

Description of Maximum Benefit Amounts

This is a summary of benefits covered, exclusions and sub-limits may apply. For guidance in the event of a claim whilst you are travelling, contact International SOS. For claims and queries after returning home, contact CHUBB.

Insured Persons	All Directors, Employees, freelancers, contractors, photographers, writers, news stringers, artists, performers, project employees, guests, interns, work placements, or any other persons working on assignments and the direction and expense of the Policyholder including accompanying Partners and Children.	
Journey Definition	Any trip in connection with the Business including days added by the Insured Person for personal reasons. Cover will start from the effective date of the Period of Insurance or the time of leaving home or normal place of Business in the Country of Domicile (whichever is first). Cover will continue until arrival back at their home or normal place of Business in the Country of Domicile (whichever is reached last); or the expiry date of the Period of Insurance.	
Medical and other expenses	Medical Expenses outside Country of Domicile	Unlimited
	Hospital Confinement outside Country of Domicile (for each complete day up to a maximum of 365 days)	USD 98 per day
	Supplementary Travel, Childcare and Accommodation Expenses	up to USD 26,000
	Repatriation Expenses	Unlimited
	On-going treatment as an in-patient following repatriation	up to USD 65,000
	Search and Rescue Expenses	up to USD 32,500
	Repatriation of Mortal Remains	up to USD 65,000
Business equipment & personal belongings	Business Equipment	up to USD 6,500
	Personal Belongings	up to USD 10,000
	Personal Belongings Delay	up to USD 2,600
	Loss of Delay of Home Keys or Car Keys	up to USD 1,950
Money	Money	up to USD 6,500
	Financial Card Misuse	up to USD 6,500
	Travel Documents	up to USD 2,600
Disruption	Cancellation	up to USD 13,000
	Alteration of Itinerary or Curtailment	up to USD 13,000
	Rearrangement	up to USD 13,000
	Replacement	up to USD 13,000
	Travel Delay (for each complete hour after the first 4 hours up to a maximum of USD 500)	USD 65 per hour
	Aggregate Limit	USD 325,000
Serious disruption	Evacuation, Alteration of Itinerary or Curtailment	up to USD 13,000
	Rearrangement	up to USD 13,000
	Replacement	up to USD 13,000
	Business Disruption following Hijack or Kidnap (for each complete day up to a maximum of 100 days)	up to USD 650 per day
	Payment or Loss of Extortion or Ransom Monies or Expenses	up to USD 325,000
	Security Specialist Costs	up to USD 65,000
	Aggregate Limits:	
	1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap	USD 325,000
	2. Payment or Loss of Extortion or Ransom Monies or Expenses	USD 325,000
	3. Security Specialist Costs	USD 65,000
Personal Liability	Personal Liability	up to USD 6,500,000
Legal expenses	Legal Expenses	up to USD 65,000
	Travel and Accommodation Expenses to attend court	up to USD 1,300

Exclusions relating to Business Travel

Business Travel Main Exclusions and Limitations

This policy does not cover:

- Any Journey taken against the advice of a Qualified Medical Practitioner, where the purpose of the Journey is to receive medical treatment or advice or where the purpose of the Journey is directly or indirectly related to a medical condition or situation known to exist by the Insured Person
- Journeys of more than 30 calendar days' duration taken by a person aged 75 or over, unless the Journey has been declared to and accepted by the Insurer
- Expenses incurred as a result of the use by an Insured Person of non-prescribed drugs which cannot be legally obtained from a pharmacy
- Expenses incurred as a result of suicide, attempted suicide or self-inflicted injury, other than for the Repatriation of Mortal Remains
- Any item of Business Equipment or Personal Belongings valued at more than GBP2,000 unless the Policyholder bears the first 25% of any amount in excess of GBP2,000. Personal Belongings valued at more than GBP500 must be supported by proof of purchase/ownership
- Any loss of cash in excess of GBP2,000 unless the Policyholder bears the first 25% of any amount in excess of GBP2,000
- Loss or damage to a Rental Vehicle caused deliberately by the Insured Person or arising out of failure to maintain the Rental Vehicle according to manufacturer's service schedule, wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage
- Any Rental Vehicle Excess incurred where the Insured Person was on a Journey exceeding 30 calendar days' duration
- Loss or theft of a financial card, passport, driving license 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, Crimea, Cuba, Iran, Iraq, Mali, Mauritania, Mexico, Nigeria, North Korea, North Sudan, Pakistan, Somalia, Syria, Venezuela or Yemen
- Any claim where an Insured Person has permanently resided or stayed for more than 180 consecutive days outside of their Country of Domicile
- Any holiday trip in excess of 15 days' duration by a person aged over 75
- Any holiday trip in excess of 60 days duration taken by a Partner or Child of a Director, and accompanying Domestic Staff, travelling without the Director
- Any costs incurred as a result of War, whether declared or not, in the Insured Person's Country of Domicile.
- Any loss as a result of the Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for active service

Significant or unusual exclusions and limitations

- 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. Chubb 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.

Important Information Coverage is subject to the insurer's (Chubb's) terms and conditions and policy wording. Chubb accepts no responsibility for any advice given or information provided by third party service providers. This information is a brief description of the important features of this insurance program; it is not an insurance contract. It is not a guarantee of coverage or for payment of claims. Should any information in the attached be inaccurate, the insurer's terms and conditions and policy wording will prevail. Some excesses apply to high value personal belongings and monetary claims. The policy may be subject to change. This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Chubb from providing insurance, including, but not limited to, the payment of claims. Travel assistance services are provided by ISOS. Insurance benefits are underwritten by ACE European Group. ACE has acquired Chubb, creating a global insurance leader operating under the renowned Chubb name. ACE European Group Limited is registered in England & Wales number 1112892 with registered office at 100 Leadenhall Street, London EC3A 3BP, authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.