



Global Shield[®]

Group Injury, Illness and Business Travel

Policy Summary

Please note that this Summary document does not contain the full terms and conditions of the contract, which can be found in the Policy document. This Policy Summary does not form part of the Policy document. A copy of the Policy is available on request.

The Policy is a combined Personal Accident, Illness and Business Travel Insurance contract that can be extended to include non-business travel. The sections that apply to your insurance will be stated in the Schedule. The Schedule also states the period of insurance.

The standard duration of the contract is 12 months from the date on which cover incept. Any variations to this duration will be shown in the Schedule. If your period of insurance is more than one year you may need to review and update this cover periodically to ensure it remains adequate.

The Underwriter is Canopus Underwriting Limited on behalf of Syndicate 4444 at Lloyd's.



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Significant features, benefits and exclusions

The Section Schedules describe when the contract operates together with the benefits and limits that apply to each person insured.

Significant cover	Significant features	Limitations and exclusions
Personal Accident Section		
Accidental Death	Lump sum compensation.	Limited to £10,000 for children (under the age of 16 years).
Loss of Hearing, Limbs, Speech and Sight	Lump sum compensation following an injury.	Loss of Hearing in one ear is restricted to 50% of the Hearing sum insured.
Permanent Total Disablement (PTD)	Lump sum compensation following an injury as defined in the Schedule.	Where an Insured Person is not in full time employment or is a Partner or Child of an Insured Person, PTD other than by Loss of Hearing, Limb, Speech or Sight is payable if disability prevents them from engaging totally in any and every occupation.
Permanent Disability (Continental Scale)	Lump sum based on set percentages dependent on the degree of disablement.	
Temporary Total Disablement (TTD) or Temporary Partial Disablement (TPD)	Weekly income as a result of an injury which temporarily prevents an Insured Person from carrying out the whole of their occupational duties (TTD) or part of their occupational duties (TPD).	The benefit period and deferment period is stated in the Schedule.
Medical Expenses	Paid in additional to the above benefits.	Maximum of £5,000 for each Insured Person.
Paraplegia, Quadriplegia, Hemiplegia and Triplegia	Lump sum compensation following an injury as a percentage of the PTD limit.	
Rehabilitation Expenses	For a (PTD) loss an additional £500 per month is payable for tuition, advice or treatment from a licensed vocational school.	Payable for a maximum of 6 months.
Home Modification	If a claim is paid for Loss of Hearing, Limbs, Speech and Sight or (PTD) which requires modification to the home.	Limited to modification for external or internal wheel chair access, internal guide rails, emergency alert system to a maximum of £5,000.
Coma	£350 per complete week of continuous unconsciousness.	Limited to a maximum period of 52 weeks.
Loss of Enjoyment of Life	Paying a lump sum of 5% of the (PTD) sum insured or £5,000 whichever is the lesser.	A claim must be paid for Loss of Hearing, Limbs, Speech and Sight or (PTD) which necessitates assistance or a mechanical device to undertake 2 or more specific activities as detailed in the Policy.

Significant cover	Significant features	Limitations and exclusions
Optional Personal Accident Benefits		
Hospital and Convalescence	If hospitalised from an injury a daily allowance is payable.	Hospitalisation is payable for 13 weeks. Convalescence following 4 nights in hospital up to 13 weeks.
Fracture	Lump sum compensation following an injury.	Restricted to fractures of the skull (excluding nose and teeth), shoulder, arm or leg. Osteoporosis is excluded.
Optical Injury	Cost of repairing or replacing spectacles or contact lenses or prescribed following eye damage, up to £150 and £25 for an eye test.	The Insured Person must be admitted as an in-patient to hospital following the optical injury.
Illness Section		
Loss of Sight	Lump sum compensation following an illness.	Excluding alcohol abuse or addiction, HIV or AIDS or ARC and pre-existing medical conditions 24 months prior to the effective date until 24 months has elapsed with no medical treatment for that condition.
Permanent Total Disablement by Paralysis	Lump sum compensation following an illness.	
Temporary Total Disablement (TTD) or Temporary Partial Disablement (TPD)	Weekly income as a result of an illness which temporarily prevents an Insured Person from carrying out the whole of their occupational duties (TTD) or part of their occupational duties (TPD).	The benefit period and deferment period is stated in the Schedule.
Travel Section		
Medical and Emergency Expenses	Travel medical expenses. Emergency dental expenses. Medical repatriation. Funeral expenses. Hospitalisation benefit.	Must not be travelling against medical advice or travelling to receive medical treatment. No continuing cost for regular medication or treatment for a condition that existed prior to travelling.
Property and Money	Property, business equipment and money lost, stolen, damaged or destroyed. If essential clothing and toiletries are mislaid for 12 hours or more, £250 is payable to replace these items.	Property more than 3 years old will be settled applying depreciation. A single item limit of £1,000 applies; sports equipment in use, furniture and household effects, valuables in the aircraft hold or stolen when attended unless locked and out of sight in a motor vehicle or securely locked in a building. An excess applies and appears in the Schedule.
Travel Delay	£50 for every 12 hours up to £500 is payable for unavoidable delays due to failure or disruption of pre-booked travel.	Must follow the recommended guidelines for check in.
Diversion or Missed Travel Connections	Reasonable additional expenses for transportation and accommodation where an international travel connection is missed by more than 5 hours.	Specific events only are covered including: Unexpected failure or disruption to pre-booked publicly licensed transportation. Strike, fire, flood, adverse weather conditions.

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Hi-jack, Kidnap and Hostage	If a victim of Hi-jack, Kidnap or taken Hostage £500 for each 24 hour delay is payable.	To a maximum of £25,000.
Non-Travelling Partner	£5,000 is payable if the partner of an Insured Person dies from an injury.	The partner is in the UK when they die and is not travelling with the Insured Person.
Children's Fund	If the Insured Person dies as a result of an injury £2,500 for each dependent child will be paid.	No more than £5,000 in total is payable.
Employee Replacement or Resumption of Assignment Expenses	Expenses incurred to send a substitute person or return the Insured Person following an injury or illness.	The injury or illness must last for a minimum of 72 hours and the Insured Person is not travelling against medical advice.
Kidnap and Hostage Expenses	Expenses incurred to assist in the release of an Insured Person.	Being kidnapped or taken hostage for a period in excess of 72 hours. No cover if this occurs in Central or South America, Iraq, Nigeria, Philippines or any country where the UN armed forces are deployed.
Cancellation, Curtailment or Rearrangement Expenses	Costs where travel plans are cancelled or curtailed or rearranged by a cause outside the control of the Insured or Insured Person.	Excluding the excess; must not be travelling against medical advice; disinclined to travel; redundancy; default of a provider; financial circumstances.
Political and Natural Disaster Evacuation Expenses	Flight costs and accommodation where certain employment categories are asked to leave a country or an Insured Person is expelled or declared persona non grata or there is a specific major natural disaster.	The Insured Person must be travelling on business and has not breached laws or regulations or failed to produce or maintain visas or political unrest or the major natural disaster existed prior to entering the country or was foreseeable.
Personal Liability	Indemnify the Insured for legal costs and expenses recoverable by third parties from the Insured; legal costs and expenses incurred; legal liability to pay damages in respect of bodily injury, false arrest, false imprisonment, invasion of right of privacy, detention, false eviction, malicious prosecution or loss or damage to property belonging to third parties.	Excludes: Bodily injury to a family member or a person under a contract of service or apprenticeship with the Insured or Insured Person in connection with their employment. Use of or ownership or possession of aircraft, water craft, firearms, mechanically propelled or horse drawn vehicles, animals, caravans or vehicular trailers. Property belonging to or held in trust or under custody or control. Connected with the ownership or occupancy of land or building; carrying on of any trade, business or profession; participant to participant injury; or any fine or penalty. Any kind of pollution; or punitive and exemplary damages in respect of the USA or Canada.

Significant cover	Significant features	Limitations and exclusions
Passport	Up to £500 for costs and expenses incurred for the loss of or having a passport stolen.	The loss must be reported to the police within 24 hours.
Legal Expenses	Up to £50,000 for expenses in pursuing a claim for damages against a third party who has caused an injury, illness or death of an Insured Person.	Written approval must be obtained from the Underwriters. There is no cover for action against the Underwriters, travel agents, tour operators or carriers; or between Insured Persons; or for the continued pursuit of a claim where it is unlikely to establish legal liability against the pursued party.
Care first Counselling and Information Service	<p>Helping managers and staff resolve situations that may impact on their work performance.</p> <p>Provides managers with consultancy that enables them to deal with a wide range of people problems including bullying, harassment, absenteeism, grievance and cultural.</p> <p>Assist proactive management of stress at work by telephone counselling.</p> <p>Counselling critical and traumatic incidents.</p> <p>Telephone: +44 (0)207 111 1109</p>	

General exclusions that apply to all sections

- War and Terrorism restrictions (refer to the policy wording)
- Flying other than as a passenger
- Nuclear or radioactive contamination
- Weapons of mass destruction
- Professional sports
- Armed Forces operational duties
- Age limit 80 years

Applies to the travel sections

- Maximum trip duration 6 months (can be extended to 12 months upon request)

Conditions

All material facts should be disclosed (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

The Policy, any endorsements and the Schedule shall be governed by and construed in accordance with the law of England and Wales and the Insured and Insured Persons and Underwriters irrevocably agree that the Courts of England and Wales shall have exclusive jurisdiction in respect of any dispute which may arise out of or in connection with this Policy or any claim.

Claims notification

On the happening of any occurrence likely to give rise to a claim under the Policy, it is a condition precedent to Underwriters' liability under the Policy that the Insured will ensure that notice is given to Underwriters in writing as soon as reasonably possible after the date of the occurrence and in any event within ninety (90) days. Such notice shall include full particulars of the occurrence.

The Insured should contact their insurance intermediary who sold them with the Policy at the address and telephone number that will appear on the intermediary's correspondence.

If Medical Assistance is required at any time whilst on a trip an Insured Person should ring the telephone number provided on the Canopus Travel Assistance Card.

Cancellation

Only the Insured and the Underwriters may cancel the Policy or any cover.

Underwriters will give 60 days written notice, the Insured will give 30 days written notice.

An Insured Person has no rights of cancellation under this policy.

Disputes and complaints

The Underwriters are dedicated to providing the Insured and Insured Person with a high quality service and want to ensure that this is maintained at all times. If the Insured or Insured Person feels that the Underwriters have not offered a first class service please write and tell them and they will do their best to resolve the problem.

The contact details for the Underwriters are:

Head of Accident & Health

Canopius Underwriting Limited, Gallery 9, One Lime Street, London, EC3M 7HA

If the Insured or Insured Person has any questions or concerns about the insurance or the handling of a claim they should, in the first instance, contact their insurance intermediary. If you have a problem concerning any aspect of your insurance please contact your insurance intermediary.

In the event the Insured or Insured Person remains dissatisfied and wishes to make a complaint it may be possible in certain circumstances for them to refer that matter to the Policyholder & Market Assistance Department at Lloyd's. Their address is:

Policyholder & Market Assistance

Lloyd's Market Services, One Lime Street, London, EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: Complaints@Lloyds.com

In the event that the Policyholder & Market Assistance Department is unable to resolve your complaint, it may be possible for the Insured or Insured Person to refer it to the Financial Ombudsman Service (FOS). Following the complaints procedure with the FOS does not affect the rights of the Insured or Insured Person to take legal action. Further details will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. The Insured or Insured Person may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations under this contract. If the Insured or Insured Person were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: www.fscs.org.uk:

7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN

Canopius Underwriting Limited - Gallery 9, One Lime Street, London, EC3M7HA

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