



Corporate Personal Accident and Business Travel Insurance

Policy document

Policy Schedule

Policy Number: 107635708

Insured: Intuit France SAS

Address: Rue de la Paix 7. 75002, Paris, France.

Effective date: **01/08/2023**

Expiry date: (both dates inclusive) **31/07/2024**

Maximum Policy Limits

Event Aggregate Limit

USD 5,000,000

Cancellation and/or Curtailment Limit

USD 100,000

Kidnap Aggregate Limit

USD 250,000

Multi-Engined Aircraft Limit

USD 10,000,000

Other Forms of Aerial Transport Including Rotor Wing Limit

USD 3,000,000

Maximum Benefit Any One Person (Corporate Personal Accident Benefits 1 to 5)

USD 1,000,000

Maximum Benefit Any One Person (Corporate Personal Accident Benefit 6)

Not applicable

Maximum Benefit Any One Person (Corporate Personal Accident Benefit 7)

Not applicable

Premium

USD 1,500

Insurance Premium Tax

USD 135

Total Amount Payable

USD 1,635

Corporate Personal Accident Coverage

Category A

Insured persons

All Directors and Employees of the Insured

Operative time

External and internal journey

During the Period of Insurance and whilst undertaking a Journey including incidental holidays with destinations:

a) outside the Insured Person's Country of Permanent Residence or Country of Secondment; or

b) within an Insured Person's Country of Permanent Residence or Country of Secondment provided such Journey includes one or more aerial flights or an overnight stay.

Cover shall commence from the time of leaving the place of residence or the place of employment (whichever occurs last) and continue until arrival back at the place of residence or the place of employment (whichever occurs first).

Section 2. Corporate Personal Accident

Benefit per insured person per event

1. Accidental Death:

10 x Annual Salary (Maximum of USD1,000,000)

2. Loss of Limb(s) (one or more) and/or Loss of Sight (in one or both eyes) :

10 x Annual Salary (Maximum of USD1,000,000)

3. Permanent Total Disablement

USD 500,000

4. Total Loss of Hearing (in both ears) and/or

USD 500,000

Total Loss of Hearing in one ear

USD 250,000

5. Total loss of speech

USD 50,000

Section 2.1. Catastrophic Injury Rehabilitation

Your Choice of

I.	Fund Available:	USD 250,000; or
II.	Lump Sums:	
	Hemiplegia:	USD 125,000
	Paraplegia:	USD 750,000
	Quadriplegia	USD 1,000,000
	Triplegia	USD 200,000
All else:		USD 125,000

For more information please refer to the catastrophic injury definition

Additional Benefits: Corporate Personal Accident

Additional Benefits: Insured Person

Immediate Benefits

	Benefits	Currency	Sum Insured
2.2	Coma Benefit	USD	525 per week up to 104 weeks
2.3	Dental Injury Expenses	USD	Up to 2,000
2.4	Disappearance	USD	Included
2.5	Exposure	USD	Included
2.6	Facial Scarring	USD	Up to 10,000
2.7	Hi-Jack or Kidnap	USD	Included
2.8	Hospitalisation Benefit	USD	525 per week up to 52 weeks
2.9	Medical Expenses – Personal Accident	USD	Up to 25,000
2.10	Permanent Partial Disablement	USD	Refer to percentages in wording

Long Term Benefits

	Benefits	Currency	Sum Insured
2.11	Damage to Personal Property Following	USD	Up to 1,000
2.12	Disability Assistance	USD	Up to 25,000
2.13	Funeral Expenses	USD	Up to 10,000
2.14	Medical Certificate Expenses	USD	Up to 200
2.15	Moving Costs	USD	Up to 25,000
2.16	Out-Patient expenses	USD	100 per week up to a maximum of 1,000
2.17	Physiotherapy	USD	Up to 5,000
2.18	Post-Traumatic Stress Disorder – Terrorism	USD	Up to 350 per week for 13 weeks
2.19	Professional Counselling Benefit	USD	Up to 3,000
2.20	Prosthetic Limbs Fund	USD	Up to 40,000
2.21	Retraining Expenses – Insured Person or Partner	USD	Up to 25,000
2.22	Travel to work Expenses	USD	Refer to percentages in wording

Additional Benefits: Insured

	Benefits	Currency	Sum Insured
2.23	Corporate Events Cover – Employee and Guest's Personal Accident	USD	Up to 25,000
2.24	Corporate Reputation Protection	USD	Up to 10,000
2.25	Personnel Replacement Expenses	USD	Up to 10,000
2.26	Recruitment Expenses	USD	Up to 10,000
2.27	Suicide Recruitment Costs	USD	Up to 5,000
2.28	Visitors Personal Accident	USD	Up to 50,000

Additional Benefits: Insured Person's Family

	Benefits	Currency	Sum Insured
2.29	Childcare expenses and Domestic Staff Expenses	USD	Up to 500 per week for up to 26 weeks
2.30	Compassionate Travel Personal Accident	USD	Up to 25,000
2.31	Dependents Benefit	USD	Up to 50,000
2.32	Directors Family Personal Accident	USD	Up to 25,000
2.33	Domestic Travel Expenses	USD	Up to 5,000
2.34	Employee's Family Travel Personal Accident	USD	Up to 25,000
2.35	Executor Expenses	USD	Up to 2,000
2.36	Family Counselling Benefit Following Accidental Death	USD	Up to 2,500
2.37	Independent Financial and Tax Advice	USD	Up to 2,000
2.38	Partner Disability Benefit	USD	Paraplegia 100,000 Quadriplegia 150,000
2.39	Simultaneous Death of Insured Person and Partner	USD	Up to 250,000
2.40	Travel to Hospital Expenses	USD	Up to 100 per day up to maximum of 3,000

Business Travel Coverage

Category A

Insured persons

All Insured Persons covered under Corporate Accident Categories A through C

Operative time

External and internal journey

Benefit per insured person per journey

Section 3 – Overseas Medical and Travel Expenses

Coverage:	Unlimited
3.1 Premature Childbirth	Included under the Overseas Medical Expenses
3.2 Foreign Coma Benefit	USD 75 per day up to 104 weeks
3.3 Foreign Hospital Confinement Benefit	USD 50 per day up to 104 weeks
3.4 Foreign Funeral Expenses	USD Up to 10,000
3.5 Search and Rescue Expenses	USD Up to 50,000
3.6 Supplementary Hospital Expenses	USD Up to 50,000
3.7 Repatriation Expenses	USD Up to 400,000

Travel Expenses: Included under Section 3 Benefit above:

- Travel companions for the insured person, where medically necessary:
- Repatriation of mortal remains

Medical assistance: Included in Section 3 Coverage, above.

Endorsements and conditions to apply

No cover provided until written confirmation of acceptance received by **us**

Endorsement 1 – France

Endorsement Number 1 shall apply in respect of those Beneficiaries based in FRANCE only

It is hereby noted and agreed that the following amendments shall be made to the policy wording.

Section 16 – General Conditions, the first paragraph of clause 2 “Cancellation” shall be amended to read as follows:

2. Cancellation

“**You** may cancel this policy at any time by giving **us** 30 days prior written notice. **You** may also cancel this policy on every anniversary date. **We** may cancel this policy by giving **you** 30 days prior written notice at your last known address. When cancellation is for non-payment of premium **we** will follow this procedure:

- (a) **we** will notify **you** via special delivery mail asking for the payment;
- (b) **we** will wait 30 days;
- (c) termination of the policy will occur if the premium is not paid by **you** within 10 days after the 30 day period at (b) has expired.

In practice, the termination can only take place 40 days after the non-payment of the premium.”

Section 16 – General Conditions, clause 10 “Special Claims Conditions” shall have the following final two subparagraphs added:

10. Special Claims Conditions

“d) **We** shall acknowledge receipt of a claim at the latest within ten working days of receipt of such claim and **we** shall respond to the claim at the latest within two months thereafter.

“e) **Time Bar**: Pursuant to article L114-1 of the French Insurance Code, all legal actions arising from this policy shall be barred two years as from the event that gave rise to the action.

However, said time limit shall run:

- (i) in the event of non disclosure, omission, fraudulent representation or misrepresentation of the risk incurred, only as from the date on which **we** have become aware of it,
- (ii) in the event of loss, only as from the date the interested parties have become aware of it, if they prove that they were unaware of such facts up till then.

When **your** action against **us** arises from a third party’s recourse, the limitation period shall run only from the date on which said third party brings a legal action against **you** or **you** have indemnified this third party.

Pursuant to article L 114-2 of the French Insurance Code, the limitation period shall be interrupted by one of the ordinary causes that interrupt the limitation period and by the appointment of experts following a loss.

The limitation period of the legal action may also be interrupted by **us** sending **you** a registered letter with acknowledgement of receipt in respect of the action for payment of the premium and by **you** to **us** in respect of the settlement of the claim.”

All other terms, conditions and limits that apply to this policy remain unchanged.

Legal Clauses

Insurance company and authority supervising its operations

Zurich Insurance Public Limited Company is an insurance company registered in Ireland with Registration No. 13460, whose registered office is Zurich House, Ballsbridge Park, Dublin 4, Ireland. It is supervised and registered by the Central Bank of Ireland and authorised to operate in Spain under the right of establishment through its branch Zurich Insurance plc, Sucursal en España.

Zurich Insurance plc, Sucursal en España, Tax ID W0072130H, whose registered address is Paseo de la Castellana, número 81, 28046 Madrid, is registered in the Administrative Registry of the General Insurance and Pension Funds Directorate with code no. E0189.

Pursuant to Section 123 of Royal Decree 1060/2015, of 20 November, on the organisation, supervision and solvency of insurers and reinsurers, it is hereby stated that in the event of the liquidation of the insurer, Spanish liquidation regulations do not apply.

Law applicable to the contract

- Insurance Contract Act 50/80, dated 8 October.
- Organisation, Supervision and Solvency of Insurers and Reinsurers Act 20/2015, of 14 July.
- Insurance Compensation Consortium Legal Statute Regulation Act 7/2004, dated 29 October.
- Consumer Code of Catalonia Act 22/2010, of 20 July.
- Any other regulation that might be applicable during the lifetime of this policy

Complaints and claims

In compliance with the Consumer Code of Catalonia Act 22/2010, of 20 July, the Zurich Group has a physical office in Catalonia at Via Augusta, 200, Barcelona, where consumers and users can make complaints about their insurance policies and pension schemes. Consumers and users in Catalonia can also call Zurich's freephone complaints helpline on 900 110 770.

The Customer Ombudsman as regulated in the aforementioned Regulations will give its decision within the time limit indicated in the latter from the filing of the complaint or claim. At the end of that period the claimant may appeal to the Complaints Service of the Insurance and Pension Plans General Directorate where appropriate.

Cancellation clause for distance contracts

In the case of insurance that is taken out exclusively by means of distance communication media, and for purposes other than the insured's business or professional activities, the insured may cancel the distance contract within fourteen calendar days of it being signed, provided that the adverse event covered by the insurance has not occurred, without stating their reasons and without penalisation, in compliance with Article 10 of the Distance Marketing of Financial Services for Consumers Act 22/2007. To exercise this right the insured should write to the insurer. The insurer reserves the right to retain the part of the premium which is proportional to the cover period. The right of cancellation will not be applicable to compulsory insurance, travel or luggage policies lasting less than a month, or to ones whose effect terminates within the fourteen calendar dayperiod.

Personal data protection for legal entities

Data Controller: Zurich Insurance plc, Sucursal en España ("Zurich")

When performing the insurance contract, Zurich is subject to Spanish data protection regulations as Data Controller. Likewise the Policyholder may also be a Data Controller with respect to its own operations.

Purpose of processing Personal Data

By entering into the insurance contract, Personal Data will be stored by Zurich Insurance plc, Sucursal en España, and its Irish parent company Zurich Insurance plc, and will be processed for the entering into the contract, the completion, maintenance and monitoring of the insurance contract, for conducting statistical and quality studies, technical analysis, managing co- and reinsurance if applicable and also processing by the parent company for the prevention of money laundering and terrorist financing.

Legal basis: The performance of the insurance contract and insurance regulations, such as the Insurance Contract Act; the Organisation, Supervision and Solvency of Insurers and Reinsurers Act; Money Laundering and Terrorist Financing Regulations.

Representative of the Policyholder

The representative(s) (individual person) shall take note that their Personal Data supplied to perform this insurance contract will be processed for the purpose of managing the contractual relationship.

If the Policyholder provides any other Personal Data to Zurich in the performance of the insurance contract, he warrants that prior to such provision the data subject (whether an insured, beneficiary or any other person) has been informed about the processing of their Personal Data in the terms set out in this clause and that the Policyholder has met any other requirements needed to enable the communication of such Personal Data to Zurich in accordance with applicable regulations.

Legal basis: The performance of the insurance contract and insurance regulations, such as the Insurance Contract Act; the Organisation, Supervision and Solvency of Insurers and Reinsurers Act.

Personal Data of third parties in case of e.g. collective insurance

When the policy is executed for the benefit of a third party (as an insured or beneficiary), the Policyholder assumes the obligation to inform such third parties about the processing of their Personal Data, including any health data, by Zurich and where applicable has to give Zurich the signed membership form following the procedure specified in the Spanish Royal Decree 1060/2015 on the Organisation, Supervision and Solvency of Insurers and Reinsurers in relation to prior insurance information.

Legal basis: The performance of the insurance contract and insurance regulations, such as the Insurance Contract Act, the Organisation, Supervision and Solvency of Insurers and Reinsurers Act.

Rights and Additional Information

The Data Subject (as individual or Representative of a company) may exercise its right to request access to, rectification or erasure of its Personal Data, subject to processing and other rights, and find additional information on retention and possible further categories of recipients of Personal Data, as explained in the attachment "Data Protection document" under www.zurich.es/rgpd.

Implementation of international public order

Without prejudice to the conditions of this agreement, the insurer of the coverage will not be required to make payments or provide a service or benefit for any insured or third party if such coverage, payment, service or benefit and/or any other business or activity of the insured may be in breach of trade legislation or regulations, trade embargo or economic sanctions affected by an international public order.

Likewise, late-payment interest will not accrue in the event that the insurer, when completing the procedures provided for in the said regulations, should exceed the maximum time allowed for compliance with certain obligations.

Section 1 – General Definitions

Certain words in this policy have a specific meaning. These words and their meanings are given below and apply wherever they appear in bold.

Annual Salary

The total annual gross salary including overtime and bonuses, but excluding commission payments (unless specifically agreed otherwise) payable by **you** to the **insured person** at the date **bodily injury** is sustained.

Overtime and bonus payments will be calculated on the average payments made during the twelve months immediately prior to the date **bodily injury** is sustained. Cover is only provided where overtime and bonus estimates were included in declarations to **us**.

Benefit Period

The total period (not necessarily consecutive) for which benefits for **temporary total disablement** and/or **temporary partial disablement** are payable in respect of any one loss to an **insured person**.

Where an **insured person** is employed by **you** on a fixed period contract the **benefit period** will cease at expiry of the contract or as defined in the schedule whichever is earlier.

Bodily Injury

An identifiable physical injury caused by an **event**.

Cancellation or Curtailment Limit

The maximum amount for which **we** can be held liable in respect of all claims under Section 8 for loss and expense arising out of any one **event**.

Catastrophic Injury

A **bodily injury** that results in **hemiplegia, paraplegia, quadriplegia, triplegia**, the amputation of an upper or lower limb at or above the wrist or ankle, an acquired brain injury or severe burns that permanently prevents an **insured person** from returning to their pre-accident employment.

In respect of any one **insured person** a benefit will not be payable under Section 2, Benefit 2, if Section 2.1 is claimed for, and viceversa.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou and Brecqhou.

Child

Any **child** of an **insured person** who is unmarried and dependant and under 18 years of age or under 25 years of age if in full time education.

Consultants' Costs

Reasonable fees and expenses of **our** chosen consultants necessarily incurred in response to a **kidnap**.

Conveyance

An aircraft, ship, train, coach or similar means of transport which operates under a scheduled published timetable.

Country of Permanent Residence

The European Economic Area (EEA) country where an **insured person** resides indefinitely or where an **insured person** has the intent to reside indefinitely.

Corpore

One of the providers on **our** behalf of **catastrophic injury** rehabilitation services. Please note that these services are supplied by third parties who are contracted to **us**.

Country of Secondment

The country where an **insured person**:

- a) temporarily resides under a contract of employment with **you**
- b) undertakes an activity on **your** behalf and at **your** request

for more than 12 months and agreed by **us** in a **country of secondment** endorsement attached to and forming part of this policy.

Deferment Period

The beginning of a period of temporary disablement during which compensation for **temporary total disablement** or **temporary partial disablement** will not be payable.

Director

Any person holding the position of **director** with **you** excluding any non-executive **director** unless specifically agreed by **us** in writing.

Domestic Staff

Any salaried individual employed by a **director** in any of the following roles: nanny, au-pair, maternity nurse, wet-nurse, house-keeper, tutor, personal trainer, or chauffeur.

Electronic Business Equipment

Property owned by **you** and provided to the **insured person** to enable the **insured person** to perform their occupational tasks. These items must be of an electronic nature and cannot be items supplied or manufactured by **you**.

Emergency Repatriation Expenses

Reasonable costs including the cost of medical attendants necessarily incurred in transporting the **insured person** to an appropriate hospital or nursing home or to the **country of permanent residence** or the **country of secondment** if recommended by **WTP** in conjunction with the local attending **medical practitioner**.

Employee

Any person under a contract of service or apprenticeship with **you** or any person **you** have the right to instruct in his or her performance.

Event

A sudden, unforeseen and identifiable occurrence.

All occurrences or series of occurrences arising from or attributable to one source or original cause will be regarded as a single occurrence where they occur within a 10 mile radius and within 72 consecutive hours of the one source or original cause.

Event Aggregate Limit

Our maximum liability in respect of all claims for **bodily injury** arising out of any one **event**.

Excluded Territories – Kidnap

Afghanistan, Colombia, Iraq, Mexico, Nigeria, Pakistan, Somalia, Venezuela, Yemen.

Gross Weekly Wage

The gross average weekly equivalent of **annual salary**.

Hemiplegia

The permanent paralysis of one lower limb and one upper limb on the same side of the body.

Hi-jack

The unlawful seizure or taking control of a **conveyance** in which the **insured person** is travelling.

Incidental Holiday

Holiday not exceeding the duration of the business component of a **journey** or 31 days, whichever is the lesser.

Independent Financial Adviser

An adviser who is authorised and regulated by the Financial Conduct Authority or equivalent regulatory authority in the **insured person's country of permanent residence** and who is not the **insured person**, the **partner** of the **insured person**, a member of the immediate family of the **insured person** or an **employee**.

Insured Person

Any person or category of persons as stated in the schedule.

Except in respect of Section 2 where the definition is extended to any nominated person whom **we** have agreed to pay **travel expenses**.

Journey

A business **journey** not exceeding 12 months in duration authorised by **you** and undertaken by an **insured person** and commencing during the period of insurance.

Kidnap

The unlawful abduction and detention of an **insured person** against their will.

Kidnap Aggregate Limit

Our maximum liability during any one period of insurance in respect of **ransom** and **consultants' costs**.

Legal Expenses

- a) Any reasonable fees, expenses and other disbursements necessarily incurred with **our** written consent by a solicitor, firm of solicitors or any other appropriately qualified person, firm or company appointed by **you** or by the **insured person** including costs and expenses of expert witnesses and any such fees, expenses and other disbursements incurred by **us** in connection with such claims or procedures
- b) any costs for which an **insured person** is legally liable following an award of costs by any court or tribunal and any costs following an out of court settlement made in connection with any claim or legal proceedings.

Life-Threatening Situation

Any situation occurring outside the **insured person's country of permanent residence** or **country of secondment** where **WTP** agree that the **insured person's** life is in danger.

Loss of Limb

- a) In the case of a lower limb loss by permanent physical severance at or above the ankle or permanent total loss of use of an entire leg or foot
- b) in the case of an upper limb loss by permanent physical severance of the entire 4 fingers through or above the metacarpal phalangeal joints or permanent total loss of use of an entire arm or hand.

Loss of Sight

The total **loss of sight** which will be deemed to have occurred:

- a) in both eyes when the condition is shown to **our** satisfaction to be permanent and without expectation of recovery and the **insured person's** name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and **we** are satisfied that the condition is permanent and without expectation of recovery.

Medical Expenses

All reasonable costs necessarily incurred for medical, surgical or other diagnostic or remedial treatment given or prescribed by a qualified **medical practitioner** and all hospital, nursing home or ambulance charges. Dental, optical expenses and routine pregnancy expenses are excluded unless incurred as the result of an emergency.

Medical Practitioner

Any legally qualified **medical practitioner** other than an **insured person**, a member of the immediate family of an **insured person** or a non-executive **director** of **you**, a **director** or **employee**.

Missed Departure

The failure of a **conveyance** in which an **insured person** is travelling to reach its destination point at the published expected time of arrival resulting in the **insured person** missing the first **conveyance** at the beginning of a **journey** which involves travel outside the **insured person's country of permanent residence** or **country of secondment**.

Missed International Connection

The failure of a **conveyance** in which an **insured person** is travelling to reach its destination point outside the **insured person's country of permanent residence** or **country of secondment** at the published expected time of arrival resulting in the **insured person** missing an onward connecting **conveyance** on which the **insured person** is booked to travel in the course of a **journey**.

Money

Current coinage, current bank and currency notes, bankers drafts, bills of exchange, letters of credit, postal and **money** orders, postal stamps, signed travellers and other cheques, postal and **money** orders, phone cards, travel tickets, debit/credit cards, charge cards, gift tokens and coupons which belong to or are in the custody and control of the **insured person** on a **journey** and are intended for travel, meals, accommodation and personal expenditure only.

Multi-Engined Aircraft Limit

Our maximum liability in respect of all claims for **bodily injury** arising out of any one **event** involving the same multi-engined aircraft.

Natural Catastrophe

An **event** caused by a natural phenomenon including earthquake, flood, hurricane, landslide, tornado, tsunami, volcanic eruption or wildfire.

Operative Time

The period of time and/or activities for which **you** or an **insured person** are covered under this policy as stated in the schedule.

Other Forms of Aerial Transport Including Rotor Wing Limit

The maximum amount for which **we** can be held liable in respect of all claims for **bodily injury** arising out of any one **event** involving the same aircraft (not being a multi-engined aircraft).

Overseas Medical Expenses

All reasonable costs necessarily incurred for medical, surgical or other diagnostic or remedial treatment given or prescribed by a qualified **medical practitioner** and all hospital, nursing home or ambulance charges outside the **insured person's country of permanent residence** or **country of secondment**. Dental, optical and routine pregnancy expenses are excluded unless incurred as the result of an emergency.

Paraplegia

The permanent and total paralysis of the two (2) lower limbs

Partner

The spouse, co-habiting **partner** or any other person recognised as the lawful **partner** of an **insured person**.

Permanent Total Disablement

- a) In respect of an **insured person** who is an **employee** and above 16 years of age and below state retirement age: disablement caused other than by **loss of limb, loss of sight, total loss of hearing or total loss of speech** which will in all probability totally prevent the **insured person** from engaging in their **usual occupation** for the remainder of their life
- b) In respect of an **insured person** who is either:
 - i) not an **employee**
 - ii) an **employee** who is below 16 years of age or above the state retirement age

disablement caused other than by **loss of limb, loss of sight, total loss of hearing or total loss of speech** which will in all probability entirely prevent the **insured person** from engaging in any occupation for the remainder of their life.

Personal Property

Personal goods belonging to the **insured person** or for which they are responsible which are taken by them on a **journey**, sent in advance of a **journey** or acquired during a **journey** excluding **money** and **electronic business equipment**, which are covered under Sections 6 and 7 respectively.

Proclaim Care

One of the providers on **our** behalf of **catastrophic injury** rehabilitation services. Please note that these services are supplied by third parties who are contracted to **us**

Quadriplegia

The permanent and total paralysis of all four (4) limbs of the body

Ransom

Money and/or goods or services given or to be given by or on behalf of the Insured to meet a **Kidnap** demand

Security Costs

Reasonable costs necessarily incurred by **WTP** under Section 4.

Temporary Partial Disablement

Temporary disablement which prevents the **insured person** from engaging in more than 60% of their **usual occupation**.

Temporary Total Disablement

Temporary disablement which totally prevents the **insured person** from engaging in all elements of their **usual occupation**.

Total Loss of Hearing

Total and permanent loss of hearing.

Total Loss of Speech

Total and permanent loss of speech.

Travel Expenses

All reasonable costs necessarily incurred:

- a) for travel, sustenance and accommodation expenses of up to 2 nominated persons who on medical advice are required to travel to or remain with the **insured person** up to a maximum amount stated in the schedule for any one claim
- b) in transporting the **insured person's** body or ashes and **personal property** back to their **country of permanent residence** or **country of secondment**

Triplegia

The permanent and total paralysis of three (3) limbs

Usual Occupation

The main occupation of the Insured person for which they are suited by education, training and qualification under contract of employment with **you**

War

Armed conflict between nations including forces acting for any international authority whether **war** be declared or not, invasion, civil **war**, any attempt to usurp power or any activity arising out of an attempt to participate in military force between nations.

We, Us or Our

Zurich Insurance plc.

You, Your or Yours

The organisation stated in the schedule as the Insured.

World Travel Protection (WTP)

The coordinator on **our** behalf of a range of services in connection with medical and security and other travel assistance supported by a 24 hour helpline.

Please note that these services are supplied by specialist third parties who are contracted to **us** and not by Zurich personnel.

Corporate Personal Accident Cover

Section 2 – Corporate Personal Accident

The Cover

If an **insured person** sustains **bodily injury** during the **operative time** that within 24 months solely and independently of any other cause results in death or disablement **we** will pay **you** the appropriate benefit stated in the schedule.

In respect of any one **insured person** a benefit will not be payable under more than one of benefits 1 to 5. Any benefit payable under benefit 6 or benefit 7 will immediately cease should a benefit under one of benefits 1 to 5 subsequently be payable by **us** to **you**.

In respect of an **insured person** under the age of 16 the maximum compensation payable under benefit 1 will be 6.000 € In respect of any one **insured person** a benefit will not be payable under Section 2. Benefit 2. if Section 2.1 is claimed for, and vice versa.

Section 2.1 – Catastrophic Injury Rehabilitation

Fund Option:

In the **event** that the **insured person** or their **partner** or **child** sustains **catastrophic injury** during the **operative time** **we** will provide the **insured person** with access to one of **our** appointed rehabilitation specialists **Corpore** or **Proclaim Care** who will provide a range of services covering but not necessarily limited to:

- a) reviewing any available medical notes, liaising with the **insured person, partner** or child's medical consultants and attending physicians
- b) arranging a meeting with the **insured person** and their family
- c) nominating an appropriately qualified medical professional to undertake an immediate needs assessment report
- d) identifying the need for equipment and resources to assist and improve the **insured person, partner** or child's quality of life and building this into a care plan that is specific to the needs of each **insured person, partner** or **child**.
- e) identifying the cost of goods and services of the life care plan and the vendors and service providers for each of the recommendations provided.

These recommendations will consider the **insured person, partner** or child's degree of residual disability, preferences and lifestyle needs and could include one or a number of the following services up to the maximum amount of the available fund for the **insured person** and a maximum of 50% of the available fund for the **partner** or **child**:

Counselling, wheelchair provision, accommodation, return to work, transport, training, improved prosthetics, financial advice, nursing support, holidays, independent living, technology, mobility equipment, adapted computer equipment, communication skills, clothing, minimising medical complications, continence, sport, leisure activities and domestic help.

Corpore or **Proclaim Care** will also assist in identifying what statutory provisions are available and how these can be accessed, assisting the **insured person, partner** or **child** in making application(s).

Provided always that:

- a) the services provided by **Corpore** or **Proclaim Care** and the value of the available fund will be in addition to any other benefit for which the **insured person, partner** or **child** might be eligible under Section 2 – Corporate Personal Accident
- b) there is no cash alternative to the rehabilitation services provided by this Section
- c) any medical procedures recommended by **Corpore** or **Proclaim Care** will be limited to evidence based treatment.

Lump Sum Option:

In the **event** that the **insured person** or their **partner** or **child** sustains **catastrophic injury** during the **operative time** we will pay the **insured person** up to the sum insured stated in the schedule:

The maximum available to the **insured person's partner** or **child** is limited to 50% of the sum insured stated in the schedule (Child less than 16 year maximum 6.000 €).

Additional Benefits: Corporate Personal Accident

Insured Person:

Immediate Benefits

2.2. Coma Benefit

In the **event** of the continuous unconsciousness of the **insured person** caused solely and independently by **bodily injury** sustained during the **operative time** we will pay **you** the amount stated in the schedule per week for each full week of continuous unconsciousness up to a maximum period stated in the schedule.

2.3. Dental Injury Expenses

If an **insured person** sustains loss of or damage to teeth or fixed dentures during the **operative time** we will pay **you** for the cost of necessary dental treatment required within 12 months of the **event** giving rise to the loss or damage up to a maximum of the stated amount in the schedule.

2.4. Disappearance

If an **insured person** disappears and after a suitable period of time as judged reasonable by the appropriate legal authority it is reasonable to believe that the **insured person's** death resulted from **bodily injury** during the **operative time** we will pay **you** the amount stated under benefit 1. If it later transpires that the **insured person** has not died any amount paid will be refunded by **you** to **us**.

2.5. Exposure

If an **insured person** suffers unavoidable exposure to the elements during the **operative time** that within 24 months solely and independently of any other cause results in death or disablement **we** will pay **you** in accordance with the benefits stated in the schedule

2.6. Facial Scarring

If an **insured person** sustains **bodily injury** during the **operative time** which results in permanent scarring to no less than 15% of the facial area **we** will pay **you** up to a maximum amount of USD 1,500 and this benefit will be increased proportionally to a maximum amount stated in the schedule on the basis of actual scarring of the facial area up to 100%.

2.7. Hi-Jack or Kidnap

If an **insured person** is the victim of **hi-jack** or **kidnap** during the **operative time** the cover provided under this Section will remain in force until the **insured person** has returned to their **country of permanent residence** or **country of secondment** or until a period of 12 months from the date of the **hi-jack** or **kidnap** has expired whichever will occur first.

2.8. Hospitalisation Benefit

If an **insured person** is admitted to hospital as an in-patient as a result of **bodily injury** sustained during the **operative time** we will pay **you** up to the amount stated in the schedule for each full week of hospitalisation up to a maximum of 52 weeks.

2.9. Medical Expenses – Personal Accident

If an **insured person** incurs **medical expenses** as a result of **bodily injury** sustained during the **operative time** we will pay **you** up to 20% of the amounts paid under benefits 1 to 5 inclusive or 30% of the amounts paid under either benefit 6 or benefit 7 whichever is the greater but not exceeding the amount stated in the schedule.

2.10. Permanent Partial Disablement

If an **insured person** sustains permanent partial disablement during the **operative time** we will pay **you** the following percentages of the amount payable under benefit 5 for permanent severance or permanent total loss of use of:

a)	one thumb	30%
b)	forefinger	20%
c)	any finger other than forefinger	10%
d)	big toe	15%
e)	any toe other than bigtoe	5%
f)	shoulder or elbow	25%
g)	wrist, hip, knee or ankle	20%
h)	lower jaw by surgical operation	30%

Provided always that:

- when an **insured person** suffers more than one form of permanent partial disablement as a result of an **event** the percentages from each will be added together but **we** will not pay more than 100% of benefit 5
- any permanent partial disablement not more specifically defined above will be calculated by assessing the disablement relative to the types of disablement mentioned above without reference to the **insured person's** occupation
- no claim is payable for a component part of a body part which has been lost or the **insured person** has lost the use of and claimed for under the benefits above.

Long Term Benefits

2.11. Damage to Personal Property Following Assault

If an **insured person** sustains loss of or damage to their **personal property** as a result of unprovoked assault during the **operative time** we will pay **you** the amount of such loss or damage up to a maximum of the stated amount in schedule.

2.12. Disability Assistance

If an **insured person** sustains **bodily injury** during the **operative time** that within 24 months solely and independently of any other cause results in either **hemiplegia, paraplegia, quadriplegia** or **triplegia** we will pay **you** up to the amount stated in the schedule for expenses incurred with **our** prior written consent for alterations that are required to the **insured person's** home or car.

Provided always that expenses must have been incurred within 12 months of **you** receiving a benefit payment for either **hemiplegia, paraplegia, quadriplegia** or **triplegia** from **us**.

2.13. Funeral Expenses

If a payment is made under benefit 1 **we** will pay **you** up to a maximum stated in the schedule for reasonable funeral expenses. **We** will not be liable for more than the **event aggregate limit** stated in the schedule.

2.14. Medical Certificate Expenses

In the **event** that an **insured person** sustains **bodily injury** that results in them having to obtain a Medical Certificate, **we** will pay **you** for the cost of obtaining the certificate up to a maximum of the sum insured in the schedule.

2.15. Moving Costs

Where an **insured person** sustains **bodily injury** resulting in **permanent total disablement** and **we** agree to a claim for such disablement, **we** will pay **you** on behalf of the **insured person** up to a maximum of the amount stated in the schedule for estate agent's fees, stamp duty and removal costs incurred by the **insured person** within 24 months of the **event** giving rise to the disablement as a result of which it becomes necessary to move the **insured person's** permanent residence to an alternative permanent residence.

2.16. Out-patient expenses

If an **insured person** is required to travel to hospital as an out-patient as a result of **bodily injury** sustained during the **operative time** we will pay **you** the amount stated in the schedule for reasonable travel costs necessarily incurred by the **insured person** up to a maximum amount stated in the schedule.

2.17. Physiotherapy

In the **event** of a claim being agreed by **us** for **temporary total disablement we** will pay **you** on behalf of the **insured person** for the cost of physiotherapy up to a maximum of the amount stated in the schedule.

2.18. Post-Traumatic Stress Disorder – Terrorism

If an **insured person** directly witnesses an **event** amounting to an act of terrorism on a **conveyance** during the **operative time** and without sustaining **bodily injury** suffers post-traumatic stress disorder resulting within 6 months of the **event** in **temporary total disablement we** will pay **you** 50% of the amount payable under benefit 6 but not exceeding the amount stated in the schedule.

Provided always that this clause will apply only where cover in respect of **temporary total disablement** is stated in the schedule as operative.

2.19. Professional Counselling Benefit

If during the **operative time** the **insured person** sustains bodily Injury, **we** will pay the **insured person** up to the sum insured in the schedule for the reasonable expenses necessarily incurred for professional psychological counselling treatment provided that the insured is made aware of the treatment in writing.

2.20. Prosthetic Limbs

If **we** make a payment for **loss of limb(s)** (one or more) and/or **loss of sight** (in one or both eyes) **we** will also pay **you** up to a maximum amount stated in the schedule to acquire and have fitted a prosthetic limb, or to replace an existing prosthetic limb, provided it is deemed medically necessary for them to do so.

Where a claim results in more than one prosthetic limb being required an aggregate limit of the amount stated in the schedule multiplied by two (2) will apply.

2.21. Retraining Expenses – Insured Person or Partner

If **we** make a payment for **permanent total disablement we** will also pay **you** up to a maximum amount stated in the schedule for reasonable expenses necessarily incurred in retraining the **insured person** for an alternative occupation. In the **event** of the **insured person** being unable to undertake retraining for any alternative occupation **we** will pay **you** up to a maximum amount as stated in the schedule for reasonable expenses incurred in retraining the **insured person's partner** for an new or alternative occupation.

2.22. Travel to Work Expenses

In the **event** that an **insured person** sustains **bodily injury** that results in **loss of limb(s)** (one or more) or **loss of sight** in both eyes or permanent partial disablement or **temporary total disablement** or **temporary partial disablement**, **we** will pay the insured up to the sum insured in the Corporate Personal Accident Schedule for reasonable expenses necessarily incurred for the services of a chauffeur or taxi to convey the **insured person** between their usual place of employment and their home, up to a maximum period of 52 weeks.

Insured

2.23. Corporate Events Cover – Employees and Guests Personal Accident

The **operative time** includes participation by employees and **your** guests in corporate events including expensed business meals.

Provided always that:

- a) the benefit will be restricted to benefits 1, 2, 3 and 4 of the schedule; and
- b) the amount payable will be USD 25,000 except where the **employee** is an **insured person** when the amount payable will be the amount stated in the schedule or USD 25,000 whichever is the greater.

2.24. Corporate Reputation Protection

If an **insured person** sustains **bodily injury** during the **operative time** that within 3 months solely and independently of any other cause results in death, **total loss of hearing**, **loss of limb**, **loss of sight** or **total loss of speech we** will pay up to a maximum amount stated in the schedule for:

- a) the engagement of image and public relations consultants
- b) the release of information through the media

directly in connection with and within 15 days of such **bodily injury** in order to protect and positively promote **your** image.

Provided always that **you** must contact **Zurich Assistance** as soon as is reasonable where it is **your** intention to use the assistance services provided under this benefit.

Assistance:

Corporate Reputation Protection

We will provide via WTP internal and external stakeholder communications support, brand rehabilitation and recovery services or any other appropriate public relations support to help you to manage a public relations crisis which has resulted from the death, **total loss of hearing**, **loss of limb**, **loss of sight** or **total loss of speech** of one or more **insured persons** as provided for under this policy.

This support is provided by contacting **WTP by phone at: +34 913277262** or **by email at: assistance@wtp.ca**

The maximum amount we will pay in respect of any one incident is as per the amount stated in the schedule

2.25. Personnel Replacement Expenses

If an **insured person** sustains **bodily injury** resulting in death or **permanent total disablement** during the **operative time** we will pay you up to a maximum amount as stated in the schedule for reasonable costs necessarily incurred in employing a temporary **employee** recruited through a registered recruitment company in order to directly replace the **insured person** up to a maximum period of 26 weeks.

2.26. Recruitment Expenses

In the **event** that an **insured person** sustains **bodily injury** that results in death or **permanent total disablement** during the **operative time** we will pay you up to the sum insured stated in the schedule for reasonable expenses necessarily incurred in employing a registered recruitment company to recruit a permanent **employee** as a direct replacement for the **insured person**.

2.27. Suicide – Recruitment Costs

In the **event** of the death of a **director** or **employee** as a result of their suicide or the **permanent total disablement** of a **director** or **employee** as a result of their attempted suicide we will pay you up to a maximum amount stated in the schedule for authorised and documented costs incurred in engaging a replacement **director** or **employee**.

2.28. Visitors Personal Accident

If a lawful visitor suffers **bodily injury** while on any premises or at any site of yours that within 3 months results solely and independently of any other cause in their death we will pay you the amount stated in the schedule

Family of Insured Person:

2.29. Childcare Costs and Domestic Staff Expenses

In the **event** of a claim being agreed by us for **temporary total disablement** we will indemnify you on behalf of the **insured person** for **childcare** costs and **domestic staff** expenses up to a maximum of the amount stated in the schedule per week for a maximum period of 26 weeks or until the date of return full time to **usual occupation** whichever is the lesser period.

2.30. Compassionate Travel

Where up to two relatives or friends on medical advice from a qualified **medical practitioner** are advised to travel to or remain with an **insured person** who is admitted to hospital as an in-patient as a result of **bodily injury** sustained during the **operative time** we will consider those relatives or friends as **insured persons** during the period of such travel or stay with the following benefits applying:

- **loss of limb** (one or more)
- **loss of sight** (one or both eyes) **total loss of hearing** (in both ears) **total loss of speech**
- **permanent total disablement**

Up to a maximum amount stated in the schedule resulting from any one **event**.

Provided always that such relatives or friends are not included in any other category of **insured person**.

2.31. Dependants' Benefit

If a payment is made under benefit 1 **we** will pay **you** an amount per **child** of 5% of the amount stated under benefit 1 subject to a maximum amount stated in the schedule per **child** and up to a total of 10% of the amount stated under benefit 1 or the amount stated in the schedule whichever is the lesser.

2.32. Directors Family Personal Accident

At any time during the policy period **we** will provide cover to the **partner, child(ren), domestic staff of directors** or business partners for the following benefits:

- **loss of limb** (one or more)
- **loss of sight** (one or both eyes)
- **total loss of hearing** (in both ears)
- **total loss of speech**
- **permanent total disablement**

Cover is provided up to the amount stated in the schedule.

2.33. Domestic Travel Expenses

If an **insured person** sustains **bodily injury** while on a **journey** during the **operative time** and requires an in-patient hospital admission within the **insured person's country of permanent residence or country of secondment** **we** will pay **you** up to a maximum amount stated in the schedule for all reasonable costs necessarily incurred for:

- a) travel, sustenance and accommodation expenses for up to 2 nominated persons who on medical advice are required to travel to or remain with the **insured person** until the **insured person's** return to the place where the **insured person** permanently resides within the country where they are an in-patient
- b) the return transportation of the **insured person** to the place where the **insured person** permanently resides within the country where they are an in-patient
- c) the transportation of the **insured person** to their final resting place within their **country of permanent residence or country of secondment** in the **event** of the death of the **insured person** as a result of such **bodily injury**.

2.34. Employees Family Travel Personal Accident

We will consider as **insured persons** the partners or **children** of employees accompanying, travelling independently to join, or returning from being with such employees that are on a **journey** or an incidental holiday with the following benefits applying:

- **loss of limb** (one or more)
- **loss of sight** (one or both eyes)
- **total loss of hearing** (in both ears)
- **total loss of speech**
- **permanent total disablement**
- up to a maximum stated in the schedule resulting from any one **event**.

Provided always that such partners or **children** are not included in any other category of **insured person**.

2.35. Executor Expenses

In the **event** that an **insured person** sustains **bodily injury** during the **operative time** that results in death **we** will on the production of an interim death certificate indemnify **you** up to the sum insured in the schedule for any reasonable expenses necessarily incurred as a direct consequence of the death of the **insured person** which require immediate payment by the executor to the estate of the **insured person** whilst the administration of the estate is being arranged.

2.36. Family Counselling Benefit Following Accidental Death

If during the **operative time** the **insured person** suffers death as the result of **bodily injury**, **we** will pay up to the sum insured in the schedule for the cost of professional psychological counselling treatment for their **partner** and/or **child(s)** provided that the insured is made aware of the treatment in writing.

2.37. Independent Financial and Tax Advice

If an **insured person** sustains a **bodily injury** which results in a claim for the benefits listed below, **we** will pay the **insured person** or their estate upon their request up to the amount stated in the schedule to cover the fees charged by an **independent financial adviser** who is authorised and regulated by the Financial Conduct Authority, to provide the **insured person** or their estate with professional financial and tax advice.

- accidental death
- **loss of limb** (one or more)
- **loss of sight** (one or both eyes) **total loss of hearing** (in both ears) **total loss of speech**
- **permanent total disablement**

2.38. Partner Disability Benefit

In the **event** that the **partner** of an **insured person** sustains **bodily injury** and where this results in **hemiplegia paraplegia, quadriplegia or triplegia** **we** will pay **you** up to the amount stated in the schedule.

2.39. Simultaneous Death of Insured Person and Partner

Where **bodily injury** results in the death of an **insured person** and their **partner** in a single **event** and there is a **child** **we** will pay **you** 2.5 times the amount stated under benefit 1 but not more than the amount stated in the schedule.

2.40. Travel to Hospital Expenses

In the **event** that an **insured person** sustains **bodily injury** that results in **loss of limb** (one or more) or **loss of sight** in both eyes or loss of hearing or loss of speech or **permanent total disablement** or permanent partial disablement as insured under Section 2.10 or **temporary total disablement** or **temporary partial disablement** **we** will pay **you** up to the sum insured in the schedule for reasonable expenses necessarily incurred for taxi, the services of a chauffeur or other additional travel costs to convey a **partner, child** or parent of the **insured person** from the home of the **insured person** to a hospital where the **insured person** is an in-patient up to a maximum period of 52 weeks.

Exclusions to Section 2

This Section does not cover:

1. Excluded Causes

any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause or post-traumatic stress disorder other than as a direct result of **bodily injury** or as provided for under clause 2.18

2. Non Passenger Air Travel

any loss or expenses arising from an **insured person** engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft

3. Suicide or Self-Injury

any loss or expenses arising from an **insured person** committing or attempting to commit suicide or intentionally inflicting self-injury.

4. Consorcio Cover

Any coverage/Loss granted by the Spanish Consorcio is excluded from this section

Business Travel Cover

Section 3 – Overseas Medical and Travel Expenses

The Cover

We will pay **you** or the **insured person** for **overseas medical expenses** and **travel expenses** and emergency repatriation expenses incurred as a direct result of an **insured person** becoming ill or sustaining **bodily injury** while on a **journey** during the **operative time** for a period not exceeding 24 months from the date of the **bodily injury** or first diagnosis of the illness up to the sum insured in the schedule.

Provided always that **you** or an **insured person** must contact **WTP** as soon as reasonable if illness or **bodily injury** results in the need for in-patient hospital treatment.

3.1. Premature Childbirth

In the **event** of the premature birth of a **child** to an **insured person** while on a **journey** outside of the **insured person's country of permanent residence** or **country of secondment** during the **operative time** we will pay **you** up to the sum insured in the schedule for the **overseas medical expenses** and repatriation expenses actually incurred in respect of the prematurely born **child**.

3.2. Foreign Coma Benefit

In the **event** of an **insured person** while on a **journey** becoming ill or sustaining **bodily injury** resulting in a state of continuous unconsciousness outside their **country of permanent residence** or **country of secondment** we will pay **you** the amount stated in the schedule for each day of continuous unconsciousness up to a maximum period of 104 weeks.

3.3. Foreign Hospital Confinement Benefit

In the **event** of an **insured person** becoming ill or sustaining **bodily injury** while on a **journey** outside their **country of permanent residence** or **country of secondment** resulting in their admission to hospital as an in-patient on the advice of a **medical practitioner** we will pay **you** the amount stated in the schedule for each day of continuous unconsciousness up to a maximum period of 52 weeks.

3.4. Foreign Funeral Expenses

In the **event** of the death of an **insured person** while on a **journey** we will pay up to a maximum amount stated in the schedule for the reasonable cost of funeral expenses necessarily incurred outside the **insured person's country of permanent residence** or **country of secondment**.

3.5. Search and Rescue Expenses

Where an **insured person** is reported missing to the appropriate authorities during a **journey** we will pay **you** on behalf of the **insured person** for costs incurred by recognised rescue authorities in searching for and rescuing the **insured person** up to a maximum amount stated in the schedule per **insured person** provided always that we will not pay more than USD 100,000 irrespective of the number of **insured persons** involved in one **event** and £250,000 irrespective of the number of events throughout the policy period.

3.6. Supplementary Hospital Expenses

In the **event** of a valid claim under this Section we will pay the reasonable costs of hospital in-patient medical charges necessarily incurred within the 3 months immediately following the date of return to the **insured person's country of permanent residence** or **country of secondment** up to the amount stated in the schedule.

3.7. Repatriation Expenses

In the **event** of an **insured person** becoming ill or sustaining **bodily injury** while on a **journey** within the **COUNTRY** or the **insured person's country of permanent residence** or **country of secondment** and as a direct result requiring hospital treatment as an in-patient we will pay **you** for the reasonable costs necessarily incurred of transporting the **insured person** and accompanying medical staff by private ambulance or air ambulance to a hospital local to the **insured person's** home address up to the amount stated in the schedule.

Exclusions to Section 3

This Section does not cover:

- 1. Non Passenger Air Travel**
any expense arising from an **insured person** engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft.
- 2. Other Insurances**
any expense which has been recovered from:
 - any other insurance policy in **your** name or the **insured person's** name.
 - any national insurance programme which is applicable to the **insured person**.
- 3. Suicide or Self-Injury**
any expense arising from an **insured person** committing or attempting to commit suicide or intentionally inflicting self-injury except the reasonable costs necessarily incurred in transporting the **insured person's** body or ashes back to their **country of permanent residence** or **country of secondment**.
- 4. Travelling Against Medical Advice**
any expense incurred if an **insured person** is travelling or intending to travel against the advice of a **medical practitioner**.
- 5. Travelling for Medical Treatment or Advice**
any expense incurred if an **insured person** is travelling or intending to travel for the purpose of obtaining medical treatment or medical advice.
- 6. Unapproved Emergency Repatriation Expenses**
any emergency repatriation expenses incurred without the prior consent of **WTP**.
- 7. Unapproved Hospital Treatment**
any hospital treatment provided on an in-patient basis where the **insured person** has not made all reasonable attempts to obtain the prior consent of **WTP** or obtained the consent of **WTP** at the first opportunity after such treatment.

Section 4 – Travel, Security and General Assistance

Travel Assistance

The Cover

The cover provided under this Section applies where Sections 3, 5, 6, 8, 9, 10 and the security assistance provided in this Section are operative and includes a range of assistance services supported by the **WTP** 24 hour helpline.

Please note that these services are supplied by third parties who are contracted to Zurich.

A) Medical and Other Assistance

In the **event** that an **insured person** is travelling on a **journey** during the **operative time** and requires assistance they should contact the emergency helpline: **+34913277262 or by email at assistance@wtp.ca**

The helpline is manned 24 hours a day 365 days a year by multi-lingual assistance co-ordinators experienced in managing medical assistance cases with hospitals and clinics worldwide.

You or an **insured person** must contact **WTP** as soon as reasonable if illness or **bodily injury** results in the need for in-patient hospital treatment.

We will not pay for any emergency repatriation expenses incurred without the prior consent of **WTP** or for any hospital treatment provided on an in-patient basis where the **insured person** has not made all reasonable attempts to obtain the prior consent of **WTP** or obtained the consent of **WTP** as soon as reasonable.

When seeking medical or travel assistance please make sure the following information is available:

- a) the **insured person's** name
- b) the telephone or facsimile number where an **insured person** can be contacted
- c) the **insured person's** address abroad
- d) the nature of the emergency or the assistance required
- e) the name of the **insured person's** company, employer or organisation.

The medical assistance services provided are:

Air Ambulance

The medical assistance service has the resources to provide repatriation by air ambulance or scheduled airline services depending on the circumstances. If necessary this can include a fully qualified medical escort.

Direct Billing

The medical assistance service has the ability to arrange direct billing with a network of hospitals and clinics worldwide which guarantees the payment for treatment provided.

Emergency Medical Supplies

Assistance in locating and forwarding medicine or medical equipment that might be unavailable locally.

Emergency Travel Assistance

Where an **insured person** falls ill or sustains **bodily injury** during a **journey** and the attending **medical practitioner** recommends that two relatives or friends travel to and remain with the **insured person** assistance will be provided in making the travel and accommodation arrangements.

Medical Referral

Where out-patient treatment is required referral can be made to a suitable hospital, doctor or dentist. With access to a team of highly qualified medical consultants advice can be provided on a range of medical conditions.

Medical Staff

The medical assistance service has a team of medical consultants and nursing staff on hand at any time to coordinate any medical assistance cases, arranging hospital admissions and ensuring that the most appropriate treatment is provided.

The medical assistance services also include a range of additional services which are summarised below:

Emergency Cash Advance

Assistance in replacing cash lost or stolen during a **journey**. The value of any cash advance will be deducted from any subsequent claim under Section 6. Where no claim is made the value of the cash advanced will be reimbursed by **you** to **us** upon completion of the **journey**.

Emergency Message Communication

Forwarding on messages to family and business colleagues in an emergency.

Legal Referral

The service enables the **insured person** to have access to an Embassy or Consulate if legal assistance is required including referral to an English speaking lawyer. Assistance can also be provided in facilitating the payment of bail subject to a satisfactory financial guarantee of reimbursement.

Lost Ticket and Baggage Location

Assistance in replacing lost or stolen tickets, passport or other travel documents and assistance in locating lost or delayed luggage.

On-line Information:

A web information service is also available and accessed via: <https://www.worldtravelprotection.com/> and provides valuable medical and travel information including online country guides that provide security information reflecting the situation in numerous territories. Access is gained by entering **your** policy number when prompted.

Travel Advice

The **insured person** has access to a wealth of helpful and relevant information including currency and banking information, visa details, health requirements and reciprocal health agreements.

Vehicle Return

The assistance service can organise the return of a rental or privately owned vehicle where an **insured person** falls ill or sustains **bodily injury** during a **journey**.

B) Airport Breakdown Assistance (Motor)

Insured persons have access to roadside assistance in the **event** of their own private vehicle in which they are travelling to or from an airport suffering a breakdown or accident where their intention is to catch a flight in connection with a **journey**.

We will arrange for a mechanic and/or a taxi to attend the **insured person** in order to repair or recover the vehicle or to transport the **insured person** to the airport.

This is an arrangement service only. All third party costs must be borne by **you** or the **insured person** who will be made aware of this during the call.

This service is available by contacting **WTP by phone at: +34913277262 or by email at assistance@wtp.ca**

C) Home Emergency

If while the **insured person** is undertaking a **journey** outside the European Economic Area (EEA) and is made aware of a domestic emergency at their private residence they can contact **WTP** to organise an emergency repair.

This is an arrangement service only. All third party costs must be borne by **you** or the **insured person** who will be made aware of this during the call.

The **insured person** will need to be able to provide access to the premises and have the means available to pay for all costs upon completion of the work.

Within reason there are no limitations to the nature of services the **insured person** can request provided always that they should be on an emergency repair basis only and typically for plumbing, electrical or property fabric repairs in order to make the premises sound and secure.

This service is available by contacting **WTP by phone at: +34913277262 or by email at assistance@wtp.ca**

D) Check-In Service

A scheduled safety check service is available for **insured persons** undertaking a **journey** to countries with a heightened security risk. Specific protocols can be put in place so that if a response is not received emergency contacts will immediately be notified.

The cost of the service is to be met by **you** who will benefit from a 10% discount as **our** policyholder. **You** must allow at least 5 working days' notice for **WTP** to arrange the necessary provisions and protocols.

This service is available by contacting **WTP by phone at: +34913277262 or by email at assistance@wtp.ca**

E) Meet and Greet Service

You may take advantage of this airport transfer service where an **insured person** can be provided with safe and comfortable transportation in high risk locations. All drivers are vetted and have an in depth local knowledge of the region to ensure the safety of their passengers remains paramount at all times. A quotation for a specific trip can be obtained by calling **WTP by phone at: +34913277262 or by email at assistance@wtp.ca**. **You** will be responsible for all charges for the transport and greet services arranged but as **our** policyholder **you** will have access to a 10% discount on standard fees.

You must allow at least 5 working days' notice for **WTP** to arrange the necessary provisions and protocols. [Dangerous Areas](#)

F) Airport Lounge Access

As **our** policyholder **you** have access to concessions for **your** personnel to enjoy the use of over 600 airport VIP lounges.

Insured persons may take advantage of this special offer by joining online at **WTP**

where various options on levels of membership are publicised along with available discounts. Options include access by accompanying guests.

Security Assistance

The Cover

We have partnered with security experts to provide **you** with a comprehensive range of complementary security services. The security assistance provided in this Section are supported by the **WTP** 24 hour helpline.

Please note that these services are supplied by third parties who are contracted to Zurich.

Emergency Response

Where serious difficulties or a **life-threatening situation** arise during a **journey** abroad (personnel missing, attacked or kidnapped or a rapid deterioration in the safety of the location – as insured under Sections 4, 9 and 10 – the team of security specialists appointed by **WTP** will be available to assist **you** and **your** personnel with advice, **kidnap** negotiation and coordination of their return to safety.

Assistance Provided

In the **event** of an **insured person** becoming involved in a **life-threatening situation** while on a **journey** during the **operative time** we will pay **you** up to the maximum amount stated in the policy schedule for **security costs** in extracting the **insured person** from such a situation. Any incident that could give rise to a claim under this Section must be notified immediately to **WTP**. Their contact number is **+34913277262**.

Exclusions to Section 4 – Security Assistance

This Section does not cover:

- 1. Dangerous Areas**
any costs incurred in a country or part of a country where:

prior to the commencement of the **journey** the Foreign and Commonwealth Office or WTP warnings against all travel to such country or part thereof.

after commencement of a **journey** warnings to leave or evacuate had been given by the Foreign and Commonwealth Office or **Zurich** but such warnings had not been heeded by the **insured person** in a reasonably timely manner
- 2. Debt or Fraud**
any costs incurred where the **life-threatening situation** was due to the **insured person's** unpaid debt, or to a fraudulent, dishonest or criminal act committed by **you** or the **insured person**
- 3. Hi-jack or Kidnap**
any claim associated with **hi-jack** or **kidnap**
- 4. Journey in Excess of 30 Days**
any claim for an **insured person** while on a **journey** in excess of 30 days
- 5. Legal Liability**
any sums which **you** become legally liable to pay as a result of any legal action for damages including legal costs incurred by **you** in defence of such action arising out of alleged negligence or incompetence in extracting an **insured person** from a **life-threatening situation** or in not preventing the involvement of an **insured person** in such a situation
- 6. Unnecessary Exposure to Danger**
deliberate exposure of an **insured person** to danger.

Provisions to Section 4 – Security Assistance

1. **Compulsory Use of WTP**

Any extraction must be organised by **WTP** who will use the most suitable method including if necessary the attendance of a security specialist to accompany the **insured person**.

2. **Immediate Contact**

You or an **insured person** must contact **WTP** as soon as reasonable if a **life-threatening situation** arises.

3. **Information Provision**

You and the **insured person** must provide **WTP** with all information in a timely manner and must not make or attempt to make arrangements without the reasonable agreement of **WTP**

4. **Reimbursement of costs**

You will reimburse **us** for all costs incurred in the **event** of security services being provided by **WTP** in good faith to a person that is not an **insured person**.

Travel Security Assistance

In the **event** that an **insured person** is travelling on a **journey** during the **operative time** and requires security assistance they should contact the emergency helpline **by phone at: +34913277262 or by email at assistance@wtp.ca** or visit <https://www.worldtravelprotection.com/>.

The security assistance services provided are:

Daily Alerts

Alerts are available via the travel app, covering political instability, civil unrest, disease outbreaks, crime patterns and terrorism news from around the world.

Please download the app at: <https://www.worldtravelprotection.com/>

Please note that the app is only available on Android and Iphone platforms.

Travel Security Website

Security information on over 180 countries worldwide via the **WTP** website at <https://www.worldtravelprotection.com/>

Travel Oracle is accessed by the following link **WTP**

The policy number is ZUR1531523.

The app can be accessed via the app store

(WTP)

Travel Security and Safety Briefings for High Risk Destinations

With 48 hours' notice the security **partner** of **WTP** will provide **your** personnel with a security briefing tailored for their travel itinerary for high risk destinations subject to a maximum of 2 briefings per trip or group booking. This will cover the risks, preventative measures and important contact details **your** personnel require to help them remain safe while abroad on a **journey**. For all standard destinations the **WTP** website at <https://www.worldtravelprotection.com/> is available.

Please contact **WTP** at: **+34913277262 or by email at assistance@wtp.ca.**

General Assistance

The Cover

The cover provided here applies where Section 2 – Corporate Personal Accident is operative and includes a range of assistance services supported by the **WTP** 24 hour helpline **at: +34913277262 or by email at assistance@wtp.ca.**

Please note that these services are supplied by third parties who are contracted to Zurich.

Counselling and Support Services

Insured persons may access a wide range of personal support services providing practical information, resources and counselling to help them balance their work, family and personal life.

Topics include but are not limited to the following:

- Work-life balance
- Relationships
- **Childcare**
- Health and well-being
- Debt
- Disability and illness
- Careers
- Bereavement and loss
- Stress
- Elder care
- Life events
- Immigration
- Anxiety and depression
- Family issues
- Bullying and harassment
- Education
- Consumer rights
- Workplace pressure

Support is for up to 6 telephone sessions within 3 weeks of the first session available by WTP **at: +34913277262**

Section 5 – Personal Property

The Cover

We will pay **you** or the **insured person** up to the sum insured in the schedule in the **event** of loss of or damage to **personal property** on a **journey** during the **operative time** subject to a single article limit for each lost or damaged article as stated in the schedule.

5.1 Delayed Personal Property

We will pay **you** or the **insured person** up to a maximum amount stated in the schedule for any reasonable expenses necessarily incurred in purchasing essential replacement items if while on a **journey** during the **operative time** an **insured person's personal property** is temporarily lost for more than 4 consecutive hours during the outward or onward trip of the **journey**. Any payment **we** make will be deducted from the total amount payable under this Section if the **personal property** is permanently lost.

5.2 Loss of Keys

We will pay **you** or the **insured person** for the replacement of the lock mechanisms up to the amount stated in the schedule if the keys to the external doors, safes or alarms of the **insured person's** normal place of residence are lost, damaged or stolen while on a **journey** during the **operative time**.

5.3 Loss of Vehicle Key

We will pay **you** or the **insured person** for the replacement of a key to the **insured person's** vehicle up to the amount stated in the schedule if the key is lost, damaged or stolen while on a **journey** during the **operative time**.

5.4 Passport or Visa Loss During a Journey

We will pay **you** or the **insured person** up to the amount stated in the schedule for reasonable additional travel and accommodation expenses necessarily incurred including any charges levied by the issuing office for a replacement passport or visa if an **insured person** loses or damages their passport while on a **journey** during the **operative time**.

5.5 Pre-journey Loss of Passport or Visa

We will pay **you** or the **insured person** up to the amount stated in the schedule for reasonable additional travel and accommodation expenses necessarily incurred including any charges levied by the issuing office for a replacement passport or visa if the **insured person's** passport or visa is stolen within the 7 day period immediately prior to the planned commencement of a **journey**.

Provided always that the **insured person** reports the theft of the passport or visa to the Police or other appropriate authorities and obtains a written loss report from them.

Additional Cover

Single Article Benefit Extension Option

We will pay for loss of a single article above the amount stated in the schedule, provided that the insured or **insured person** bears the first 25% of the proportion of single article above the benefit stated in the schedule.

This extension is not available to **insured persons** in their **country of secondment**.

Exclusions to Section 5

This Section does not cover:

1. **Changes in Environment, Moth or Vermin, Mechanical or Electrical Failure and Process Risks**
loss of or damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration
2. **Confiscation or Detention**
loss due to confiscation or detention by customs or any other competent authority
3. **Excluded Property**
loss of or damage to vehicles, their accessories, spare parts or trailers
4. **Loss from Unattended Vehicles**
loss of **personal property** from any unattended vehicle unless the **personal property** was out of sight in a glove box or luggage compartment and the vehicle was locked when unattended.

Provision to Section 5

New for Old

Where **we** agree to replace **personal property** that is lost or beyond repair **we** will pay on the basis of a new item that is substantially the same as the item lost or beyond repair and **we** will not deduct an amount for wear and tear.

Assistance Services

We will also provide assistance in replacing lost or stolen tickets, passport or other travel documents and assistance in locating lost or delayed luggage.

Section 6 – Money

The Cover

We will pay **you** or the **insured person** up to the sum insured in the schedule in the **event** of loss of or damage to **money** or financial loss suffered as the result of the fraudulent use of credit, debit or charge cards on a **journey** during the **operative time**. In respect of **money** cover is extended to 120 hours immediately preceding the commencement of a **journey** and for 120 hours immediately following its completion.

Additional Cover

Lost Money Benefit Extension Option

We will pay for loss of **money** above the amount stated in the schedule, provided that the insured or **insured person** bears the first 20% of the proportion of **money** above the benefit stated in the schedule.

Conditions Applicable to Extension

1. **Locked Storage**

Money applicable under this extension must be stored in hotel safes when not required.

2. **Whilst in Transit**

The **money** must be stored in the **insured persons** carry-on baggage whilst in transit.

Exclusions Applicable to Extension

This extension does not cover:

1. **Secondees**

insured persons in their **country of secondment**

Exclusions to Section 6

This Section does not cover:

1. **Cash Limitation**

more than the cash limitation per **insured person** stated in the schedule in respect of loss of cash

2. **Confiscation or Detention**

loss due to confiscation or detention by customs or any other authority

3. **Failure to Comply with Credit, Debit or Charge Card Terms and Conditions**

loss arising from fraudulent use of a credit, debit or charge cards unless the **insured person** has complied where it was reasonably possible with all the terms and conditions under which the card was issued

4. **Loss from Unattended Vehicles**

loss of **money** from any unattended vehicle unless the **money** was out of sight in a glove box or luggage compartment and the vehicle was locked when unattended

5. **Money Shortages and Depreciation**

devaluation of currency or shortages due to errors or omissions during monetary transactions.

Assistance Services

We will also provide assistance in replacing cash lost or stolen during a **journey**.

Provided always that:

- a) the value of any cash advanced will not exceed USD 3,000 and will be deducted from any subsequent claim under this Section
- b) where the value of the cash advanced exceeds the amount of any subsequent claim under this Section **you** will reimburse **us** the difference between the value of the cash advance and the amount of such claim
- c) where no claim is made the value of the cash advanced will be reimbursed in full by **you** to **us** upon completion of the **journey**.

Section 7 – Electronic Business Equipment

The Cover

We will pay **you** up to the sum insured in the schedule in the **event** of loss of or damage to **electronic business equipment** on a **journey** during the **operative time**.

Exclusions to Section 7

This Section does not cover:

- 1. Changes in Environment, Moth or Vermin, Mechanical or Electrical Failure and Process Risks**
loss or damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration
- 2. Confiscation or Detention**
loss due to confiscation or detention by customs or any other authority
- 3. Loss from Unattended Vehicles**
loss of **electronic business equipment** from any unattended vehicle unless the **electronic business equipment** was out of sight in a glove box or luggage compartment and the vehicle was locked when unattended
- 4. Other Insurances**
loss of or damage to **electronic business equipment** which is insured under any other insurance policy.

Section 8 – Cancellation, Curtailment, Rearrangement and Replacement Expenses

The Cover

If during the **operative time** or between the confirmed booking of the **journey** and the **operative time** any part of the pre-booked travel arrangements for a **journey** are cancelled, curtailed or rearranged as a direct result of any cause outside the control of **you** or the **insured person** we will pay **you** or the **insured person** up to the sum insured in the schedule and subject to the **cancellation or curtailment limit** for:

- a) deposits, advance payments and other charges which have not been and will not be used but which become forfeit or payable under contract or cannot be recovered elsewhere; and
- b) reasonable additional travel and accommodation expenses necessarily incurred.
- c) the reasonable costs of an **insured person** to returning to attend the funeral of a close relative or business associate in their **country of permanent residence** or **country of secondment**.
- d) an **employee** to return to their **country of secondment** after having had to leave their **country of secondment** due to a medical emergency or the death of a family member in another country.

8.1 Missed International Connection and Missed Departure

We will pay **you** or the **insured person** up to the sum insured in the schedule for the reasonable additional costs of travel, accommodation and subsistence necessarily incurred less any amount recoverable elsewhere if an **insured person** suffers a **missed international connection** or **missed departure** during the **operative time**.

Provided always that in respect of **missed international connection** or **missed departure**:

- a) an **insured person** must obtain written confirmation from the relevant travel provider detailing the actual time of arrival of the **conveyance** at its destination and written confirmation from the connecting operator that the connection has been missed as a result of the late arrival of the **conveyance**
- b) an **insured person** must accept an alternative equivalent means of travel if this is offered by the travel provider within the period of delay.

8.2 Promotional Vouchers and Awards

We will pay **you** or the **insured person** up to the sum insured in the schedule and subject to the **cancellation or curtailment limit** in respect of a **journey** funded wholly or partially by promotional vouchers or awards which have been redeemed and which are non-refundable if during the **operative time** any part of the pre-booked travel arrangements for such **journey** are cancelled, curtailed or rearranged as a direct result of any cause outside the control of **you** or the **insured person**.

8.3 Replacement Expenses

We will pay **you** or the **insured person** up to the sum insured in the schedule for reasonable expenses limited to the cost of an air flight and other essential expenses necessarily incurred in sending a substitute person to complete the original **insured person's journey** if during the **operative time** any part of the pre-booked travel arrangements for a **journey** are cancelled, curtailed or rearranged as a direct result of any cause outside the control of **you** or the **insured person**.

8.4 Travel Delay

If the departure of a **conveyance** on which an **insured person** is booked to travel in order to get to their planned destination at the commencement, onward connection or

completion of a **journey** is delayed due to strike, industrial action, adverse weather conditions or mechanical breakdown **we** will pay the **insured person** the amount stated in the schedule.

8.5 Delay Caused by Natural Catastrophe

If the departure of a **conveyance** on which an **insured person** is booked to travel on in order to get to their planned destination at the commencement, onward connection or completion of a **journey** is delayed due to a **natural catastrophe** **we** will pay the **insured person** the amount stated in the schedule in excess of the first 4 hours delay.

Exclusions to Section 8

This Section does not cover:

1. **Cancellation Before Policy Inception**
any loss arising from cancellation of pre-booked travel arrangements for a **journey** where the cause of the cancellation occurs prior to the period of insurance
2. **Cancellation or Curtailment of an Event held by you**
any loss arising from the cancellation or curtailment of an **event** held by **you** or a subsidiary or parent company of **you**, where the circumstances which gave rise to this cancellation or curtailment were within **your** control.
3. **Default of Transport or Accommodation Provider or Agent**
any expense arising from the default of any provider or their agent of transport or accommodation or any agent acting for **you** or the **insured person**
4. **Disinclination to Travel**
any expense incurred solely as a result of disinclination to travel or to continue the **journey**
5. **Failure to Check-in**
the failure of the **insured person** to check in for any **journey** according to the itinerary supplied unless due to fortuitous circumstances beyond the control of the **insured person**
6. **Financial Circumstances**
any expense incurred due to **your** or the **insured person's** financial circumstances
7. **Non Passenger Air Travel**
any loss or expenses arising from an **insured person** engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft
8. **Other Insurances**
any loss which is insured under any other insurance policy
9. **Pre-existing Circumstances**
any expense due to:
 - a) failure of the means of transport other than disruption of road or rail services by avalanche, landslide, snow or flood
 - b) **natural catastrophe**, strike, labour dispute or mechanical breakdownwhich existed or for which advanced warning had been given prior to the date on which the **journey** was booked.
10. **Prior Redundancy or Termination of Employment**
any expense incurred as a result of the **insured person's** redundancy or the termination of their employment more than 31 days prior to a **journey** taking place
11. **Public Authority or Government Regulations**
any expense incurred as a result of regulations made by any public authority or government
12. **Suicide or Self-Injury**
any loss or expense arising from an **insured person** committing or attempting to commit suicide or intentionally inflicting self-injury
13. **Travelling Against Medical Advice or for Medical Treatment or Advice**
any expense incurred if an **insured person** is travelling or intending to travel against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment or medical advice
14. **Withdrawal from Service of Aircraft or Ship**
any claim for cancellation following delay to an aircraft or ship if the delay is due to withdrawal from service temporarily or permanently on the orders of any port authority or the Civil Aviation Authority or any similar body in any country.

Provision to Section 8

Event Limit

The total amount payable under this Section in respect of any one **insured person** arising from any one **event** will not exceed the sum insured stated in the schedule.

If the total amount of all claims under this Section for loss and expense arising out of any one **event** exceeds the **cancellation or curtailment limit** each individual claim will be proportionately reduced until the total value of all claims does not exceed the **cancellation or curtailment limit**.

Section 9 – Kidnap, Hi-Jack

The Cover

We will pay **you** up to the sum insured in the schedule for **ransom** and **consultants' costs** incurred solely and independently as a result of **kidnap** occurring on a **journey** during the **operative time** and while outside the **insured person's country of permanent residence** or **country of secondment**. Any incident that could give rise to a claim under this Section must be notified immediately to **WTP**. Their contact number is **+34913277262**.

Provided always that:

- a) we will not pay for more than the **kidnap aggregate limit**
- b) in the **event** of any circumstances that could give rise to a claim under this Section **you** will give notice to **WTP** by the most expeditious means and provide **WTP** with all assistance and information in a timely manner.

9.1 Hi-Jack

We will pay the Insured up to the amount stated in the schedule for each day that an **Insured Person** is unjustly, forcibly or unlawfully held captive.

Exclusions to Section 9

This Section does not cover:

1. **Claims by Parent or Guardian**
any claim for a **child** by its parent or guardian
2. **Damages and Legal Costs**
any sums **you** become legally liable to pay as the result of any legal action for damages including legal costs incurred by **you** in defence of such action as the result of:
 - a) alleged negligence or incompetence in hostage retrieval operations or negotiations following **kidnap**
 - b) alleged negligence in not preventing **kidnap**
3. **Excluded Territories**
any **kidnap** which occurs in the **excluded territories – kidnap**
4. **Fraudulent, Dishonest or Criminal Acts**
loss due to any fraudulent, dishonest or criminal act committed or attempted by **you** or any **director, employee** or authorised representative of **you** including any person who has custody of any **ransom monies**
5. **Prior Cancellation or Declinature of Kidnap Insurance**
any claim if **you** or the **insured person** have had **kidnap** insurance declined or cancelled
6. **This Section does not apply in German Risk**

Section 10 – Political and Natural Disaster Evacuation

The Cover

We will pay **you** up to the sum insured in the schedule for the reasonable costs necessarily incurred while an **insured person** is travelling on a **journey** during the **operative time** outside their **country of permanent residence** or **country of secondment** to evacuate the **insured person** to their **country of permanent residence** or **country of secondment** or the nearest place of safety when:

- a) officials of the country to or in which the **insured person** is travelling on a **journey** recommend that certain categories of person including the **insured person** should leave that country for safety reasons.
- b) the Spanish Government issues a travel advice for a particular country or region in which the **insured person** is travelling on a **journey** recommending that certain categories of person including the **insured person** should leave that country or region.
- c) the **insured person** is expelled or declared persona non grata in the country where the **insured person** is travelling on a **journey**.
- d) following a natural disaster a state of emergency is declared in the country where the **insured person** is travelling on a **journey** necessitating immediate evacuation.
- e) a state of emergency has been declared in the country where the **insured person** is travelling on a **journey** [Late Notification](#)

necessitating immediate evacuation.

- f) the **insured person's** property is seized, confiscated or expropriated during a **journey**.

Provided always that **you** or an **insured person** must contact **WTP** as soon as reasonable if evacuation becomes necessary.

10.1 Accommodation Expenses

In the **event** that the **insured person** is unable to return to their **country of permanent residence** or **country of secondment** **we** will pay **you** for reasonable accommodation costs necessarily incurred up to a maximum of USD 150 per day for a total of 14 days.

Provided always that:

- a) where the **insured person** holds a valid return ticket to their **country of permanent residence** or **country of secondment** or to another place of safety **we** will only indemnify **you** or the **insured person** for any additional costs necessarily incurred to evacuate the **insured person**
- b) where the **insured person** is entitled to a refund on an unused ticket **we** will be entitled to deduct the value of the unused portion from the indemnity provided to **you** or the **insured person**
- c) in respect of any necessary air flight **we** will indemnify **you** or the **insured person** for the cost of an economy flight fare.

Exclusions to Section 10

We will not pay any benefit or provide any assistance in conjunction with **WTP** under this Section if:

1. **Breach of Contract, Bond or License**
you or the **insured person** fail to honour any contractual obligation, bond or specific performance condition in a license
2. **Foreseeable Costs**
the conditions leading to the **insured person's** departure were in existence prior to the **insured person** entering the country or where such conditions were reasonably foreseeable prior to the **insured person** entering the country on a **journey**
3. **Missing or Invalid Documentation**
the **insured person** fails to produce or maintain immigration, work, residence or similar visas, permits or other relevant documentation for the country in which a **journey** takes place
4. **Nationality**
the **insured person** is a national of the country in which they are on a **journey**
5. **Property Repossession**
property belonging to **you** or the **insured person** is repossessed by a titleholder or other interested party to satisfy any debt, insolvency, financial failure or other financial obligation of **yours** or of the **insured person**
6. **Violation of Laws or Regulations**
 - a) the **insured person** has committed any;
 - i) act or alleged act which if committed by them in the **country of permanent residence** would be a criminal offence
 - ii) fraudulent or criminal act or alleged fraudulent or criminal act alone or in collusion with others in the territory in which a **journey** takes place and contravenes the laws of that territory
 - b) **you** or the **insured person** have failed properly to procure or maintain immigration, work or residence or similar visas, permits or other relevant documentation
 - c) the **insured person** takes part in any anti-government activity or the operations of any security or armed forces.

Section 11 – Legal Expenses

The Cover

We will pay **you** or the **insured person** up to the sum insured in the schedule for **legal expenses** incurred in the pursuit of a claim by an **insured person** against a third party for damages or compensation in respect of **bodily injury**, death or illness sustained while on a **journey** during the **operative time**.

You or the **insured person** will have the right to appoint a suitably qualified legal representative in connection with any claim or legal proceedings including the appointment of expert witnesses.

Our consent to pay **legal expenses** must be obtained in writing. This consent will be given if **you** or the **insured person** can satisfy **us** that:

- a) there are reasonable grounds for pursuing or defending the legal proceedings and it is always more likely than not that the **insured person** will recover damages or obtain any other legal remedy which **we** have agreed or make a successful defence. The decision to grant consent will take into account **your** opinion or that of the **insured person's** appointed representative as well as that of **our** own advisors; and
- b) it is reasonable for **legal expenses** to be provided in a particular case.

Provided always that if the **insured person** is successful in the claim any **legal expenses we** provide will be reimbursed to **us**.

Exclusions to Section 11

This Section does not cover:

- 1. Claims Eligible for Consideration under Arbitration Schemes or Complaints Procedures**
any **legal expenses** incurred in the pursuit of any claim against a travel agent, tour operator, insurer or their agents, which are eligible for consideration under an arbitration scheme or complaints procedure
- 2. Claims or Legal Proceedings by Third Parties**
any **legal expenses** incurred for the defence of any civil claim or legal proceedings made or brought by a third party against the **insured person**
- 3. Criminal or Wilful Acts**
any **legal expenses** incurred in connection with any criminal or wilful act
- 4. Fines or Penalties**
any fines or penalties
- 5. Late Notification**
any claim or circumstance notified more than 24 months after the incident from which the cause of action arose

Section 12 – Personal Liability

The Cover

We will pay **you** or the **insured person** up to the sum insured in the schedule for any legal liability incurred by the **insured person** while on a **journey** during the **operative time** in respect of:

- a) accidental **bodily injury** or illness of any person
- b) accidental loss of or damage to the property of any person
- c) any claimant's costs and expenses arising out of a) or b) above which the **insured person** or the **insured person's** representatives are legally liable to pay
- d) any other costs and expenses incurred with **our** prior written consent.

Provided always that:

- i) no admission of liability, offer, promise, or payment will be made by **you** or the **insured person** without **our** prior written consent
- ii) **you** will provide **us** with all assistance and information required in defence of a claim under this policy
- iii) **we** or **our** appointed representatives may at **our** discretion decide to take over and conduct the defence or settlement of any claim against **you** or an **insured person**.

Exclusions to Section 12

This Section does not cover:

- 1. **Advice**
liability arising out of the rendering or failure to render advice
- 2. **Asbestos Related Risks**
liability arising out of the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of asbestos
- 3. **Fines or Penalties**
any fines or penalties
- 4. **Insured Person's Immediate Family**
injury or illness to any member of the **insured person's** immediate family
- 5. **More Specific Insurance**
any damages which should more specifically be claimed under any other contract of insurance in **your** name or that of the **insured person**
- 6. **Non Passenger Air Travel**
any loss or expenses arising from an **insured person** engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft
- 7. **Ownership or Occupation of Land or Buildings**
liability arising out of the ownership or occupation of land or buildings
- 8. **Property Held in Trust**
loss of or damage to property belonging to held in trust by or in the custody or control of **you** or the **insured person**, any **employee** or any member of the **insured person's** immediate family

9. **Sexually Transmitted Infections, AIDS or AIDS Related Conditions**
any damages resulting from venereal disease, sexually transmitted infections, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition
10. **Suicide or Self-Injury**
any loss or expenses arising from an **insured person** committing or attempting to commit suicide or intentionally inflicting self-injury
11. **Trade, Business or Profession**
the carrying on of any trade, business or profession
12. **Vessels and Craft**
any injury, illness, loss or damage arising directly or indirectly as a result of the ownership, possession or use of any mechanically propelled vehicle, aircraft or watercraft
13. **Wilful, Malicious or Unlawful Acts**
any criminal, malicious or wilful act.

Section 13 – Rental Vehicle Collision Damage Waiver

We will pay **you** or the **insured person** up to the maximum amount stated in the schedule for loss of or damage to a rental vehicle during a **journey** in respect of the monetary amount that the **insured person** is legally liable to pay as an excess or deductible to that part of a rental vehicle insurance policy or any other insurance policy applicable to the **insured person** for which cover in respect of loss of or damage to a rental vehicle is in force.

Provided always that **we** will not pay more than the amount stated in the schedule in respect of all claims for such loss or damage occurring during any one period of insurance.

Exclusions to Section 13

This Section does not cover:

1. **Deliberate Damage**
any loss of or damage to a rental vehicle caused deliberately by an **insured person** whether acting alone or in collusion with others
2. **Excluded Causes**
 - a) any loss of or damage to a rental vehicle arising out of wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage
 - b) damage that existed at the commencement of the period of rental.

Section 14 – General Exclusions

We will not be liable for any **bodily injury**, loss or expense suffered:

1. Active Service

as a result of an **insured person** engaging in active service in any of the armed forces of any nation.

Consortio Cover

Any coverage/Loss granted by the Spanish Consortio is excluded from this section

Section 9 not apply in German Risk

Section 15 – General Provisions

1. Event Aggregate Limitation

If the total amount of all claims arising out of any one **event** exceeds the **event aggregate limit** each individual claim will be proportionately reduced until the total value of all claims does not exceed the **event aggregate limit**.

2. Multi-Engined Aircraft Limitation

If the total amount of all claims for **bodily injury** arising out of any one **event** involving the same multi-engined aircraft exceeds the **multi-engined aircraft limit** each individual claim will be proportionately reduced until the total value of all claims does not exceed the **multi-engined aircraft limit**.

3. Other Forms of Aerial Transport Including Rotor Wing Limitation

If the total amount of all claims for **bodily injury** arising out of any one **event** involving the same aircraft (not being a multi-engined aircraft) exceeds the **other forms of aerial transport including rotor wing limit** each individual claim will be proportionately reduced until the total value of all claims does not exceed the **other forms of aerial transport including rotor wing limit**.

4. Restriction in Cover for Over 85s

So far as concerns **insured persons** who have attained the age of 86 years:

- a) in respect of Section 2 benefits will only be payable under benefits 1 to 4 of the schedule and will in no **event** exceed USD 50,000 or the amount stated in the schedule whichever is the lesser
- b) Sections 3 and 8 do not cover any expense arising from a pre-existing medical condition which the **insured person** knew about at the date on which the **journey** was booked

5. Sanctions

Notwithstanding any other terms of this policy **we** will be deemed not to provide cover nor will **we** make any payment or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **yours** would violate any applicable trade or economic sanctions law or regulation.

Section 16 – General Conditions

Conclusion of the insurance contract

The contract is completed by the consent expressed by the contracting parties when they sign the policy or the provisional cover document. The covers purchased and any amendments or additions to them will not take effect if the premium has not been paid and this is the policyholder's fault.

Any delay in meeting the above requirements will mean that the insurer's obligations will only begin at 24:00 hours on the day when they are met.

Lifetime of the contract

The insurance will be in force between the insurance start and end dates shown in the policy. Trip cancellation before departure coverage takes effects 48 hours from the insurance start date and runs until the start date of the trip shown in the policy.

Representations about the risk

The policyholder is required to tell the insurer before the contract is completed about any and all circumstances which may influence the assessment and acceptance of the risk based on the questionnaire given to them. They will not have to do this if the insurer does not give them the questionnaire.

The insurer may terminate the contract within one month from when it becomes aware of any omission or inaccuracy in the representations made by the policyholder.

During the term of the contract the policyholder should report any circumstances that change the risk as soon as possible.

If the risk is aggravated, the insurer may suggest amending the contract or cancel it within one month. If by contrast the risk is reduced, the insured will be entitled to a proportionate reduction in the premium.

Paying the premium

The policyholder is required to pay the premium when the contract is executed under section 14 of the Insurance Contract Act 50/1980 of 8 October. If the premium has not been paid due to the fault of the policyholder, the insurer may terminate the contract or take legal action to enforce payment of the premium owed. If the premium has not been paid when a loss occurs, the insurer will be released from its obligations.

Consequences of failure to pay the premium

If the first premium has not been paid due to the policyholder's fault, the insurer may terminate the contract or take legal action to enforce payment based on the provisions of the policy. In all cases the insurer will be released from its obligations. If any of the premiums after the first one are not paid, the cover provided by the insurer will be suspended one month after the premium's due date. If the insurer does not claim payment within the six months following this due date, the contract will be deemed to have been terminated.

When the contract is suspended the insurer may only demand payment of the premium for the then current period and will be entitled to the part of the premium for the time during which cover has been suspended.

Subrogation

The insurer replaces the insured in their rights and claims against liable third parties and against any organisations or institutions from which they have hired the covered services in whole or in part up to the total cost of any services or indemnification the insurer has paid. The insured undertakes to provide the insurer with any assistance required to obtain such compensation.

If the insured is entitled to reimbursement for the unused part of the ticket under the transport or repatriation cover, this reimbursement will revert to the insurer. Likewise, the insurer is only liable for any additional travel expenses of the insured required by the event in excess of those originally envisaged by the insured.

Responsibility and limit of liability

Medical and health transport benefits may only be provided by prior agreement between the doctor attending the insured and the insurer's medical team. In all cases the insurer will decide the means of transport or medical repatriation to be used.

The insurer accepts no liability for any decisions and actions taken by the insured against its instructions or those of its medical team.

Period of limitation for actions derived from the contract

Actions derived from this contract become time-barred after two years except for the Personal Accident cover where the period of limitation is five years.

Double insurance

Under the Insurance Contract Act the insured has to tell the insurer about any other policies they have taken out with other insurers which cover the same risk either when they sign this policy or during its term.

If there are several policies the insurer will contribute to compensation in proportion to its sum insured, and the amount of the damage may not be exceeded. The insured may ask each insurer for the compensation owed under the respective policies up to this limit.

If the insured has fraudulently not told the insurer about such other policies, the insurer will not be required to pay any compensation.

Amendments

We are entitled to amend the terms and conditions of this policy in order to comply with the requirements of any applicable legislation as amended from time to time. If such amendments materially increase the insured risk, both **you** and **us** agree to review the terms of this policy (including without limitation Premiums and/or Maximum Policy Limits).

Assignment

This policy may not be assigned without **our** prior written consent.

Cancellation

You may cancel this policy by giving **us** 30 days prior written notice. **We** may cancel this policy by giving **you** 60 days prior written notice at **your** last known address

Interest

No sum payable under this policy will carry interest.

Mandatory Covers

In the **event** this policy has omitted to explicitly provide for a cover which shall be included pursuant to any applicable legislation (including without limitation the applicable legislation of the country of risk), **we** will pay **you** the benefit or the indemnity owed to **you** in accordance with such a legislation up to the applicable Maximum Policy Limits stated in the Schedule. For the purposes of this clause 17, country of risk means the Member State in which the risk is situated as defined in the Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking up and pursuit of the business of Insurance and Reinsurance (Solvency II).

Section 17 – Claims Conditions

It is a condition precedent to our liability under this policy that in the event of any circumstances which could give rise to a claim you will:

- a)
 - i) give notice to us as soon as reasonably possible by writing to the following address:
Zurich Accident and Health Claims, claimnotificationfos@zurich.com
Zurich Insurance plc, Spain Branch
Paseo de la Castellana 81, planta 22
28046 Madrid, España
 - ii) make no admission of liability without our prior written consent
 - iii) provide us or our appointed representatives with:
 - 1) all necessary assistance in a timely manner
 - 2) all information reasonably required
 - 3) all documentation and records necessary to establish and assess indemnity under this policy
 - iv) prove the loss to our reasonable satisfaction
 - v) forward immediately to us or our representatives any letter, writ or other document received in connection with any claim made under this policy
 - vi) assist and concur with all reasonable arrangements for our medical advisors to examine an insured person in respect of which a claim has arisen; and

- b) as often as may be reasonably required provide a statutory declaration sworn before a solicitor, justice of the peace or notary public named by us on all matters connected with a claim at such reasonable time and place as we may designate.

No act by us or our representatives in connection with any investigation will be deemed a waiver of any defence which we might otherwise have. All acts will be deemed to have been made without prejudice to our liability.

We reserve the right to:

- a) take such steps as we deem necessary to prevent, mitigate or minimise a loss
- b) take over and conduct the defence or settlement of claims made against an insured person that is covered by this policy
- c) pursue all rights or remedies available to you whether or not payment has been made.

Section 18 – Indemnification by the Insurance Compensation Consortium

Clause on indemnification by the Insurance Compensation Consortium for losses arising from extraordinary events occurring in Spain in material damage insurance and insurance for land motor vehicle liability.

1.1. DAMAGE TO PROPERTY AND INJURY TO PEOPLE

Pursuant to the recast text of the Legal Statute of the Spanish Insurance Compensation Consortium enacted by Royal Legislative Decree 7/2004, of 29 October, the policyholder of a contract of insurance of the type which is required to include a surcharge in favour of the abovementioned public business organisation is entitled to arrange cover of extraordinary risks with any insurer which meets the conditions required by prevailing legislation.

Compensation for losses caused by extraordinary events occurring in Spain and which affect risks located therein will be paid by the Insurance Compensation Consortium when the policyholder has paid the relevant surcharges for it and either of the following situations should arise:

- a) The extraordinary risk covered by the Insurance Compensation Consortium is not covered by the insurance policy taken out with the insurer.
- b) Even though it is covered by the insurance policy, the insurer is unable to meet its obligations because it has been legally declared to be insolvent or subject to a process of compulsory liquidation or has been taken over by the Insurance Compensation Consortium.

The Insurance Compensation Consortium will act in accordance with the abovementioned Legal Statute, the Insurance Contract Act 50/1980, of 8 October, the Extraordinary Risks Insurance Regulations enacted by Royal Decree 300/2004, of 20 February, and supplementary provisions.

1.1.1. Summary of legal rules

1. Extraordinary events covered.

- a) The following acts of nature: earthquakes and seaquakes, extraordinary flooding including when caused by battering by waves, volcanic eruptions, uncharacteristic cyclones (including extraordinary winds with gusts over 120 kph and tornadoes) and falling space debris and meteorites.
- b) Those caused violently as a result of terrorism, rebellion, insurrection, riots and civil disturbance.
- c) Actions by the armed forces and law enforcement agencies in peacetime.

Weather and seismic events, volcanic eruptions and falling space debris and meteorites will be demonstrated at the request of the Insurance Compensation Consortium by means of reports issued by the State Meteorological Agency (AEMET), the National Geographic Institute and other relevant public agencies in the field. In cases of political or social events and damage or injury caused by the actions of the armed forces and law enforcement agencies in peacetime, the Insurance Compensation Consortium may gather information about what happened from the courts and administrative bodies.

2. Excluded risks

- a) Those which do not qualify for compensation under the Insurance Contract Act.

- b) Those sustained by property insured by a contract of insurance other than those in which the surcharge for the Insurance Compensation Consortium is compulsory.
- c) Those caused by faults or defects in the insured object or by its manifest lack of maintenance.
- d) Those produced by armed conflict, even though there has been no prior official declaration of war.
- e) Those arising from nuclear energy, without prejudice to the provisions of the Liability for Nuclear Damage and Damage Caused by Radioactive Materials Act 12/2011, of 27 May. However, all direct damage or injury caused in an insured nuclear facility will be included when it is the consequence of an extraordinary event which affects the facility itself.
- f) Those caused by the mere action of time, and in the case of property either partially or totally permanently submerged, those attributable to the mere action of waves or ordinary currents.
- g) Those caused by acts of nature other than those referred to in paragraph 1.a) above, and in particular those produced by rises in the level of the water table, landslides or land settling, rock falls or similar events, except where they are clearly caused by the action of rainwater which in turn has led to extraordinary flooding in the area and they have occurred at the same time as this flooding.
- h) Those caused by disturbances occurring during meetings or demonstrations carried out in compliance with the provisions of the Freedom of Assembly Act 9/1983, of 15 July, and during the course of legal strikes, except where these disturbances may be classified as extraordinary events pursuant to paragraph 1.b) above.
- i) Those caused by the bad faith of the insured.
- j) Those arising from losses due to natural events causing damage to property or financial loss when the policy's issue date, or effect date if later, is not more than seven calendar days before the date on which the loss occurred, unless the impossibility of taking out the insurance earlier due to absence of the insurable interest can be demonstrated. This waiting period will not apply in the case of replacement of the policy with the same or a different insurer without interruption except for the part that is subject to increase or new coverage. Equally it will not apply to the part of the sum insured resulting from index-linking under the policy.
- k) Those relating to losses that take place prior to the payment of the first premium or when, in accordance with the provisions of the Insurance Contract Act, the Insurance Compensation Consortium's cover is suspended or the insurance is terminated due to non-payment of premiums.
- l) Indirect ones or losses deriving from direct or indirect damage other than financial losses specified as compensable in the Extraordinary Risks Insurance Regulations. In particular, this cover does not include damage or loss resulting from cut-off or alteration of the external supply of electrical power, flammable gases, fuel oil, diesel or other liquids or any other indirect damage or losses other than those cited in the previous paragraph, even when these alterations are derived from a cause included in the extraordinary risks cover.
- m) Incidents which due to their magnitude and gravity are classified by the national government as a "national catastrophe or disaster".

3. Excess

The excess payable by the insured will be:

- a) In the case of direct damage in insurance for material damage, the excess payable by the insured will be seven percent of the amount of compensable damage caused by the incident. However, there will be no excess in cases of damage to housing, condominiums or vehicles that are insured by a car insurance policy.
- b) In the case of business interruption, the excess payable by the insured will be the same as the one shown in the policy in time or amount for damage resulting from ordinary business interruption claims. If there are several excesses for coverage of ordinary business interruption claims, the ones for the main cover will be applied.

c) When a policy sets a combined excess for damage and business interruption, the Insurance Compensation Consortium will pay for material damage minus the excess applicable under paragraph a) above and for business interruption minus the excess shown in the policy for the main cover, reduced by the excess applied in the settlement of material damage.

4. Extension of cover

1. Cover of extraordinary risks will extend to the same property and sums insured as have been set in insurance policies for the coverage of ordinary risks.

2. Nevertheless:

a) In policies which cover own damage to motor vehicles, coverage of extraordinary risks by the Insurance Compensation Consortium will include the entirety of the insurable interest even if the ordinary policy only does so in part.

b) Where vehicles only have a liability policy for land motor vehicles, coverage of extraordinary risks by the Insurance Compensation Consortium will cover the vehicle's value in its condition at the time immediately before the occurrence of the loss based on purchase prices generally accepted in the market.

1.1.2. Reporting damage to the insurance compensation consortium

1. The policyholder, the insured or the beneficiary of the policy, or anyone acting for and on behalf of them, or the insurer or the insurance intermediary involved in arranging the insurance may report and apply for compensation for damage covered by the Insurance Compensation Consortium.

2. The above people and organisations may report damage and obtain information about the processing and status of claims:

- By calling the Insurance Compensation Consortium's helpline (952 367 042 or 902 222 665).
- On the Insurance Compensation Consortium's website (www.consorseguros.es).

3. Damage appraisal: the Insurance Compensation Consortium will appraise damage which is compensable under insurance legislation and the insurance policy and it will not be bound by any appraisals that may have been made by the insurer which covers the ordinary risks.

4. Payment of compensation: the Insurance Compensation Consortium will pay compensation to the insurance beneficiary by bank transfer.

Section 19 – Operative Times

24 Hours

At any time during the Period of Insurance.

Occupational including Commuting

During the Period of Insurance and whilst:

- a) in pursuit of normal occupational duties on behalf of the insured; or
- b) travelling directly between the **insured person's** place of employment and place of residence (permanent or temporary); or
- c) undertaking a **journey** with destinations outside the **insured person's country of permanent residence or country of secondment** or within an **insured person's country**

of permanent residence or country of secondment.

Cover under c) above shall commence from the time of leaving the place of residence or the place of employment (whichever occurs last) and continues until arrival back at the place of residence or the place of employment (whichever occurs first).

Occupational excluding Commuting

During the Period of Insurance and whilst:

- a) in pursuit of normal occupational duties on behalf of the insured; or
- b) undertaking a **journey** with destinations outside the **insured person's country of permanent residence or country of secondment** or within an **insured person's country of permanent residence or country of secondment**.

Cover under b) above shall commence from the time of leaving the place of residence or the place of employment (whichever occurs last) and continues until arrival back at the place of residence or the place of employment (whichever occurs first).

Away from premises including commuting

During the Period of Insurance and whilst:

- a) in pursuit of normal occupational duties on behalf of the insured away from the usual place of employment of the **insured person**; or
- b) travelling directly between the **insured person's** place of employment and place of residence (permanent or temporary)

Cover under a) above shall commence from the time of leaving the place of residence or the usual place of employment (whichever occurs last) and continues until arrival back at the place of residence or the usual place of employment (whichever occurs first).

Away from premises excluding commuting

During the Period of Insurance and whilst in pursuit of normal occupational duties on behalf of the insured away from the usual place of employment of the **insured person**.

Cover shall commence from the time of leaving the place of residence or usual place of employment (whichever occurs last) and continues until arrival back at the place of residence or the usual place of employment (whichever occurs first).

Assault – 24 hours

Assault at any time during the Period of Insurance where **bodily injury** is a direct result of an unprovoked malicious assault.

Assault – Full Occupational

Assault during the Period of Insurance and whilst in pursuit of normal occupational duties on behalf of the insured where **bodily injury** is a direct result of unprovoked malicious assault.

Assault – Money/Goods

Assault during the Period of Insurance and whilst in pursuit of normal occupational duties on behalf of the insured where **bodily injury** is a direct result of actual or attempted theft of the insured's **money** or goods.

Vehicular – 24 Hours

At any time during the Period of Insurance and whilst mounting into, travelling in, dismounting from, loading, unloading, (including carrying out emergency roadside repairs and/or emergency re-fuelling), any vehicle owned by, hired by or leased to the insured or temporary replacement thereof.

Vehicular – Business only

During the Period of Insurance and whilst mounting into, travelling in, dismounting from, loading, unloading, (including carrying out emergency roadside repairs and emergency re-fuelling), any

vehicle owned by, hired by or leased to the insured or temporary replacement thereof in pursuit of normal occupational duties on behalf of the insured.

External journey

During the Period of Insurance and whilst undertaking a **journey** including incidental holidays with destinations outside the **insured person's country of permanent residence or country of secondment**.

Cover shall commence from the time of leaving the place of residence or the place of employment (whichever occurs last) and continue until arrival back at the place of residence or the place of employment (whichever occurs first).

External and internal journey

During the Period of Insurance and whilst:

- a) in pursuit of normal occupational duties on behalf of the insured; and
- b) undertaking a **journey** with destinations outside the **insured person's country of permanent residence or country of secondment** or within an **insured person's country of permanent residence or country of secondment**.

Cover under b) above shall commence from the time of leaving the place of residence or the place of employment (whichever occurs last) and continues until arrival back at the place of residence or the place of employment (whichever occurs first).

External journey including holiday travel

During the Period of Insurance and whilst undertaking a **journey** including holidays with destinations outside the **insured person's country of permanent residence or country of secondment**.

Cover shall commence from the time of leaving the place of residence or the place of employment (whichever occurs last) and continue until arrival back at the place of residence or the place of employment (whichever occurs first).

External and internal journeys including holidays

During the Period of Insurance and whilst undertaking a **journey** including holidays with destinations:

- a) outside the **insured person's country of permanent residence or country of secondment**; or
- b) within an **insured person's country of permanent residence or country of secondment** provided such **journey** includes one or more aerial flights or an overnight stay.

Cover shall commence from the time of leaving the place of residence or the place of employment (whichever occurs last) and continue until arrival back at the place of residence or the place of employment (whichever occurs first).

Bespoke

Please refer to the schedule.

In Madrid, 6 September 2023
Zurich Insurance PLC, Spain Branch.



Darío Cabello
Liability Manager