

Group Personal Accident and Business Travel

Policy Overview

Policy Overview

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Full terms and conditions can be found in the policy documents.

What is Group Personal Accident and Business Travel?

This insurance provides a package of personal accident and/or business travel benefits to cover the directors and employees of a group/company.

It is arranged by Touchstone Underwriting Limited and underwritten at Lloyd's by Vibe Syndicate Management Limited on behalf of Syndicate 5678.

How do I make a claim?

In the event of any circumstance which could give rise to a claim you shall notify us as soon as reasonably practicable by contacting us using one of the following methods:

Medical Emergency or Travel Assistance Services (24 hours a day):

Telephone: +44 (0) 20 3096 3939

Email: vibesm@intana-assist.com

All other claims (office working hours):

Telephone: +44 (0) 20 3096 3940

Email: info@csal.co.uk

Would I receive compensation if Vibe Syndicate Management Ltd were unable to meet its liabilities?

Vibe Syndicate Management Ltd is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme in the unlikely event that they cannot meet their obligations. This depends on the type of business and the circumstances of your claim. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

How do I make a complaint?

If you have any questions or concerns about your policy or the handling of a claim, you should in the first instance contact your broker or agent and raise this with them.

We are dedicated to providing clients with a high quality service and we want to ensure that this is maintained at all times. If you believe that we have not offered you a first class service then please write to:

The Compliance Manager
Vibe Syndicate Management Ltd
90 Fenchurch Street
London, EC3M 4ST
Tel: 020 3096 4000
E: compliance@vibesm.com

When writing please provide the following information:

1. The policy and / or claim number
2. State the nature of your complaint

If we are unable to resolve your problem to your satisfaction, you may wish to contact the Complaints Department of Lloyd's.

Their contact details are:-

Lloyd's Complaints,
One Lime Street,
London, EC3M 7HA
Tel: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Website: www.lloyds.com/complaints
E-mail: complaints@lloyds.com

If neither Vibe Syndicate Management Ltd or Lloyd's Complaints Department 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
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

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

Group Personal Accident and/or Business Travel Insurance

Insurance Product Information Document

Company: Vibe Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 460415. Registered in England and Wales.

Product: Touchstone Underwriting Group Personal Accident and Business Travel

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This insurance provides a package of personal accident and/or business travel benefits to cover the directors and employees of a group/company within the defined geographical limits and cover dates selected.



What is insured?

Personal Accident: -

- ✓ Accidental Death
- ✓ Loss of Sight
- ✓ Loss of Limbs
- ✓ Loss of Speech
- ✓ Loss of Hearing
- ✓ Permanent Partial Disablement
- ✓ Permanent Total Disablement (PTD)
- ✓ Temporary Partial Disablement (TPD)
- ✓ Temporary Total Disablement (TTD)
- ✓ Disappearance and Exposure
- ✓ Hemiplegia, Paraplegia, Quadriplegia and Triplegia
- ✓ Accident Medical Expenses
- ✓ Coma Benefit
- ✓ Executor Expenses
- ✓ Funeral Expenses
- ✓ Dependent Child Costs
- ✓ Dependent Adult Costs
- ✓ Retraining for Alternative Occupation
- ✓ Alternative Residence Costs
- ✓ Residential Alterations and Support
- ✓ Travel to and from Work or Hospital or for Out-Patient Treatment
- ✓ Partner Training or Retraining
- ✓ Partner and Child Disablement Benefit
- ✓ Recruitment Costs for Temporary or Replacement Employee
- ✓ Return to Residence
- ✓ Dental Injury
- ✓ Hospital In-Patient Benefit
- ✓ Registered Childcare Benefit

Business Travel

- ✓ Medical Expenses including associated Costs
- ✓ Repatriation Expenses
- ✓ Funeral Expenses
- ✓ Travel Disruption
- ✓ Threat to Life
- ✓ Travel Disruption
- ✓ Travel Delay
- ✓ Property
- ✓ Business Equipment
- ✓ Property Delay
- ✓ Money
- ✓ Kidnap or Extortion Consultation Expenses
- ✓ Rental Vehicle Excess Protection
- ✓ Legal Assistance Expenses
- ✓ Personal Liability



What is not insured?

Personal Accident & Business Travel

- ✗ An insured person engaging in active service in any of the Armed Forces of any nation.
- ✗ War and /or terrorism within a disturbed area as defined in endorsement 001 in the schedule.
- ✗ War within the country of permanent residence of the insured person.
- ✗ An insured person who has attained the age of 80 (eighty) years, unless such bodily injury, loss or expense occurs during the period of insurance in which the insured person attains the age of 80 (eighty) years.
- ✗ An insured person engaging in professional or semi-professional sports of any kind.
- ✗ Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

Personal Accident

- ✗ Sickness, disease, any naturally occurring condition or gradually operating cause, or post-traumatic stress disorder as diagnosed by a qualified medical practitioner, other than as a direct result of bodily injury or as a result of witnessing an act of terrorism.
- ✗ An insured person committing or attempting to commit suicide or intentionally inflicting self-injury.
- ✗ An insured person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft.

Business Travel

- ✗ Any expense incurred where an insured person is travelling or intending to travel against the advice of a qualified medical practitioner or for the purpose of obtaining medical treatment or medical advice.
- ✗ Any Repatriation Expenses incurred without the prior approval of Intana Assistance.
- ✗ An insured person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft.
- ✗ Any expenses which are recoverable from any other insurance policy in the name of you or the insured person or which are recoverable from any national insurance programme which is applicable to the insured person.
- ✗ Any expenses incurred as a result of the disinclination of an insured person to travel on or to continue an insured journey.
- ✗ Loss of or damage to personal property or business equipment which is insured under any other policy of insurance.
- ✗ Any claim for a kidnap or extortion which occurs in Afghanistan, Brazil, Colombia, Haiti, Iraq, Libya, Mexico or Syria.



Are there any restrictions on cover?

- ! Under some sections of cover there is a minimum deferment period of 7 days applicable.
- ! Under some sections of cover there is a maximum benefit period of 104 weeks applicable.
- ! No cover is provided for an insured person who is over 80 years of age at the effective date of the Policy
- ! Insured Person must be resident within the United Kingdom, the Channel Islands or the Isle of Man.
- ! Personal Accident sums insured will be proportionately limited based on the declared gross annual salary of the Insured Person.



Where am I covered?

- ✓ Cover is effective Worldwide, subject to the below exclusions:
Afghanistan; Burkina Faso; Chad; Democratic Republic of Congo; Iran; Iraq; Libya; Mali; Nigeria; North Korea; Somalia; Sudan; South Sudan; Syria and Yemen.



What are my obligations?

You are required to:

- Notify us promptly of any change in your business activities or occupation during the period of insurance.
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Notify the claims handlers when something happens, which is likely to give rise to a claim under the policy.
- Pay the premium when required.
- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Inform us if you are changing country of residence or any of your contact details change i.e. home or email address.



When and how do I pay?

You will pay your premium prior to taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided.



When does the cover start and end?

Your cover will start and end on the dates specified in your Policy Schedule.



How do I cancel the contract?

This policy may be cancelled

In writing or by Email, where cancellation shall take effect from receipt of such letter or Email or from a specified date in the future requested and agreed by Touchstone Underwriting Ltd.

You shall be entitled to a return premium as specified below:

- I. Cancellation during the first 3 (three) months - 65% return premium; or
- II. Cancellation after 3 (three) months to 6 (six) months - 40% return premium; or
- III. Cancellation after 6 (six) months to 9 (nine) months - 15% return premium; or
- IV. Cancellation after 9 (nine) months to 12 (twelve) months - Nil return premium

Provided that any return premium is subject to:

- a) No claim having been submitted during the period of insurance.
- b) Written confirmation is received from you confirming that there are no known circumstances likely to give rise to a claim.