

Embrace

# Close at hand wherever you are

Business Travel

Allianz Insurance plc | Commercial

**Allianz** 



# No matter how small the emergency there will be someone to help

It is a fast-changing world and business is not just restricted to the UK any more.

If disaster strikes on an important business trip, you need to be reassured that your company's interests and employees' welfare are in capable hands.

This can mean anything from sending replacement personnel to attend a vital meeting to clinch a deal, to bringing home an employee after suffering a serious accident or medical condition.

## \*Know before you go

Planning a business trip to another country can be a journey in itself. That is why there is a pre-travel helpline on hand to provide support and assistance for travel enquiries ranging from visa queries to inoculations required.

## What about emergencies arising whilst on a trip?

### \*Medical and travel assistance

In the event of an emergency our dedicated assistance provider is on hand 24 hours a day, 365 days a year. It does not matter how small the emergency is they will be there to help.

This includes:

- Loss of passport and travel documents
- Lost luggage
- Stolen and lost credit cards
- Referral to English-speaking lawyers
- Medical treatment for illness or accident

In the event of an employee suffering an illness or accident, there are medical professionals who will take control and manage the process.

Their services include:

- Multi-lingual medical staff to converse with doctors and hospitals overseas
- Contacting the hospital and dealing with any necessary fees covered under the policy
- Arranging for loved ones to visit
- Evacuation or repatriation with a qualified medical escort

You can dial just one number and know there is someone on hand to help in any emergency.

\*Please note that these services are provided by FirstAssist.



## What can we do for you?

Embrace has been designed with flexibility in mind and the product can be tailored to your needs.

### \*This is what we could do for you:

- **Medical and emergency travel expenses** Up to £10,000,000
- **Continued Medical Expenses in the UK** Up to 6 months and £20,000
- **Overseas hospitalisation**
  - In-patient benefit £50 per 24 hours up to £1,000
  - Convalescence benefit £50 per 24 hours up to £1,000
- **Replacement personnel Expenses** Up to £10,000
- **Baggage and Money**
  - No wear and tear deduction
  - Pre journey / post-journey money cover 72 hours
  - Pre-journey loss of passport Up to £250
  - Loss of passport during journey Up to £1,000
  - Temporary deprivation of baggage Up to £1000 if lost for over 4 hours
  - Fraudulent use of credit cards Up to £1,000
- **Cancellation or Curtailment** Up to £10,000
- **Delayed departure** £30 for the first 4 hours and £30 per hour thereafter up to £750
- **Missed International Connection/ Missed Departure** Up to £500
- **Hijack and kidnap** £300 per 24 hours to a maximum of £15,000
- **Personal Liability** (benefit payable to the insured person) Up to £2,000,000
- **Legal expenses** (benefit payable to the insured person) Up to £50,000
- **No policy excess generally applied**

**Terms and conditions apply.** For the full terms, including significant exclusions, limitations and excesses please request a copy of the policy wording from your insurance adviser.

\*For full policy wordings on Allianz accident and health cover, please contact your insurance adviser

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

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This can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.