



# ACCIDENT AND HEALTH SELECT

POLICY OVERVIEW





# INTRODUCTION

This document provides an overview of the main policy benefits, terms and conditions only. Some of the covers will only apply if you have chosen to take the option selected. In some instances, cover is subject to an excess period, or an excess. Where this is applicable, it is detailed in your policy schedule. For full details please refer to the policy document, a copy of which is available on request. Your insurance adviser will be pleased to explain the policy cover in more detail.

This policy Overview applies to the following wordings which may be taken together or separately:

Personal Accident Section

Business Travel Section

## WHAT IS ACCIDENT AND HEALTH SELECT?

Accident and Health Select is designed for organisations who are looking to:

- enhance their employee benefits package
- protect business continuity in the event of employee absence due to injury or illness
- protect employees on business trips.

Most of the benefits from this policy are payable to the Insured, who may retain them or chose to pass on to the Insured Person. The Insurer may pay some benefits directly to providers for services such as counselling or rehabilitation costs.

Accident and Health Select is underwritten by Allianz Insurance plc apart from Legal Expenses which is underwritten by Allianz Legal Protection, part of the global Allianz Group.

Emergency Medical & Other Expenses, Hijack and Kidnap and Political Evacuation and assistance lines are administered by Healix Medical Services Limited on behalf of **the Insurer**.

## COVERS AVAILABLE:

### PERSONAL ACCIDENT

A lump sum or weekly benefit to the Insured in the event of an employee sustaining accidental bodily injury.

### BUSINESS TRAVEL

Cover in respect of employees and others whilst travelling on business trip on behalf of the Insured.

# COVERS AVAILABLE

## PERSONAL ACCIDENT SECTION

### Significant Features and Benefits

The policy provides compensation for accidental bodily injury that results in:

- Death
- Loss of Sight, Limb(s), Hearing and Speech
- Continental Scale includes Taste, Smell, Organs, Intellectual Capacity and Scarring
- Permanent Total Disablement
- Temporary Total Disablement
- Temporary Partial Disablement

Cover can operate 24 Hours a day Worldwide or can be limited to Occupational Accident and Commuting. Other options are available.

#### Extensions automatically provide cover for:

In addition to the Insured Persons described on the policy schedule the following are automatically included

- 1 Visitors and work placement students on the Insured Premises are covered for £30,000 for Death, Permanent Total and Permanent Partial Disability.
- 2 Spouses and Children of Insured Persons described in the policy Schedule are covered 24 hour a day for £100,000 Quadriplegia and £30,000 for Permanent Total and Permanent Partial Disability if the Employee has Occupational, Occupational plus commuting or 24 Hour cover.
- 3 Guests or Contractors on Business Trips are covered for £30,000 for Death, Permanent Total and Permanent Partial Disability.
- 4 Members of the public attempting to save the life of an Insured Persons described in the policy Schedule are covered for £30,000 for Death, Permanent Total and Permanent Partial Disability.

#### Rehabilitation retraining relocation counselling and advice extensions are all in addition to other policy benefits

The benefits that may form part of a rehabilitation program to either

- 1 assist the Insured Person back to work or
  - 2 assist them into a new post accident life
- are
- a up to £2,000 for Physiotherapy
  - b up to £3,000 for travel to hospital
  - c up to £10,000 for commuting to work
  - d up to £25,000 for the rehabilitation program
  - e up to £75,000 for prosthesis
  - f up to £30,000 for parasport equipment

#### Medical Helpline

Free service operating 24 hours a day, 365 days a year

### Significant or Unusual Exclusions or Limitations

The policy does not cover injury arising from:

- Drugs or Alcoholism
- Radioactive contamination
- Service in the armed forces
- War within Europe in which any of the major powers are involved, or United Nations enforcement action

## PERSONAL ACCIDENT SECTION (CONTINUED)

### Significant Features and Benefits

Up to £2,500 for Trauma counselling for the Insured Person following

- a** an unprovoked malicious assault,
- b** witnessing an act of terrorism
- c** witnessing the accidental Death or Permanent Partial or Total Disability of their parent, child, spouse or colleague
- d** their own Permanent Disablement

Up to £25,000 for the Insured Person to retrain for an alternative occupation

Up to £15,000 for the Insured Persons Spouse to retrain for an alternative occupation

Up to £25,000 to modify the Insured Persons vehicle, workplace or home

Up to £25,000 to relocate the Insured Person if their home cannot be modified

Up to £2,500 for Independent Financial Advice after a Permanent Disability Payment.

### Hospitalisation Benefits

Daily benefits of:

- a** £75 per day if hospitalisation occurs as a result of accidental bodily injury
- b** an additional £75 per day if the Insured Person is in a Coma up to a maximum of £54,600
- c** £75 per day convalescence following Hospitalisation up to a maximum of £2,000

Up to £3,000 for the Insured Persons family to Travel to Hospital

Up to £500 to return home from Hospital after 48 hours as an inpatient

Enhanced Permanent Disability Benefits may be paid following

- Total Blindness £50,000
- Paraplegia £50,000
- Quadriplegia £125,000
- Hemiplegia £50,000
- Triplegia £85,000

### Personal Property

Up to £1,000 if the Insured Persons property is damaged as a result of accidental bodily injury

### Assault Injury Enhanced Benefit

An additional 10% of the Death or Permanent Disablement benefits covered if an Insured Person sustains accidental bodily injury as a result of an unprovoked assault up to a maximum amount of £25,000

### Significant or Unusual Exclusions or Limitations

## COVERS AVAILABLE CONTINUED

### PERSONAL ACCIDENT SECTION (CONTINUED)

#### Significant Features and Benefits

##### Workplace disruption

25% increase to the Sum Insured if a single accident results in the death of 5 or more Directors or Employees

Up to £50,000 towards Crisis Management following the Death or Permanent Disablement of an Insured Person

Up to £5,000 towards a temporary replacements wages for an employee who has sustained an accidental bodily injury resulting in Death or Permanent Disablement

Up to £5,000 towards a recruiters fees to hire a permanent replacement for an employee who has sustained an accidental bodily injury resulting in Death or Permanent Disablement

Up to £5,000 towards re examination and re training fees if an Employee has missed professional exams through accidental injury

Up to £10,400 for Domestic Assistance if the Employee is Permanently Disabled

Up to £5,000 for Childcare expenses if the Employee is Permanently Disabled

##### Dental, Optical and First Aid Expense

Up to £2,500 Dental Expenses

Up to £500 for urgent optical Expenses

Other urgent treatment expenses up to

- 15% of the capital sum insured
- 30% of the weekly sum insured
- £5,000 following assault
- Maximum benefit payable £15,000

##### Additional Death Benefits

An Additional payment of the lowest Sum Insured if both Insured Person and Spouse die in the same accident leaving a Dependent Child or Dependant Adult

An Additional payment of

**1** £7,500 per Dependant Child

**2** £25,000 per Dependant Adult

Up to a maximum of £50,000

Up to £10,000 Funeral Expenses

Up to £2,000 urgent estate expenses

Up to £2,000 Bereavement Counselling

Up to £2,500 for Independent Financial Advice for the Spouse following the Death of an Insured Person

#### Significant or Unusual Exclusions or Limitations

## BUSINESS TRAVEL SECTION

### Significant Features and Benefits

#### Insured Persons and Trip Definition

- a** Any Business Trip and ancillary holiday or other journey at the expense of the Insured under 6 months undertaken by an Insured Person, guest or Contractor and their accompanying immediate family
- b** Any journey under 30 days duration undertaken by Directors of the Insured and their accompanying immediate family and domestic staff
- c** Any journey undertaken by business colleague friend or family of an Insured Person travelling on compassionate grounds with the agreement and at the expense of the Insurer.

#### Item 1 – Medical Expenses

Provides indemnity for medical expenses incurred whilst on an insured journey outside of their Country of Residence. This includes, where necessary, repatriation of an Insured Person or Insured Person's remains back to their Country of Residence.

Medical and emergency travel expenses up to £25,000,000

Continued medical expenses necessarily incurred after repatriation, and not otherwise available from the NHS in the UK for up to 6 months to a maximum benefit amount of £50,000

Free Emergency Medical Assistance Service operating 24 hours a day, 365 days a year.

#### Emergency Travel Expenses

Additional costs incurred following death, injury or illness for:

- Travel and accommodation of 3 relatives, friends or a Qualified Medical Practitioner (if required on medical advice)
- Transportation costs of the body or ashes and personal effects back to their Country of Residence

#### Extensions automatically provide cover for:

Overseas Hospitalisation daily benefits

- a** 75 per day if hospitalisation occurs as a result of accidental bodily injury or illness
- b** an additional £75 per day if the Insured Person is in a Coma up to a maximum of £54,600
- c** £75 per day convalescence following Hospitalisation up to a maximum of £2,000

Childcare Expenses up to £5,000 if the Insured Person is Hospitalised abroad and their Spouse is required to travel to them.

Up to £2,500 for Emergency Dental Expenses

Up to £500 for kennel or cattery fees if the Insured Person is Hospitalised abroad.

Up to £10,000 Funeral Expenses and up to £2,000 urgent estate expenses

Up to £50,000 Search and Rescue Costs

Up to £2,500 for Trauma counselling for the Insured Person following

- a** an unprovoked assault,
- b** witnessing an act of Terrorism
- c** witnessing the accidental Death or Permanent Total or Partial Disablement of their parent, child, spouse or colleague
- d** their own Permanent Disablement

### Significant or Unusual Exclusions or Limitations

#### Item 1 – The policy does not cover injury or illness

When travelling against the advice of a medical practitioner

When the purpose of the trip is to receive medical treatment or advice

If travelling whilst pregnant and within the last month prior to the expected date of birth

When there are medication costs known or required prior to travelling

The Emergency Medical Assistance Service must be consulted prior to incurring any costs over £500

## COVERS AVAILABLE CONTINUED

### BUSINESS TRAVEL SECTION (CONTINUED)

#### Significant Features and Benefits

##### Item 2 – Cancellation, Curtailment and Change of Itinerary

Up to £10,000 per person for unrecoverable costs for travel disruption due to any cause outside the control of the Insured or Insured Person.

##### Extensions automatically provide cover for:

Up to £750 for Delayed Departure

Up to £200 for Piste Closure

#### Significant or Unusual Exclusions or Limitations

##### Item 2 does not cover losses arising from:

- When travelling against the advice of a medical practitioner
- If travelling whilst pregnant and within one month prior to the expected date of birth
- Disinclination to travel
- Cancellation or rescheduling of the intended purpose of the trip
- Redundancy or termination of employment
- Financial circumstances of the Insured or Insured Person
- Default of any provider of transport or accommodation
- Cyber Event or Denial of Service
- Trips booked prior to the start of the policy

##### How this policy responds to Travel Disruption

Cancellation risks attach at the booking date, so trips booked prior to policy inception should be claimable on the previous insurance policy. The proposer should check their policy cover before switching insurer.

Any travel bookings made after FCO advice is published (e.g. 20th March 2020 for Covid19) will be at the insureds own risk, as they are planning a trip in the face of a known disruption. The policyholder should check their booking conditions and consider using Credit card payments wherever possible.

Insurance cover is only triggered for unexpected events, that are outside the policyholders control. Government responses or local regulations regarding a known problem (e.g. Covid19) are not unexpected events.

Rearranging a trip departing in the medium to long term future is within the control of the policyholder, and so not claimable. Rearranging imminent trips or acting on very recent government advice may not be practical, so after exploring options with the travel provider, the Insured should discuss their circumstances with the Allianz Claim team.

Insurance cover is only available for non-recoverable costs, the policyholder is expected to seek refunds from travel providers or Credit card providers before making an insurance claim.

##### Item 3 – Personal Property

Up to £10,000 per person for Loss, theft or damage to an Insured Person's personal property.

##### Extensions automatically provide cover for:

Reinstatement of Sum Insured after the first loss on a trip.

##### Item 3 does not cover:

Any single item or set of skis, ski poles, ski binding, ski boots, snowboard, snowboard bindings and snowboard boots over £500 or any other single item or set of Personal Property over £3,000.

Loss/damage to, or theft of deeds, securities or manuscripts

Personal Property stolen or lost from an unattended vehicle unless in a locked boot/concealed in a locked vehicle

Loss or damage caused by delay, detention or confiscation by any government or public authority

Cyber Event or Denial of Service



**BUSINESS TRAVEL SECTION (CONTINUED)****Significant Features and Benefits****Business Equipment**

Up to £3,000

**Loss of Keys**

Up to £1,000

**Loss of Travel Documents**

Up to £2,000 if travel documents are lost 7 calendar days before, during or 7 calendar days after the trip.

**Ski Equipment**

Up to £200 for hire of alternative equipment if the Insured's own ski equipment is damaged or lost.

**Delayed Personal Property**

Up to £2,000 in the event Personal Possessions are temporarily lost for over 4 hours, we will cover any necessarily incurred emergency essential purchases.

**Significant or Unusual Exclusions or Limitations****Item 4 – Money**

Up to £10,000 per trip for Loss or theft of money and items with a monetary value, i.e. tickets. Cover applies up to 120 hours prior to and after travelling.

**Extensions automatically provide cover for:**

Reinstatement of the sum Insured after the first loss on a trip.

**Item 4 does not cover:**

Loss of monetary value due to depreciation  
 Money stolen or lost from an unattended vehicle.  
 Loss of Coins or Banknotes in excess of £3,000  
 Cyber Event or Denial of Service

**Item 5 – Personal Liability**

Covers against costs and damages associated with having caused death or injury to a third party or damage to their property.

Up to £5,000,000 any one claim

**Extensions automatically provide cover for:**

Court attendance benefit of £500 per day up to a maximum of £20,000

Up to £25,000 for costs that fall within any excess on a rental vehicle insurance.

**Item 5 does not cover:**

Bodily injury to employees' immediate family  
 Any act/duty in connection with the Insured's business or profession  
 Injury/damage/loss arising out of ownership or use of:

- land or buildings
- a mechanically propelled or towed vehicle
- an aircraft, hovercraft or watercraft
- an animal (of a species defined as dangerous in the Animals or Dangerous Dogs Acts)

Malicious or unlawful act  
 Liability covered under any other insurance  
 Loss/damage occurring in any country outside the UK in which the Insured Person owns premises or is resident/domiciled  
 Fines, penalties, liquidated damages, punitive, exemplary or aggravated damages  
 Cyber Event or Denial of Service

**Item 6 – Hijack & Kidnap**

A benefit of £500 for each complete 24 hours, up to a maximum of £50,000 in the event of an Insured Person is the victim of a hijack, kidnap or is taken hostage.

**Item 6 does not cover:**

Where the country travelled to, or via, is in a state of war  
 Ransom money

## COVERS AVAILABLE CONTINUED

### BUSINESS TRAVEL SECTION (CONTINUED)

#### Significant Features and Benefits

##### Item 7 – Political Evacuation

Up to £50,000 if it is recommended by the UK or local government that the Insured Person leaves the country or area that they are traveling in subject to £250,000 accumulation limit.

##### Item 8 – Legal Expenses

Up to £50,000 to cover for legal expenses to pursue a negligent third party for damages who caused death or injury to an Insured Person.

#### Significant or Unusual Exclusions or Limitations

##### Item 7 does not cover:

the Insured Person not following advice of the government of the United Kingdom or local country or their respective law enforcement agencies or armed forces

any cost incurred if the Insured Person is a resident of the local country

the Insured Person not having the correct visa passport work permits or other documents for necessary for the Insured Trip.

The Insured Person must notify and provide all information as may be required to the Insurer

The Insurer may take over and conduct the claim in the Insured Person's name

Claims must be made within 6 months of the situation giving rise to a loss

The Insurer will choose the lawyer to handle the claim

##### Item 8 does not cover:

Legal costs insured under another insurance policy

Claims related to driving a motor vehicle

Claims relating to medical treatment

Legal costs not agreed by Allianz Legal Protection

Claims arising from War, invasion, riot, revolution and terrorism

Legal costs incurred outside Europe

Fines or penalties

Where the Insured Person has deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid/prevent/limit that claim

Disputes between the Insured Person and any other person covered by this policy, or the Insured Person and the Insured, or the Insured Person and the Insurer.

Disputes between the Insured Person and someone they live with or have lived with

Disputes to do with written/verbal remarks which damage the Insured Person's reputation.

## EXCLUSIONS APPLYING TO ALL BUSINESS TRAVEL SECTIONS

The policy does not cover injury arising from:

- Drugs or Alcoholism
- Radioactive contamination
- Service in the armed forces
- War within Europe in which any of the major powers are involved, or UN enforcement action

## LIMITATIONS APPLYING ACROSS ALL SECTIONS

### Age limit

Group Personal Accident	Up to 80 without referral to Underwriters
Business Travel	Up to 80 without referral to Underwriters

### Accumulation Limits

Event Accumulation Limit including Terrorism other than Nuclear, Biological & Chemical contamination	Variable up to £25,000,000
Aircraft Accumulation Limit	Variable up to £25,000,000
Non-Scheduled Air Accumulation Limit	Variable up to £25,000,000
Contamination by Terrorism Accumulation Limit	Variable up to £5,000,000
Political Evacuation and Cancellation, Curtailment and Change of Itinerary	£250,000

Refer to the policy wording for full details of cover and the Policy Conditions and Policy Exclusions. In some cases, the first amount of a claim is not covered (known as a policy excess).

## GENERAL INFORMATION

### PERIOD OF INSURANCE

The policy has a 12 month period of insurance (unless shown differently on the policy schedule), and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

### RIGHT OF CANCELLATION

The Insurer may cancel the policy by 30 calendar days (14 days in the event of War) notice to the Insured. No cancellation rights exist for the Insured or Insured Persons.

### LAW APPLICABLE TO CONTRACT

Unless We agree otherwise:

- a the language of the policy and all communications relating to it will be English;
- and
- b all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts

### YOUR OBLIGATIONS

You must make a fair presentation of the risk at inception, renewal and variation of the Policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim.

You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

### COMPLAINTS

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Insurance plc  
57 Ladymead, Guildford, Surrey GU1 1DB

Alternatively:

Phone: **01483 552438**  
Email: **[accsm@allianz.co.uk](mailto:accsm@allianz.co.uk)**

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR

Website: **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**  
Telephone: **0800 023 4567 or 0300 123 9123**  
Email: **[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit **<https://ec.europa.eu/odr>** to access the Online Dispute Resolution Service. Please quote our email address: **[accsm@allianz.co.uk](mailto:accsm@allianz.co.uk)**

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

### FINANCIAL SERVICES COMPENSATION SCHEME

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available at **[www.fscs.org.uk](http://www.fscs.org.uk)**, by emailing **[enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)** or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

### MAKING A CLAIM

Claims under the policy should be referred to:

Claims Division, Allianz Insurance plc, PO Box 10509,  
51 Saffron Road, Wigston LE18 9PF

Tel: **0344 893 9500**  
Fax: **01483 790726**  
Email: **[casualty1@allianz.co.uk](mailto:casualty1@allianz.co.uk)**

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Allianz Insurance plc.  
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Allianz Insurance plc is authorised by the Prudential  
Regulation Authority and regulated by the Financial  
Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.