

keyfacts[®]

1. What is this policy summary?

This is a summary of the key information about Bupa Business Complete Travel Insurance. You should read this carefully and keep it in a safe place afterwards. Please note that it does not contain the full policy terms, conditions and exclusions of cover which you will find in the policy wording document. A copy is available on request.

2. Who is providing this insurance policy?

Bupa Business Complete Travel Insurance is provided by Bupa Insurance Limited, a subsidiary of the British United Provident Association Limited. Other services are provided by or via other subsidiary companies.

3. What type of insurance policy is this?

This is a travel policy that, subject to the terms, conditions and exclusions contained in the policy wording document, will meet certain costs that might arise during the course of the insured person's travels.

4. What are the significant features and benefits of this policy?

Certain sections of your policy carry a standard excess or benefit limit, which is applied per person, per claim, per section of the policy (unless otherwise stated). These are set out in the table below.

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
Medical emergency and other related expenses If during the trip, the insured person suffers a bodily injury, sudden and unforeseen illness or dies, we will make arrangements with the hospital regarding treatment.	<ul style="list-style-type: none"> In the event of a claim over £500, the insured person must contact Bupa Travel Assistance on +44 (0)20 8763 3115 or cover may be declined Emergency dental treatment limited to £1,000 per trip Excludes any claims in respect of: <ul style="list-style-type: none"> travelling against the advice of a medical practitioner or for the purpose of obtaining treatment or undergoing tests or investigations abroad or diagnosed as suffering from a terminal illness. treatment for cosmetic reasons. travelling or accommodation costs where we have not arranged the transportation. any accommodation costs other than the cost of a standard room (room only). any treatment, investigations or tests in a private hospital or clinic unless authorised and agreed by Bupa Travel Assistance, including the cost of a private or semi private room. 	£25	£5m	Section 1
Replacement business colleague Cost of a single journey air ticket for a business colleague to replace the insured person if they are hospitalised for more than three consecutive days, repatriated or die on a business trip.	<ul style="list-style-type: none"> Excluding: <ul style="list-style-type: none"> any incident excluded from cover under Section 1 - Medical emergency and other related expenses any costs in respect of the family or travelling companion of the insured person 	£25	£1,500	Section 2
Personal accident Cover for permanent total disablement, loss of life, limb or sight that occurs during the trip as a result of an accidental bodily injury.	<ul style="list-style-type: none"> Reduced benefits for under 18s and over 69s. Excluding claims related directly or indirectly from disease, physical defect, infirmity or illness which existed before the start of the trip. Excluding claims involving an activity where personal accident cover is specifically excluded. 	Nil	£30,000	Section 3

4. What are the significant features and benefits of this policy? (continued)

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
<p>Personal legal responsibility If the insured person accidentally injures somebody or they die, or damages their property during a trip, the insured person will be covered for third party costs that the insured person may be legally liable to pay.</p>	<ul style="list-style-type: none"> Excludes any liability arising from: <ul style="list-style-type: none"> any claim that is covered by any other insurance held by the insured person. the accidental death, or injury to the insured person, or any of their family. any responsibility as an employer to anyone employed by the insured person or any of their family. loss of or damage to property belonging to the insured person, their family's property, household or someone employed by the insured person or anyone living with them. use or ownership of aircraft, horse drawn or mechanically propelled or motorised vehicles, assisted or towed vehicles, boats (other than rowing boats or punts), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats), or firearms. Excluding claims involving an activity where personal legal responsibility is specifically excluded. 	Nil	£2m	Section 4
<p>Legal protection Legal expenses to pursue compensation or damages from a third party as a result of death or injury resulting from an accident occurring during the trip. Legal guidance and assistance line available from the start of the insured persons trip until seven days after the completion of the trip.</p>	<ul style="list-style-type: none"> We will appoint and control the legal representative if the incident occurs outside the European Economic Area (EEA) Excluding claims: <ul style="list-style-type: none"> made against Bupa Insurance Services Limited, the insurer, FirstAssist Services Limited, our agents or a Travel Agent, Tour operator or carrier prior to Bupa Insurance Services Limited agreeing in writing to support the claim where there is no prospect of success in obtaining a reasonable outcome not reported within 90 days of the incident where the insured person is injured or dies as a result of taking part in hazardous activities or sports not covered under this policy 	Nil	£25,000	Section 5
<p>Personal baggage If the insured person's personal baggage is lost, stolen, damaged or destroyed and not recovered during a trip, we will cover the cost of replacement (less wear, tear and depreciation).</p>	<ul style="list-style-type: none"> A single item or pair or set of items is limited up to £500 per trip Valuables are limited up to £500 per trip The insured person must report the theft or loss to the local police within 24 hours of discovery of the incident and obtain a written police report or a Property Irregularity Report/incident report from the carrier if their belongings are lost or damaged in transit Excluding losses: <ul style="list-style-type: none"> baggage from a locked, unattended motor vehicle unless these items were locked out of sight in a secure area and force and violence were used to get into the motor vehicle and proof of forcible and violent entry is available. theft of valuables from an unattended motor vehicle or from checked-in baggage sports equipment whilst in use resulting from damage to brittle or fragile items where baggage has been left unsecured or unattended in a place where the public have access 	£25	£3,000	Section 6
<p>Money and passport If the insured person's money is lost or damaged, stolen or destroyed during a trip (from their person or a safety deposit box). Additional travel and accommodation expenses incurred to obtain a replacement passport if lost or stolen outside the insured persons country of residence whilst on a trip.</p>	<ul style="list-style-type: none"> The insured person must report all losses to the local police within 24 hours of discovery of the incident and obtain a written police report Cash losses limited to £500 per trip In respect of any person aged under 18 years old cash losses are limited to £50 per trip Excluding losses where the money was not being carried by the insured person on their person or left in a safety deposit box accommodation of a higher rating or category than the insured person had originally booked and paid for. 	£25	£1,000	Section 7
		£25	£300	Section 7

4. What are the significant features and benefits of this policy? (continued)

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
<p>Business machines Cover is provided if the insured person's business machines are lost, stolen, damaged or destroyed and not recovered during a trip (less wear, tear and depreciation).</p>	<ul style="list-style-type: none"> The insured person must report the loss to the local police within 24 hours of discovery of the incident and obtain a written police report or a Property Irregularity Report/incident report from the carrier if the belongings are lost or damaged in transit Excluding losses: <ul style="list-style-type: none"> from a locked, unattended motor vehicle or from checked-in baggage. resulting from damage to brittle or fragile items. where items have been left unsecured or unattended in a place where the public have access. 	£25	£2,000	Section 8
<p>Baggage delay Cover is provided for the cost of essential items if the carrier has misplaced or delayed the insured person's baggage for more than 12 hours during the outward journey of a trip.</p>	<ul style="list-style-type: none"> The insured person must keep all receipts for the purchase of the essential items The insured person must provide written confirmation of the period of the loss from the carrier 	Nil	£500 business Trips and £100 leisure Trips	Section 9
<p>Cancellation or cutting short the trip If the insured person has to cancel or cut short their trip as a result of an accidental bodily injury or illness, death of a close relative and/or close business colleague and/or travelling companion living in the insured persons country of residence or cancelling after a 12-hour delay.</p>	<ul style="list-style-type: none"> Excluding claims arising from: <ul style="list-style-type: none"> any circumstances the insured person knew about when booking the journey which indicated they might need to cancel. the insured person's disinclination to travel or loss of enjoyment of the trip. where the insured person has not arrived at their international departure point and checked in on time. any claim for any Airmiles, holiday points or loyalty scheme points. 	£25 (£10 loss of deposit)	£3,000	Section 10
<p>Travel delay If the booked transport is delayed for more than 12 hours as a result of strike, industrial action, adverse weather or mechanical breakdown of the aircraft, sea vessel or train.</p>	<ul style="list-style-type: none"> The insured person must obtain written evidence from the carrier confirming the reason for and period of delay. Excluding claims for delays caused by strike or industrial action which had started or were announced before travel arrangements were made for the insured person's trip. Any claim where the insured person has not arrived at their international departure point and has not checked in for their flight, sea crossing or train journey before the intended departure time and has not obtained written confirmation from the carrier showing the period and reason for delay. Any additional travel or accommodation costs the insured person may incur as a result of the delay. 	Nil	£100 (£20 for first 12 hours £10 for each further 12 hour period)	Section 11
<p>Assistance cover Pre travel assistance Advice including visa and vaccination requirements, motoring regulations and restrictions, time zones, bank opening hours and national or public holidays.</p>	<ul style="list-style-type: none"> Excludes costs incurred in obtaining the appropriate visa, inoculation or vaccination 	Nil	N/A	Section 12
<p>Personal assistance Such as transfer of emergency funds using the insured person's debit or credit card, assistance to replace essential drugs and/or prescription glasses which have been lost.</p>	<ul style="list-style-type: none"> Provides assistance when the insured person is outside their country of residence Excluding the cost of any items unless they are insured under another section of the policy 	Nil	£500 Transfer	
<p>Homecall For up to seven days from the insured person's return home we will call a repairer to repair the plumbing or drainage system.</p>	<ul style="list-style-type: none"> Cover is only available within the United Kingdom The insured person will be responsible for the payment of all charges associated with the call out and repair 	Nil	N/A	Section 13

4. What are the significant features and benefits of this policy? (continued)

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
Mugging benefit If the insured person is mugged and the injuries require hospital in-patient treatment.	<ul style="list-style-type: none"> The insured person must obtain a police report of the mugging and written confirmation of their period in hospital 	Nil	£500 (£50 per day)	Section 14
Catastrophe cover Additional and irrecoverable transport and accommodation costs incurred to enable the insured person to continue with their trip or if that is impossible to return them to their country of residence	<ul style="list-style-type: none"> The insured person must obtain a written report from the local or national authority confirming the catastrophe 	Nil	£500	Section 15
Hijack Hijack of the aircraft or other vehicle in which the insured person is travelling to their destination.	<ul style="list-style-type: none"> Any claim if the insured person has not obtained a written statement from an appropriate authority confirming the hijack and how long it lasted. 	Nil	£1,000 (£50 per day)	Section 16
Missed departure 1. Reasonable additional transport and accommodation costs if the insured person misses their departure due to failure of public transport or immobilisation of their vehicle. 2. Additional costs to enable the insured person to travel home from their international arrival point in their country of residence if they are delayed by the failure of public transport or the vehicle in which they were to travel is immobilised or lost.	<ul style="list-style-type: none"> The insured person must allow sufficient time for their journey Excluding claims resulting from: <ul style="list-style-type: none"> delays caused by strike or industrial action which has started or was announced before the insured person made their travel arrangements additional costs where the scheduled public transport operator has offered reasonable travel arrangements the costs of all repairs and towing charges and the cost of roadside assistance charges over one hour following the immobilisation of the insured person's vehicle 	Nil	£1,000 per trip outside Europe and £500 per trip within Europe	Section 17
Business trips within employee's country of residence. (LocalCover) Only available if the appropriate additional premium has been paid. Restricted cover, as shown in the policy, will be available under all sections of the policy other than Sections 2, 9, 11,	<ul style="list-style-type: none"> The insured person must be able to demonstrate that they have pre-booked at least one night's accommodation away from home prior to their departure for the trip The policy terms, conditions and exclusions of the sections referred to apply Excluding any trip not undertaken as a business trip Any claim where the insured person is staying within 50 miles of their home or place of business. 	£25	As section claimed under	Section 18

Table 2 - Winter sports cover - only available if you have chosen and paid for leisure cover and the insured person is under 65 years of age. Cover restricted to 17 days in any one insurance period.

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
Ski pack Unused ski pack costs if during the trip the insured person is unable to ski as a result of bodily injury or sudden and unforeseen illness.	See Section 1 - Medical emergency and other related expenses above	Nil	Pro-rata refund	Section 1
Ski equipment Cover is extended to include the loss damage or theft of the insured person's own or hired ski equipment, during the trip.	See Section 6 - Personal baggage above	Nil	£500	Section 6
Baggage delay Cost of hiring replacement ski equipment lost or misplaced by the carrier for more than 12 hours on the outward journey of a trip.	See Section 9 - Baggage delay above	Nil	£300 (£15 per day)	Section 9

Table 2 - Winter sports cover - only available if you have chosen and paid for leisure cover and the insured person is under 65 years of age. Cover restricted to 17 days only (continued)

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
<p>Avalanche and landslide Extra travel and accommodation costs if the insured person's scheduled transport service is cancelled or cut short because of an avalanche or landslide.</p>	<p>See Section 10 - Cancellation and cutting short the trip above</p> <ul style="list-style-type: none"> Cover is only available for the period 1 November - 31 March. 	Nil	£150 (£30 per day)	Section 10
<p>Piste closure Additional transport costs and lift passes, if the insured person has to travel to another resort in the event of total closure of the lift system due to lack of snow for at least 24 hours at the insured person's pre-booked resort</p>	<ul style="list-style-type: none"> Excluding any claim which involves the closure of: <ul style="list-style-type: none"> baby drags and lifts used for transport within the resort by non-skiers the winter sports lift system because of avalanches or landslide any claim if the insured person cannot ski for less than 24 hours in a row 	Nil	£200 (£20 per day)	

5. What are the significant exclusions and limitations?

Please refer to pages 21-23 of the policy wording document, which provides a full list of the policy exclusions applicable to all sections of cover.

- The insured person should read the Health declaration and ensure they comply with it. At the time of booking the trip and at the time of taking the trip, the insured person is fit and healthy and knows of no reason why the trip could be cancelled. The insured person must not travel against the advice of a medical practitioner or for the purpose of obtaining treatment or undergoing investigations, tests or consultations abroad or has been diagnosed as suffering from a terminal illness.
- You must write and tell us within 14 days if:
 - there is any change in the insured person's country of residence;
 - there is any change in the insured person's personal circumstance, where family cover has been selected;
 - the insured person's family are no longer living at the same address as the insured person;
 - the insured person is aware of any reason why the trip could be cancelled
- Anyone aged 75 years old or over unless we have agreed in writing to provide cover.
- An insured person taking part in any activity not listed in the policy wording as covered including but not limited to steeplechasing, canyoning, polo, hunting, any professional sport(s), mountaineering (normally requiring ropes or requiring the services of a guide), pot holing, fighting (except in self-defence), scuba-diving below a depth of 30 metres, parachuting, racing, speed or endurance tests or practising for such events, or any form of organised team sport, flying (other than as a fare paying passenger in a regular scheduled airline or licensed charter aircraft); motorcycling as a rider or passenger (unless wearing a helmet and the rider is a holder of a full and valid motorcycle licence).
Winter sports (only available to persons aged under 65 years) unless the appropriate cover has been purchased and in all circumstances: off-piste skiing unless accompanied by a qualified instructor or guide, snowboarding without a leash or bindings and protective headgear, ski jumping, ski racing, ski acrobatics, ice hockey, or the use of a bobsleigh, skeleton or luge.
- The insured person's suicide, attempted suicide, developing psychiatric, developing mental or nervous condition(s); anxiety or depression, deliberately injuring themselves; being addicted to, using or being under the influence of drugs (unless prescribed by a medical practitioner) or abusing solvents.
Any claim which results directly or indirectly from the insured person: being dependent on alcohol; consuming excessive amounts of alcohol; being under the influence of alcohol; suffering withdrawal from alcohol.
- The cost of treatment for pregnancy or childbirth costs incurred within 10 weeks of estimated date of delivery.
- Any costs you or the insured person would have expected or would have been required to pay, if the event resulting in the claim had not happened.
- Travel to areas the Foreign and Commonwealth Office (FCO) have advised against at the time of booking the trip or thereafter, but before the insured person travels.

6. What is the duration of this policy?

- The maximum trip duration is 180 days in each annual insurance period.
- If you have paid for leisure cover, winter sports cover is available up to a maximum of 17 days in each insurance period.
- Trips within the employee's country of residence, are excluded unless the additional premium has been paid.
- Please refer to the policy schedule for confirmation of when cover commences and expires.

7. What are the cancellation rights?

Cooling off period: If this insurance is not suitable, please contact us within 14 days of receipt and providing the insured persons have not already taken a trip or made a claim, we will cancel the policy and refund your premium in full. We cannot refund the premium after this date. You may contact us:

... **in writing at:** Bupa Travel Services, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ.

... **by telephone on:** 0800 00 10 22

Canceling your policy after 14 days: Although we cannot refund your premium after 14 days of receipt, you may cancel this policy at any time by giving us notice in writing or by telephone. We will cancel your policy on the date we receive your letter or the day you telephone us.

Cancellation by us: we may cancel this policy by giving you at least seven days notice at your last known address. We reserve the right to amend policy terms, conditions and exclusions.

8. How do I notify you of a claim that I wish to make?

If the insured person wish to notify us of a claim, please contact us:

... **in writing to:** Bupa Travel Claims, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ.

... **by telephone on:** 01784 410910.

9. How do I make a complaint about this insurance policy?

If we have not been able to resolve a problem and you or the insured person may wish to take the complaint further, you or the insured person can contact our Quality Manager.

... **in writing to:** The Quality Manager, Bupa Travel Services, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ.

... **by telephone on:** 0800 00 10 22.

It is rare that we are unable to settle a complaint but if this does happen, the insured person may refer their complaint to the Financial Ombudsman Service. They can write to them at: South Quay Plaza, 183 Marsh Wall, London E14 9SR, United Kingdom. or call them on 0800 023 4567.

10. The Financial Services Compensation Scheme (FSCS)

In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim. The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation.



Calls may be recorded and may be monitored.

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