

# Optima Personal Accident Business

## Summary of Cover

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule and any endorsements which apply to your own policy for full details of your cover.

This insurance is underwritten by Ageas Insurance Limited.

**Type of Insurance** Optima personal accident business

**Period of Cover** The policy will last for one year and will be renewable on an annual basis

Personal Accident		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>The policy provides compensation for accidental Injury that results in:</p> <p><b>Death</b></p> <p><b>Permanent total disablement</b></p> <p><b>Loss of limb</b></p> <p><b>Loss of sight</b></p> <p><b>Loss of speech</b></p> <p><b>Loss of hearing</b></p> <p><b>Quadriplegia or paraplegia</b></p>	<p>The policy does not provide cover for injury or illness which arises from:</p> <p>a war or acts of terrorism;</p> <p>b suicide or self injury;</p> <p>c flying other than as a passenger in a licensed passenger aircraft; or</p> <p>d service in any Armed Forces</p> <p>These exclusions apply to the whole policy.</p>	<p>Full details of these and the other policy exclusions are shown on page 11 General exclusions, and on pages 12, 13 and 14 under the heading of 'What is not covered'.</p>
<p><b>Temporary total disability</b></p> <p><b>Temporary partial disability</b></p>	<p>Temporary disability benefits are payable for a maximum of two years</p>	
<p><b>Clothing and personal property</b></p>	<p>Up to £1,000 per person.</p> <p>Minimum claim value £50.</p>	<p>See page 14 'What is covered' item xiv.</p>
<p><b>Funeral expenses</b></p>	<p>Up to £10,000.</p>	<p>See page 13 'What is covered' item vi.</p>
<p><b>Retraining expenses</b> Up to £25,000 following payment of the permanent total disablement benefit.</p>	<p>The insured person must be under the age of 70 years of age.</p>	<p>See page 14 'What is covered' item xvi.</p>
<p><b>Hospital benefit</b> £50 per person per day.</p>	<p>Subject to a maximum of 100 days.</p>	<p>See page 13 'What is covered' item viii.</p>
<p><b>Medical expenses</b></p>	<p>Up to a maximum of £25,000.</p>	<p>See page 13 'What is covered' item x.</p>
<p><b>Kidnap and hijack benefit</b> £200 per person per day.</p>	<p>Up to a maximum of £5,000 per person.</p>	<p>See page 13 'What is covered' item vii.</p>

<b>Illness Extension</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy that contains further details</b>
<p>Illness cover is only available with Personal Accident cover and provides compensation for illness that results in:</p> <p><b>Temporary total disablement</b></p>	<p>No illness cover is provided for:</p> <p>a childbirth or pregnancy within 60 days of the expected date of delivery; or</p> <p>b medical conditions for which treatment or advice has been received within the proceeding 52 weeks.</p> <p>These exclusions described under the Personal Accident Section also apply to Illness Cover.</p> <p>Illness cover is not available for people over 70 years of age.</p>	<p>Full details of these and the other policy exclusions are shown on page 11 General exclusions, and on page 24 under the heading of 'What is not covered'.</p>

<b>Business Travel</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy that contains further details</b>
<p><b>Medical and other expenses</b> Cover for emergency medical treatment or expenses incurred outside the UK during a trip.</p> <p>Emergency medical and travel expenses up to £5,000,000.</p> <p>Funeral expenses outside the UK in the event of death.</p> <p>Emergency dental or optical expenses.</p> <p>Hospital benefit of £50 a day for each day spent in a hospital outside the UK.</p>	<p>No cover is provided for injury or illness caused by or arising from:</p> <p>a the use of non prescribed drugs;</p> <p>b childbirth/pregnancy unless within the first 36 weeks of pregnancy;</p> <p>c travel undertaken against medical advice;</p> <p>d war or acts of terrorism; or</p> <p>e cosmetic or elective surgery.</p> <p>Medical or treatment expenses incurred after 104 weeks from the illness or injury are not covered.</p> <p>Hospital benefit is payable for a maximum of 100 days.</p> <p>We will not pay any claim under £50.</p>	<p>Full details of these and the other policy exclusions are shown on page 11 General exclusions, and on page 16 under the heading of 'What is not covered'.</p>
<p><b>Personal property and money</b> Cover for personal property and money lost, stolen or damaged during a trip.</p> <p>Cover for up to £750 for costs to purchase property emergency items if personal property is lost, stolen or temporarily mislaid for 4 hours or more from the time of arrival at the destination.</p> <p>Cover up to £1,000 for travel and accommodation costs incurred in obtaining a replacement passport or essential documents lost or stolen during a trip.</p> <p>Cover up to £500 for the replacement of keys and lock mechanisms for the Insured Persons home following loss of or theft of keys during a trip.</p>	<p>The policy does not cover:</p> <p>a loss or damage due to war or acts of terrorism;</p> <p>b loss due to confiscation or detention by Customs or other officials;</p> <p>c loss or theft of items unless reported to the Police or transport provider within 48 hours of discovery; or</p> <p>d sports equipment damaged or stolen while in use.</p> <p>Cover is subject to a maximum of £1,000 for any one item of personal property and £1,000 for coins and bank notes.</p> <p>We will not pay any claim under £50.</p>	<p>Full details of these and the other policy exclusions are shown on page 11 General exclusions, and on page 17 under the heading of 'What is not covered'.</p>

**Business Travel - continued**

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p><b>Cancellation curtailment and rearrangement expenses</b>                      Cover for loss of deposits or prepaid charges because of cancellation or rearrangement of a trip due to:</p> <ul style="list-style-type: none"> <li>• accident or illness of:                             <ul style="list-style-type: none"> <li>a an insured person;</li> <li>b their close relative;</li> <li>c their close business colleague; or</li> <li>d their close friend.</li> </ul> </li> <li>• the insured persons:                             <ul style="list-style-type: none"> <li>a jury service;</li> <li>b compulsory quarantine; or</li> <li>c pregnancy complications during the first 36 weeks of pregnancy.</li> </ul> </li> <li>• cancellation of public transport services due to strike or riot; or</li> <li>• damage of an insured persons home or main place of business due to fire, flood or burglary.</li> </ul>	<p>No cover is provided where a journey is planned or undertaken against medical advice.</p> <p>No cover is provided for costs incurred due to childbirth or pregnancy unless due to a medical emergency during the first 36 weeks of pregnancy.</p>	<p>Full details of these and the other policy exclusions are shown on page 11 General exclusions, and on page 19 under the heading of 'What is not covered'.</p>
<p><b>Replacement personnel expenses</b>                      Cover for additional expenses necessarily incurred to send a replacement person to complete the original travel plans of an insured person taken ill or injured while on a trip.</p>	<p>The injury or serious illness must be likely to last for at least one week.</p> <p>No cover is provided where a journey is planned or undertaken against medical advice.</p> <p>No cover is provided for costs incurred due to childbirth or pregnancy unless due to a medical emergency during the first 36 weeks of pregnancy.</p>	<p>Full details of these and the other policy exclusions are shown on page 11 General exclusions, and on page 20 under the heading of 'What is not covered'.</p>
<p><b>Personal liability</b>                      Cover is provided for compensation if an insured person becomes legally liable to pay as a result of:</p> <ul style="list-style-type: none"> <li>• accidental bodily injury to any person;</li> <li>• accidental damage to material property; or</li> <li>• obstruction, trespass, nuisance, wrongful arrest, detention or false imprisonment.</li> </ul>	<p>Cover does not apply for liability arising from:</p> <ul style="list-style-type: none"> <li>a any business or profession;</li> <li>b ownership or use of land or buildings;</li> <li>c powered vehicles, firearms or non domestic animals;</li> <li>d injury to employees partners, directors or family members;</li> <li>e property held in trust; or</li> <li>f pollution or contamination.</li> </ul> <p>Cover does not apply for:</p> <ul style="list-style-type: none"> <li>a punitive exemplary or multiple damages; or</li> <li>b liability assumed by any contractual agreements.</li> </ul>	<p>Full details of these and the other policy exclusions are shown on page 11 General exclusions, and on page 21 under the heading of 'What is not covered'.</p>
<p><b>Travel delay</b>                      Cover for the delay in departure of the ship, aircraft or other transport which the insured person was booked to travel on for at least 12 hours due to:</p> <ul style="list-style-type: none"> <li>• strike;</li> <li>• industrial action;</li> <li>• adverse weather; or</li> <li>• mechanical breakdown.</li> </ul>	<p>No cover is provided:</p> <ul style="list-style-type: none"> <li>a unless written proof of the delay is provided by the transport company or their agents;</li> <li>b for withdrawal of service on the order of any relevant Authority; or</li> <li>c if there is advance notice of the strike or industrial action.</li> </ul>	<p>Full details of these and the other policy exclusions are shown on page 11 General exclusions, and on page 22 under the heading of 'What is not covered'.</p>

## Business Travel - continued

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<b>Legal expenses</b> Cover for legal costs in pursuit of a claim for damages against a third party who caused injury or illness of an insured person during a journey outside the UK. £25,000 each insured person.	Cover is not provided for: a fines or other penalties imposed by a criminal court; b legal expenses incurred to pursue a claim against any tour operator, insurer or their agents where a suitable arbitration scheme exists; c pursuing a claim against a manufacturer supplier or distributor of drugs or medicines; or d legal expenses incurred in connection with any criminal act committed by the insured person.	Full details of these and the other policy exclusions are shown on page 11 General exclusions, and on page 23 under the heading of 'What is not covered'.

### Cooling-off period

If **you** decide not to proceed with this insurance within 14 days of receipt of the Policy documents **we** will refund any premium and tax **you** have paid **us** subject to:

- You** notifying the broker or organisation that sold the Policy and returning the original Policy schedule and certificates to them within 14 days of receipt
- No claims having been made and no incidents having arisen that could result in a claim under the policy

### Making a claim

If **you** wish to make a claim please telephone the appropriate number shown below:

Emergency medical or travel expenses while on a trip abroad – Telephone Assistance International **+44 23 8064 4633**

Legal expenses claim – Telephone DAS Legal Expenses Insurance Company Limited **0344 893 9011**

All other claims must be reported as soon as possible by telephoning **0344 748 0103**

### How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, contact the Customer Services Advisor at Ageas Insurance Limited on 0344 748 0103 or email [personal.accident@ageas.co.uk](mailto:personal.accident@ageas.co.uk)

For complaints about policy administration and documents, contact the Head of Travel & Special Risks Underwriting at Ageas Insurance Limited on 0370 241 6182 or email [patravel.underwriting@ageas.co.uk](mailto:patravel.underwriting@ageas.co.uk)

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service. More information is available from us or the Ombudsman. The Financial Ombudsman Service is an independent organisation and will review your case.

Their address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR. Phone **0800 023 4567** if calling from a land line or **0300 123 9123** if calling from a mobile

You can visit the Financial Ombudsman Service website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Financial Services Compensation Scheme

We, Ageas Insurance Limited, are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on **0800 678 1100** or **020 7741 4100**.

### Ageas Insurance Limited

#### Registered office address

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[www.ageas.co.uk](http://www.ageas.co.uk)

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Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

