  Journeys taken against the advice of a Qualified Medical Practitioner or where the purpose of the Journey is to receive medical treatment or advice

2.  Any claim handled by AonProtect Assistance in good faith where it is subsequently found that the person receiving treatment or incurring costs is not an Insured Person on an Insured Journey

3.  Any expense incurred after twenty-four (24) calendar months from the date the first expense was incurred.

4.  Any Emergency Repatriation Expenses incurred without the agreement/approval of AonProtect Assistance.

AonProtect: 12.26.2013
Exclusions Applicable to Money

Money

Debit card or charge cards for which the Insured Person is the authorized cardholder

Financial Card

Any charge for which the Insured Person is the authorized signature

Definition Applicable to Money

Money

Issued on behalf of the Policyholder

An Employee of the Policyholder other than the Insured Person Where the Financial Card is

Member of the Insured Person’s Family

Money

• Financial Card or Charge Misuse

Sub Section 6 - Money Financial Card or Charge Misuse

Section B - Travel
Travel Documents

Any claim for loss of, or damage to, Personal Belongings Delay will be deducted from any reimbursement payable to the Policyholder. The repairs to the Business Equipment etc. must be carried out by a reputable repairer.

Subsection 7 - Personal Belongings and Business Equipment

Section B - Travel

1. The Insurers will not pay

Exclusions Applicable to Money
5. Loss or corruption of damage to software information or data contained in any computer

4. For any items of household furniture or appliance or equipment

3. For any personal belongings of business equipment left in an unattended vehicle that has been left unlocked.

2. For any personal belongings of business equipment sent as freight at the expense of loading.

1. Consanguinity of descent by customs or other competent authorities of the

2. Deed of Mort or Wernum

3. Any process of cleaning, dyeing, restocking, replacing or alteration

4. Mechanical or electrical breakdown or degeneration

5. Environmental or climatic conditions or any other gradually operating cause

The Insurers will not pay

Exclusions Applicable to Personal Belongings and Equipment

Of course, during any one Journey and any additional premium shall be payable for such additional risk. The

Exclusions Applicable to Personal Belongings and Equipment

Passenger's visa, driving licence, travel Itickets or other essential travel documents

Travel Documents

Personal Property

Keys (x) to the external doors, safe(s) or the Insured Person's home or the car Keys of the Insured

Person

At the time of loss of

Address, which are the property of the Policyholder and in the custody or control of the Insured Person

Business Equipment

Definitions Applicable to Personal Belongings and Equipment

To enable the Insured Person to obtain temporary or replacement documents

In respect of any necessary additional travel and accommodation and other costs incurred

AON
Section

In case of injury in connection with an occurrence that may give rise to a claim under this Sub Section, the Insurer shall give immediate written notice to the Insurers immediately upon becoming aware of any prosecution

Every notice claim which may give rise to a claim under this Sub Section must be forwarded to the Insurers immediately on

The Insurer shall give immediate written notice to the Insurers with full particulars of any

Notice of prosecution without the Insurers written agreement

No admission of liability shall be made or given by or on behalf of the Insured Person

Subsection applicable to Personal Liability

The amount shown in the Schedule of Benefits is the amount that will in respect of damages happening in the United States of America and Canada or any territory within the jurisdiction of either

outcome arising out of, and incident to, any occurrence which may give rise to a claim for damages or loss to material property

or

accidental injury (which shall include death, illness and disease) to any person

The Insurers will indemnify the Policyholder on behalf of the Insured Person in respect of all legal liability

Sub Section B - Personal Liability

ANON
where there is no other insurance or indemnity available
under the auspices of a charitable organization for personal social or similar activities or
Alleviate of volunteer work organized or when the individual is assigned overseas by or
Carrying on any trade or business or profession
lengthened used on inland waters or firearms (other than sporting guns)
increased work on a golf course and on public roads (including vehicles other than golf buggies used on golf courses and on public roads) and

Body injury loss of damage caused directly or indirectly in connection with the ownership,
Possession or Use by the insured Person of services or goods of merchandising purpose

Body injury loss of damage caused directly or indirectly in connection with the ownership,
Possession or Use by the insured Person of services or goods of merchandising purpose


4. Punitive or exemplary damages in the United States of America or Canada

3. Liability assumed by the Insured Person under a contract or agreement, unless such liability

2. Body injury to any person under a contract of service or apprenticeship with the Policyholder

1. Loss of or damage to property belonging to or held in trust by or in the custody of or

Exclusions Applicable to Personal Liability

The Insurers will not pay for any claim for liability in respect of

Recovery Rights

The Insurers and the insured Person have no further liability in respect of any claim

Payment or Indemnity Limit

AON
Policyholder or Insured Person

any Life-Threatening Situation directly attributable to circumstances within the control of the Policyholder or Insured Person

The Insurer will not pay any claim resulting from Exclusions Applicable to Personal Security Specialist Expenses

1. Any Prevention must be organized by Appointed Assistance who will use the most appropriate method including if necessary the attendance of a security specialist to accompany the Insured Person.

2. The Policyholder or their representatives must provide Appointed Assistance with all information in a timely manner and must not make or attempt to make arrangements without Appointed Assistance.

3. Any situation that may potentially give rise to a claim:

   - Appointed Assistance must be informed immediately of as soon as reasonably possible of all Life-Threatening Situations

   - the Insured Person is potentially in danger

   - the Insured Person agrees that the Insured Person's Residence under Appointed Assistance security specialist policy agrees that the Insured Person's Residence under Appointed Assistance security specialist policy agrees that the Insured Person's Residence outside the Insured Person's Country of Permanent Residence

   - the Insured Person's economy incurred in a Life-Threatening Situation outside the Insured Person's Country of Permanent Residence during a Period of Insurance and during a Journey outside of their Country of Permanent Residence

Sub Section 9 - Personal Security Specialist Expenses

Section B - Travel
Section B - Travel

Subsection 10 - Political and Natural Disaster Evacuation
been needed by the country or region in which the insured person is traveling and such warnings have not been issued or if applicable legally empowered regulatory government or local authority in accordance with the government in the insured person's country of permanent residence.

After commencement of the journey warnings to leave or evacuate have been given by the country or region and/or the government in the insured person's country of permanent residence not to travel to the country to the commencement of the journey warnings were issued by Aon Protection Assistance or

The insures shall not be liable for any loss incurred whether

a. Distinction to continue the journey
b. Assistance, evacuation or rescue and undertakers without the prior consent and agreement of Aon Protection Assistance

c. Evacuation request and undertaking without the prior consent and agreement of Aon Protection Assistance in the country in which they are traveling if they are traveling

d. Failure by the Policyholder or their representatives to produce or maintain immigration work

2. Incur any losses and/or representational Sub-Section

Any circumstances more specifically insured under the Cancellation/Change of
evacuation on an insured person from their country of permanent residence

1. Exclusions applicable to Political and Natural Disaster Evacuation

Person on insured journey

a. Evacuation in good faith where it is reasonably likely that the person involved is not an insured

The Policyholder will be responsible for all costs relating to any claim handled by Aon Protection Assistance must be informed immediately of any insured Evacuation likely to give rise to a

b. Exclusions applicable to Political and Natural Disaster Evacuation
3 Damage that existed at the start of the period of rental
2 Accidental damage
1 Arising out of wear and tear gradual deterioration mechanical or electrical failure not due to
cause deliberately by the Insured Person

The Insurer will not pay for loss or damage to a Rental Vehicle

Exclusions applicable to Rental Vehicle

1 No claim shall be payable unless all requirements of the Rental Vehicle agreement and of the
2 Rental Vehicle insurance policy have been complied with or any other insurance policy
applicable to the Rental Vehicle has been rendered null and void

Vehicle Company

1 No claim shall be payable unless the Rental Vehicle has been rendered a licensed rental

Vehicle

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

Definitions applicable to Rental Vehicle

Vehicle is in force up to the moment shown in the Schedule of Benefits

Subsection 11 - Rental Vehicle Excess

Section B - Travel
Section B – Travel

Sub Section 12 – Travel Delay

Exclusions Applicable to Travel Delay

The Insurers will not pay if the delay is due to:

1. strike or industrial action which existed or of which advance notice had been given on or before the date the Journey was booked
2. withdrawal from service temporarily or permanently of any means of transport on the order or recommendation of any Port Authority or any similar body in any country

If during an insured Journey the departure of the means of transport on which an insured Person is booked to travel is delayed due to any cause outside the Policyholder’s or Insured Person’s control, the Insurers will compensate the Policyholder on behalf of the Insured Person up to the amount shown in the Schedule of Benefits.
not provide at the same level of data protection as the United Kingdom for the above purposes.

Insurers and Regulators also transfer certain information to countries that do
Insurers, service providers and agents under the above policies agree to the other
administration of this Policy the handing of claims and the provision of customer services for these
information gathered together with other information supplied during the course of the Policy for the

The Insurers accept their responsibility to protect the privacy of customers and the confidentiality

Data Protection

The existence of these Complaints Procedures does not affect any right of legal action the

Web site www.financial-complaints.co.uk
E-mail mail@financial-complaints.co.uk
Telephone 0845 800 1800 Fax 0207 964 1011

Financial Complaints Service South Quay Plaza 183 Marsh Wall London E1 4SR

The FOS's contact details are given below. A model explaining the procedure is available on request.

4 a trust of a trust that has net assets value of less than £50m
3 a charity with annual income of less than £50m
2 a business with an annual turnover of less than £5m
1 an individual

Policy is taken out by:

The Financial Ombudsman Service (FOS) may be approached for assistance in limited circumstances

Fax: +44 (0) 1223 587 222 E-mail: AFHComplaintsOmbudsman@usa.com
Telephone: 0845 641 0088 (within UK only) International: +44 (0) 171 282 999

ACE’s Customer Services Manager 200 Broomielaw G4 1RU

If it is felt that a first class service has not been offered or a complaint must be made regarding this

Complaints Procedure

Policy should be kept in a safe place – it may be needed for reference if a claim is made.

Important Information

AON