

Personal Accident and Business Travel Insurance

Insurance Product Information Document



XL Catlin Insurance Company UK Limited

XL Insurance

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308). Registered office - 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.
Registered in England – Company Number 5328622.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

What is this type of insurance?

This is Personal Accident and Business Travel insurance policy.



What is insured?

- ✓ We will pay, up to the total sum insured shown in the schedule, for bodily injury, which results in your death, loss of sight, loss of one or more limbs, permanent total loss of speech, loss of hearing, permanent or temporary and total disablement during period of insurance.
- ✓ We will pay, up to the total sum insured shown in the schedule, for medical expenses suffered in relation to your bodily injury or illness, during the operative time.
- ✓ We will pay, up to the total sum insured shown in the schedule, for any irrecoverable payments paid or contracted to be paid for unused travel, accommodation, and pre-booked excursions, during the operative time
- ✓ We will pay, up to the total sum insured shown in the schedule, for additional travel and related accommodation expenses incurred to enable you to reach a reserved overseas travel connection or accommodation, during the operative time
- ✓ We will pay, up to the total sum insured shown in the schedule, for your legal liability for accidental bodily injury to or accidental loss of or damage to property of a third party, occurring during the operative time.
- ✓ We will pay, up to the total sum insured shown in the schedule, for legal expenses incurred by or on your behalf in the pursuit of a claim for damages against a third party who has caused you bodily injury or illness during the operative time.
- ✓ We will pay, up to the total sum insured shown in the schedule, for loss of or damage to accompanied personal property and money during the operative time.
- ✓ We will pay, up to the total sum insured shown in the schedule, for the purchase of immediate necessities, if accompanied personal property is temporarily lost for more than twelve (12) hours by the carrier, during the operative time.
- ✓ We will pay, up to the total sum insured shown in the schedule, for your legal liability for loss of or damage to a rental car hired by You during the operative time



What is not insured?

- ✗ We will not pay for any claims whilst you were engaged in or taking part in military, air force or naval service or operations.
- ✗ We will not pay for any claims whilst you were engaged in or taking part in mountaineering or rock climbing normally involving ropes and/or guides.
- ✗ We will not pay for any claims whilst you were engaged in riding or driving in any kind of race.
- ✗ We will not pay for any claims caused or contributed to by your intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in genuine self-defence).
- ✗ We will not pay for any claims caused or contributed to by war, terrorism, nuclear reaction, nuclear radiation or radioactive contamination
- ✗ We will not pay for any loss, damage liability, costs or expense for any benefits for bodily injury or illness caused deliberately or accidentally by the use of, or inability to use, any application, software or programme in connection with any electronic device (for example a computer, laptop, smartphone, tablet or internet-capable electronic device).
- ✗ We will not pay for any claims for any trip booked or commenced by you contrary to medical advice, to obtain medical treatment or after a terminal prognosis has been made.
- ✗ We will not pay for any claims for any trip booked or commenced in the knowledge that such trip will exceed the maximum duration(s) shown in the schedule or any attaching endorsement.
- ✗ We will not pay for any claims caused by alcohol abuse, excessive consumption, drugs or solvents.
- ✗ We will not pay for any claims caused by any infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).
- ✗ We will not pay for any claims cause, whilst you are in a state of insanity, whether temporary or otherwise.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! We will not pay the first part of any claim where you are responsible for the excess stated on the schedule.



Where am I covered?

- ✓ This insurance covers you in the territories listed in the schedule.



What are my obligations?

- You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete.
- You must tell us about any change in circumstances which occurs before or during the period of insurance and which may affect this policy.
- You must send notice to claims administrators as soon as practicably possible of any accident or illness.
- You must take all practicable steps to protect yourself and your property as though you were uninsured.
- You must not have any other accident or illness insurance, unless specifically declared to us and agreed by us at the inception.
- You must not make any admission of liability whatsoever, or make any arrangements, offer, promise or payment without our written consent.
- You must comply with all the requirements of the licensed rental agency under the rental agreement and of the car insurer.



When and how do I pay?

For full details of when and how to pay, you should contact your broker.



When does cover start and end?

This insurance covers a period stated in the schedule.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.