

**GROUP PERSONAL ACCIDENT AND ANNUAL BUSINESS TRAVEL INSURANCE
EVIDENCE OF INSURANCE / COVER NOTE**

Insurer:	Royal & Sun Alliance Insurance	
Policy No.:	RTT 306251/LUPC35	
Expiration date:	31 st October 2021	
Territorial Limits:	Worldwide	
Operative Time:	Insurance operates whilst the Insured Person is undertaking any journey on the Business (including incidental holiday travel taken in conjunction with the trip) which commences from departure of the Insured Person from residence or place of business in their normal country of residence (whichever occurs last) until arrival back at such residence or place of business (whichever occurs first) at the end of the journey	
Personal Accident:	As purchased by the Insured	
Travel Benefits:		
Medical Expenses, Repatriation & Emergency Travel Expenses		Unlimited
Baggage Insurance		£10,000
Cancellation Curtailment Replacement Rearrangement and Change of Itinerary		£10,000
Evacuation (Political and Natural Disaster)		£50,000 Aggregate limit
Legal Expenses		£50,000
Personal Liability		£5,000,000

Medical and Security Assistance Helpline (24 hours a day, 365 days a year) +44 (0) 208 608 4100

Insurance has been arranged with Royal & Sun Alliance Insurance plc. Please note the above is a summary of cover only.

The RSA policy is supported by specialists in the provision of Medical (Healix International) and Security Assistance (Drum Cussac) Services. These third party service providers are approved by RSA.

Assistance from both Healix and Drum Cussac can be accessed by telephoning +44 (0) 208 608 4100 (For your protection calls may be recorded or monitored) or Email rsa@healix.com

For all other claims please contact the Insured's internal claims contact point in the first instance.

In respect of emergency repatriation this will mean the cost of transportation by any suitable means to an appropriate medical facility or to the Insured Person's home in the UK / their normal country of residence as recommended by the third party service providers in conjunction with the local attending

Medical Practitioner. In the event of death the cost of transportation of the body or ashes and the Insured Person's personal Baggage back to the UK / their normal country of residence.

The Company will not provide coverage or be liable to provide any indemnity or payment or other benefit under the policy if and to the extent that doing so would breach any Prohibition. A Prohibition shall mean any prohibition or restriction imposed by law or regulation.

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours sincerely,



Lisa Kennett Cert CII
Client Advisor