

# Business Travel Insurance

## Insurance Product Information Document










This insurance is underwritten by Antares Managing Agency Limited who are the managing agent for Antares Syndicate 1274 at Lloyd's. Antares Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration Number 06646629).

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

### What is this type of insurance?

This is a Business Travel insurance policy on an annual basis as shown in the insurance schedule.

	What is insured?		What is not insured?
<b>Medical, Repatriation and Other Expenses</b>			
✓	Expenses incurred outside the Insured Person's Country of Domicile as the result of sustaining an Injury or becoming ill during the Trip, Hospitalisation daily benefit if confined as a hospital inpatient or Funeral costs. Emergency dental expenses for the relief of pain and discomfort to enable trip continuation, dental expenses incurred as a result of an Injury. Follow on Medical Expenses - in-patient medical costs incurred within 3 months immediately following return to the Insured Person's Country of Domicile. Non Travelling Partner Accidental Death - whilst an Insured Person is travelling, a benefit is payable if their Partner dies in the Insured Person's Country of Domicile of an Injury. Children's Fund – payable to each Child (subject to an aggregate limit) if the Insured Person dies of an Injury when travelling overseas.	✗	Travelling against medical advice, costs that can be recovered from another insurance Policy or National Insurance Programme, After 12 months from the time of incurring the first expense, Travelling for the purpose of obtaining medical treatment, Any claim resulting from complications of pregnancy or childbirth, Cost of continuing regular medication or treatment or for any associated travel, accommodation or other expenses incurred in procuring such medication or treatment in respect of any condition for which medical advice or treatment was being followed at the time that the journey commenced, where the Insured Person has not been subject to a travel delay of less than 6 hours. Non Travelling Partner Accidental Death, if the Partner is travelling overseas at the time the death by Injury occurs.
<b>Property, Business Equipment and Money (including Delayed Property, Loss of Keys and Passport)</b>			
✓	Loss of or damage to baggage and personal effects and essential clothing and toiletries are mislaid for 6 hours or more. Loss of or damage to Business Equipment in the care, custody or control of the Insured or Insured Person. Money if it is lost, stolen or destroyed. Benefit payable towards the total cost of replacing lock(s) if an Insured Person loses the keys to their main residence whilst on a Trip. Loss of passport.	✗	Single articles or cash over £1,000, mechanical or electrical failure, processes of cleaning, dyeing, restoring, repairing or alteration, sports equipment whilst in use, loss of or damage to vehicles, furniture, furnishings and household effects, any loss outside the custody or control of the Insured Person, unattended Valuables unless securely locked in a building or securely locked out of sight in a motor vehicle, Currency devaluation, errors or omissions, transactional shortages. Loss or theft not reported to the police within 48 hours of discovery. loss due to confiscation or detention by customs or any other authority
<b>Hi-jack, Kidnap &amp; Hostage expenses</b>			
✓	Daily benefit for each complete day for any costs and expenses incurred as a direct consequence of being a victim of a hi-jack occurring during the Trip. A benefit payable if an Insured Person is Kidnapped or taken Hostage for a period in excess of 72 hours.	✗	Fraud, dishonesty, criminal acts, A permanent resident or staying more than 90 consecutive days in the country where the incident occurs, Kidnap of a child by a parent or legal guardian, Afghanistan, Chechnya, Egypt, Iran, Iraq, Israel (West Bank, Gaza and the Occupied Territories), Libya, Nigeria, North Korea, Philippines, Somalia, Sudan and Yemen, or any country where the United Nations armed forces are deployed. Costs recoverable from other insurances. Previously declined Insurance. Hi-jack or Kidnap in the Insured Person's Country of Domicile. Legal costs incurred in defence of alleged negligence or incompetence in Hostage retrieval operations or negotiations following the Kidnap or alleged negligence in not preventing the Kidnap. Any Ransom demand.
<b>Employee Replacement or Resumption of Assignment</b>			
✓	Injury or Illness lasting more than 72 hours necessitating a benefit payable for Employee Replacement or Resumption of Assignment.	✗	Travelling against the advice of a Medical Practitioner, Expenses that the Insured or an Insured Person has paid or budgeted to pay before the commencement of the journey.
<b>Cancellation and Disruption</b>			
✓	Cancellation, curtailment or rearrangement of a Trip due to any cause beyond your control. A daily payment for attending jury service in the Insured Person's Country of Domicile. Travel Delay benefit for each 6 hour delay subject to a maximum limit. Expenses incurred for missed international departure by more than 5 hours. Injury or illness of a fellow passenger or crew member. Strike, industrial action, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or volcanic eruption affecting the vehicle or the transport in which the Insured Person is travelling including diversion of said vehicle or transport. Accident or mechanical breakdown of a vehicle or transport in which the Insured Person is travelling including diversion of said vehicle or transport.	✗	Travelling or arranging to travel against the advice of a Medical Practitioner, disinclination to travel or continue to travel, redundancy unless such redundancy qualifies for payment under the Insured Persons Country of Domicile's Redundancy Acts, personal or business financial circumstances, default of any provider (or their agent) in respect of transport or accommodation, delay of public transport if an Insured Person fails to check in according to their itinerary, delay or cancellation of public transport on the recommendation or orders of any Port Authority, Rail Authority or the Civil Aviation Authority or any similar body, failure to obtain the necessary travel permits, visas or documents that result in refusal of entry to the Travel destination. A Cyber act or Cyber Incident. (a) Coronavirus disease (COVID-19), (b) any mutation or variation of COVID-19, (c) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), (d) any mutation or variation of SARS-CoV-2, (e) any epidemic, pandemic or mass outbreak of infectious disease or any fear or threat of a), b), c), d) or e) above (whether actual or perceived).
<b>Political and Natural Disaster Evacuation Expenses</b>			
✓	Expenses Incurred whilst Travelling outside the Insured Person's Country of Domicile if officials (local government	✗	Not contacting the stated representatives immediately after a situation occurs, breach or accusation of breaching laws or

	employees or equivalent) in the country the Insured Person is in, recommend that certain employment categories of persons, which employment categories include the Insured Person, should leave that country or is expelled from or declared persona non grata in the country in which they are situated. Expenses incurred travelling outside the Insured Person's Country of Domicile where a Major Natural Disaster has occurred in the country in which the Insured Person is situated, necessitating their immediate evacuation in order to avoid personal risk of Injury or Illness.		regulations of the country from which you have to be evacuated, failure to produce or maintain immigration, work, residence or similar visas, permits or other documentation necessary to remain in that country, debt, insolvency, commercial failure, the repossession of property or any other financial cause, failure to honour any contractual obligations or bond or to obey any conditions in a licence, local nationals, if political unrest or a Major Natural Disaster existed prior to entering the country or its Event being foreseeable before entering the country, expenses incurred as part of the original travel budget, travelling solely for leisure purposes, if it is illegal or deemed too dangerous to evacuate.
<b>Legal Expenses and Personal Liability</b>			
✓	Legal expenses in pursuit of a claim against third parties for your death, injury or illness and Personal liability for bodily injury or damage to third party property.	*	Ownership, possession or use of any aircraft, aero spatial device, hovercraft, waterborne craft, mechanically propelled, horse drawn vehicle, caravan, vehicular trailer, firearm or animal. Injury to any family or household member or person under a contract of service or apprenticeship. Loss of or damage to Material Property belonging to or held in trust by or in your custody or control, your family or household members. In connection with ownership or occupation of land or buildings, carrying on of any trade, business or profession. Taking part in, or practising for any sporting event or similar. Any fine or penalty. An express term of any contract unless such liability would have attached to the Insured or Insured Person in the absence of such agreement. Pollution. Acting as an officer or member of a club or association. Punitive and exemplary damages in the United States of America or Canada, Arising out of or in connection with any product supplied or manufactured by you.
<b>Car Hire Excess Waiver</b>			
✓	The excess payable due to loss of or theft of or damage to a Rental Vehicle during a Trip.	*	Deliberate loss or damage, loss of or damage to a Rental Vehicle, wear and tear (including tyres), gradual deterioration, mechanical or electrical failure not attributable to accidental damage, damage that existed at the commencement of the period of rental, loss arising out of the use of the Rental Vehicle outside the terms of the rental agreement, where there is no insurance to cover the Rental Vehicle as part of the rental agreement.
<b>Scheduled Airline Failure</b>			
✓	A benefit is payable if an airline an Insured Person is booked to travel on fails financially.	*	At the time of booking a trip that could give rise to a claim, Disinclination to travel or to continue with the trip, any flight not booked in the Insured Person's Country of Domicile, any flight booked through a travel company that does not provide a bond in case the airline fails financially, financial failure of any travel agent, tour operator, booking agent or flight consolidator arranging the booking, any form of travel delay or other temporary disruption to the trip, any claim that is covered by any other insurance or where costs are recoverable from a credit card.
	<b>Are there any restrictions on cover?</b>		
	Endorsements may apply to the policy. These will be shown in the policy documents. Insured Persons will need to comply with any age limits shown in the policy. Certain levels of cover may be restricted according to an Insured Person's age. There are General Conditions that the Insured Persons have to meet for cover to apply. General exclusions apply to the whole policy. Each section within the policy contains additional exclusions, specific to the cover provided.		
	<b>Where am I covered?</b>		
✓	Please refer to the 'Geographic Area to be visited' shown on the policy schedule. The Geographic Areas are defined in the policy documentation		
	<b>What are my obligations?</b>		
-	The Insured must tell their Insurance intermediary: Within fourteen (14) days of becoming aware about any changes in the information provided to us which happens before or during any period of insurance.		
-	If the Insured fails to tell us about a change it may affect any claim made or could result in the insurance being invalid.		
	<b>When and how do I pay?</b>		
-	For full details of when and how to pay, the Insured should contact their Insurance intermediary.		
	<b>When does the cover start and end?</b>		
-	This insurance covers the persons detailed in the schedule for the period specified in the schedule.		
	<b>How do I cancel the contract?</b>		
-	The Insured can cancel this insurance at any time by contacting their Insurance Intermediary. After the cooling off period, provided the Insured or Insured Persons have not made a claim, the Insured will be entitled to a refund of any premium paid, subject to a deduction for any time for which the Insured or Insured Persons have been covered.		