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: 31st 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