



Aon Protect

Summary of cover

Arranged by Aon UK Limited

AonProtect Personal Accident and Travel Insurance

Summary of cover

Aon Underwriting Managers have prepared this Summary of Cover, which contains some important facts about the AonProtect policy.

This policy is a complex commercial insurance contract, and you should read the policy document in full and ask your insurance broker for any clarification you may need to ensure that it meets your requirements. Conditions and exclusions may apply and in the event of a claim each will be assessed on its own merits. Due to the commercial nature of the policy, we recommend that you discuss your insurance requirements with your Aon broker.

What is a Summary of cover?

A summary of cover provides you with key information about what our insurance policy has to offer.

This document does not contain the full terms and conditions of the policy. Only the cover and benefits as shown in the Schedule of Benefits of your Policy Schedule shall apply.

You should refer to the Policy Wording, Policy Schedule, Schedule of Benefits and Endorsements for a full description of the terms and conditions of the policy, the cover and benefits selected and any applicable endorsements that alter the cover. If you need more information, please contact your insurance broker.

The AonProtect Personal Accident and Travel policy is Arranged by Aon Underwriting Managers under a delegated authority on behalf of Insurers (Chubb European Group Limited, Axis Specialty Europe SE and is governed by the Laws of England and Wales.

Who is insured under the policy?

The policy can be tailored to cover Directors and/or Employees of the Policyholder and can be extended to include contractors working on behalf of the Policyholder.

Where cover is provided for Business Travel, the policy further extends to include holiday cover for Directors of the Policyholder and their Partners and Children.

What cover does the policy provide?

The policy provides group personal accident (Section A) benefits for Insured Persons and group business travel insurance (Section B). Benefit limits (where not specified in this Summary of Cover) are set out in the Schedule of Benefits agreed with your Insurance broker and the Insurer.

Benefits provided include:

Section A. Personal Accident

Main Benefits

In the event of an Accident which results in Bodily Injury – the following covers are available:

- Death
- Permanent Total Disablement
- Permanent Disabling Injuries
- Temporary Total Disablement
- Temporary Partial Disablement

The above benefits are available as fixed amounts or salary related. The benefits and benefit amount will be tailored to the Policyholder's requirements but limited to an amount not exceeding more than 10 times an Insured Person's Annual Salary for Death, Permanent Total Disablement or Permanent Disabling Injuries, an amount not exceeding more than an Insured Person's gross weekly wage for Temporary Total Disablement and more than 50% gross Weekly Wage for Temporary Partial Disablement.

Extensions

There are a number of extensions applicable to the Personal Accident Section which work in conjunction with the main benefits described above in the event that an Insured Person sustains Bodily Injury. The benefits include:

- Catastrophe Benefit
- Chauffeur or Similar Benefit
- Child Benefit
- Dependant Adult Benefit
- Executor Expenses
- Funeral Expenses
- Hemiplegia, Paraplegia, Quadriplegia and Triplegia
- Relocation Expenses
- Domestic Assistance Expenses and Childcare Expenses
- Independent Financial Advice
- Accident Medical Expenses
- Major Incident Response Benefit (Post-Traumatic Stress Disorder benefits, Supplementary Travel and Accommodation and Counselling fee's)
- Quality of Life Improvement Advice
- Rehabilitation Case Management
- Retraining benefit and Retraining for a Partner benefit

The following Extensions are applicable when an Insured Person sustains Bodily Injury resulting in the following:

- Coma Benefit
- Hospital Confinement Benefit
- Hospital Visiting Expenses
- Loss or Damage to Personal Belongings from Assault
- Permanent Disfigurement or Scarring of the Face
- Return Home Expenses

Corporate Reputation is provided up to £25,000 to pay for reasonable costs incurred in protecting the reputation of the business following an Accident causing Bodily Injury.

Cover for certain other persons (such as Partners, Children, Guests, Visitors and Work Experience Placements) who are not otherwise Insured Persons where an Accident occurs and causes Bodily Injury whilst on the Policyholder's premises or on a trip covered by the policy. Maximum cover levels vary dependent on category of person and type of injury.

Principal Exclusions relating to Section A Personal Accident:

- Illness or disease not resulting from Bodily Injury
- Post-Traumatic Stress Disorder (other than provided in the policy) or any other psychiatric condition not resulting from Bodily Injury
- The Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury
- Trade Sanction violations
- The Insured Person being engaging in active service in any of the armed forces of any nation
- War in the Insured Person's Country of Domicile.

Section B. Travel

The following covers are provided:

Cancellation Curtailment Change of itinerary rearrangement or Replacement

Provides cover for deposits, advance payments, additional accommodation and travel costs and other charges if the Policyholder or an Insured Person is forced to cancel, curtail, change, rearrange or resume a trip as a direct result of any cause outside the control of the Policyholder or Insured person.

Kidnap and Extortion and Hijack

Cover is applicable upon notification of an emergency to AonProtect Assistance for Kidnap and Extortion

Legal Expenses

Cover for Legal Expenses and Travel and Accommodation Expenses to attend court.

Medical & other expenses

If an Insured Person falls ill or sustains Bodily Injury whilst on a Journey outside of their Country of Residence, the policy provides Medical Expenses, cover for Hospital Confinement, Supplementary Travel, Childcare and Accommodation Expenses, Repatriation Expenses, On-going treatment as an in-patient following repatriation, Search & Rescue Expenses and Repatriation of Mortal Remains or Funeral Expenses.

Money

Cover for loss of money (including cash, postal orders, travellers cheques and tickets), rental vehicle excess, Financial Card misuse (either fraudulent or coerced) and replacement of travel documents.

Personal Belongings and Business Equipment

Provides cover for loss, damage or delay to Business Equipment and Personal Belongings. Cover further extends to Loss or Delay of Home Keys or Car Keys.

Personal Liability

Cover for accidental bodily injury caused to a third party and accidental loss of or damage to material property arising out of a Journey for which the Insured Person becomes legally liable to pay damages.

Personal Security Specialist Expenses and Political and Natural Disaster Evacuation

If, whilst on a Journey outside of their Country of Residence, the Insured Person becomes involved in an insured situation, the Insurers will reimburse the cost incurred by AonProtect Assistance, in extricating the Insured Person from such situation.

Rental Vehicle Excess

The Insurers will reimburse the amount of any excess or deductible that the Insured Person is legally liable to pay due to loss, theft, or damage, under a Rental Vehicle insurance policy or any other insurance policy applicable to the Insured Person

Travel Delay

A benefit is payable when the original departure of the means of transport on which an Insured Person is booked to travel is delayed, due to any cause outside the Policyholder's or Insured Person's control.

Additional Insured Persons

- Directors' holiday travel
- Cover for Partners and Children of Directors and Employees

Principal Exclusions relating to Section B Travel:

The policy contains a number of exclusions under Section B – Travel. We have noted the main ones here. Please read the policy document for full details of exclusions. This policy does not cover:

- Any Journey taken against the advice of a Qualified Medical Practitioner, or where the purpose of the Journey is to receive medical treatment or advice
- Any item of Business Equipment or Personal Belongings valued at more than £3,500 unless the Policyholder bears the first 25% of any amount in excess of £3,500.
- Any loss of cash in excess of £3,500 unless the Policyholder bears the first 25% of any amount in excess of £3,500
- Loss or damage to a Rental Vehicle caused deliberately by the Insured Person or as a result of wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage
- Loss or theft of a financial card, passport, driving licence or other travel document(s) not reported to the police and/or appropriate authorities within 48 hours of discovery of the loss or theft.
- Any Disruption expenses incurred as the result of the default or financial failure of any transport or accommodation provider, of any agent acting for them or of any agent acting for the Policyholder
- Any Disruption expenses incurred as a result of disinclination of an Insured Person to travel
- Any Kidnap which occurs in Afghanistan, Algeria, Chad, Iraq, Mali, Mauritania, Mexico, Nigeria, North Sudan, Pakistan, Somalia, Syria, Venezuela or Yemen
- Any claim for Political and Natural Disaster evacuation of an Insured Person from their Country of Residence Trade Sanction violations
- The Insured Person being engaging in active service in any of the armed forces of any nation
- War in the Insured Person's Country of Domicile.

Who are benefits under this policy payable to?

Benefits are payable to the Policyholder. Benefits may be paid to the Insured Person if agreed between the Insurer and the Policyholder but the Insured Person shall not have any direct rights or obligations under the policy.

What are the limits of liability?

The limits of liability are all as detailed in the Schedule of Benefits.

Significant or unusual exclusions and limitations

This policy is a complex commercial insurance contract and only the principal exclusions and limitations are included in this summary of cover. Please check your Policy Wording carefully and ask your insurance broker for any clarification you may need as specific exclusions or conditions may apply depending on the circumstances of your claim.

Sanctions

There are certain territories or countries that are the subject of United Nations resolutions or trade and economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. Insurers cannot make any payment that would infringe these laws or sanctions. It is very important that you discuss this with your insurance broker if you believe this may affect your ability to claim under this policy.

Cancellation

Other than as stated in the Fraudulent Claims and Misrepresentation and Non-Disclosure conditions, this Policy may be cancelled by the Policyholder or by the Insurer.

In the case of the Insurer, by sending, by Recorded Signed For TM mail, to the Policyholder's last known address, written notice, stating the date and hour of cancellation, provided that :

- In the case of the Insurer cancelling any insurance provided by this Policy for War, such notice must not be less than seven (7) days from the date of sending. Any cover for Insured Persons already on a Journey, that commenced prior to the notice of cancellation being issued, will not be affected and cover will continue until the end of the Journey

- In the case of the Insurer cancelling for non-payment of premium, such notice must not be less than seven (7) days from the date of sending.
- In the case of the Insurer cancelling for any other reason, such notice must be not less than 30 days from the date of sending

The Policyholder may cancel this Policy by giving 30 days written notice to the Insurer at their registered address in the United Kingdom. In such event, provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this policy, the Premium for the period up to the date of cancellation will be calculated and the Insurer shall promptly return any unearned portion of the Premium paid, subject to a minimum retention by the Insurer of £250.

Duration of the policy

Unless otherwise stated the duration of the policy is 12 months.

Other services provided by the policy

This policy provides access to a number of additional services via AonProtect Assistance. Examples include:

- Counselling
- Legal Advice
- Medical Advice
- Travel Advice
- Security Reports
- Emergency Evacuation
- Emergency Cash advance
- Online pre-travel risk training
- Travel Smart mobile app
- Travel Smart dashboard for HR and risk managers.
- Online Visa letter portal

Reporting a claim

On the happening of any occurrence likely to give rise to a claim, you should be mindful of the requirement to notify us as soon as practicable. In order to report a claim, please contact our dedicated Claims team at:

Postal Address:
Aon Underwriting Managers Claims Department
Grosvenor House
65-71 London Road
Redhill
Surrey RH1 1LQ

t +44 (0)1737 783740 (switchboard)
aum.claims@aon.co.uk

How to make a complaint

We are dedicated to providing you with a high quality service and want to maintain this at all times. If you feel that we have not offered you a first class service and you wish to make a complaint, in the first instance, please contact your Aon Broker who arranged this insurance or our Customer Relations Department at:

Please direct all complaints to:
Grosvenor House
65-71 London Road
Redhill
Surrey RH1 1LQ
t +44 (0)1737 783740

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 (calls from UK landlines and mobiles are free) or 0300 123 9123
Or simply log on to their website at www.financial-ombudsman.org.uk.

This complaint procedure does not affect your rights to take legal proceedings.

French Prudential Supervision and Resolution Authority

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>.

Prudential Regulation Authority / Financial Conduct Authority

AXIS Specialty Europe SE is regulated by the Central Bank of Ireland. AXIS Specialty Europe SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in respect of United Kingdom business. FCA Firm Reference Number 212724. Full details can be found on the FCA's Register by visiting <http://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 or 0300 500 8082

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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