



# MartialGuard Travel

Cover Summary and Proposal

Allianz Insurance plc | Commercial

**Allianz** 

 TL Risk Solutions



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Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we have been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with TL Risk Solutions for your MartialGuard cover to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

### Important

This document provides an overview of your Policy. Please read it carefully and keep it in a safe place.

Should you need any further details or have any questions TL Risk Solutions will be delighted to help.

Please contact them or visit their website: [www.trisksolutions.com/martialguard](http://www.trisksolutions.com/martialguard)

Address: TL Risk Solutions, Lombard House, 145 Great Charles Street, Birmingham, B3 3LP

Telephone: 0844 873 0182

Fax: 0121 214 6088

Email: [martialguard@trisksolutions.com](mailto:martialguard@trisksolutions.com)

## Introduction

This document provides an overview of the policy. For full details please refer to the policy document, a copy of which is available on request.

TL Risk Solutions or your local Allianz office will be pleased to explain the policy cover in more detail.

## Please read the Policy

Please read the policy and the policy schedule carefully to make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand, please notify TL Risk Solutions or the Allianz office that issued your policy.

If you fail to notify us your policy may not operate or not operate fully.

## What is the MartialGuard Travel Policy?

The MartialGuard Travel Policy is designed to cover the main insurance needs, including medical expenses (outside the UK), of instructors or club or association members when travelling on an insured trip.

Other features include telephone help lines for pre-advice travel prior to a trip and while abroad, advice and assistance for emergency medical treatment for illness or accident, the loss of passport or travel documents, lost luggage plus stolen and lost credit cards.

Cover can be arranged on an annual basis or a per-trip basis, for participating instructors or club or association members, and accompanying non participants. Both policies provide the following benefits for each person travelling:

Medical and Emergency Travel Expenses	£10,000,000
Replacement Personnel Expenses	£5,000
Baggage	£3,000
Money	£2,000
Cancellation and Curtailment	£5,000
Missed Departure & International Connection	£500
Hijack and Kidnap	£15,000
Personal Liability	£2,000,000
Legal Expenses	£50,000

The following prices apply on a per person per trip basis, for single trip policies.

Please contact TL Risk Solutions for a quote for annual travel.

	Destination					
	UK		Europe		Worldwide	
	Participants	Non-Participants	Participants	Non-Participants	Participants	Non-Participants
Up to 5 Days	£10	£9	£17	£13	£34	£24
6-10 Days	£14	£13	£29	£19	£42	£27
11-17 Days	£18	£16	£36	£24	£48	£30
18-25 Days	£22	£19	£42	£29	£53	£33
26 - 35 Days	£25	£22	£47	£32	£57	£36
36 - 50 Days	£28	£25	£52	£36	£60	£39

All premiums include Insurance Premium Tax at 5%

Please complete the Club, Association or Instructor Details, each section you wish to insure (either single trip travel or annual travel) and the General Questions and Declaration

For a summary of the main benefits, terms, conditions and exclusions under this policy, you may wish to read our 'Important Information about Your Policy' document or contact TL Risk Solutions

# Proposal

## Club, Association or Instructor Details

- 1 If you are an Instructor and are travelling
  - a. with a club or association which is insured through MartialGuard, you should arrange to be included on the club or association travel policy
  - b. alone, or with a club or association which is not insured through MartialGuard, please tick here  and answer the questions below
- 2 Your full Club or Association name (or Your full name if you are an Instructor and have ticked '1b' above)
- 3 Your MartialGuard Club's or Association's policy number (or your MartialGuard Instructors policy number if you are an Instructor and have ticked '1b' above)
- 4 Your Club or Association Address (or Your address if you are an instructor and have ticked '1b' above)
- 5 Please tick the box for the type of travel policy you want
  - a. Travel for a single trip (if you tick this, please complete questions 6-9 below)
  - b. Annual Travel (if you tick this, please complete question 10 below)

## Single Trip Travel Policy

- 6 Please select your trip destination:
  - UK (including an overnight stay or internal flight)
  - Europe
  - Elsewhere in the World
- 7 Date your trip begins
- 8 Date your trip ends
- 9
  - a. Number of Participants travelling
  - b. Number of Non-Participants travelling

## Annual Travel Policy

For annual travel cover, please refer to TL Risk Solutions with full details of anticipated travel for the forthcoming year.

Please note cover cannot commence until this signed proposal form and payment have been received and accepted by TL Risk Solutions.

# General Questions

The following questions apply to all the cover sections:

**1** What is the maximum number of insured persons likely to travel together in any one aircraft and how often is this likely to occur?

**2** Will any Business Travel Trips be to Afghanistan, Iraq, Ivory Coast, Somalia or Chechnya?

Yes

No

If 'Yes', details of planned trips

Any additional information which will support the answers given in this proposal form:

**3** Please confirm the total of all incidents, losses or claims for travel which your club (or members travelling on club business) have incurred in the last 5 years.

Date

Details of Accident, Illness, Loss or Expense

Amount Paid

## Important

Please read the following carefully before signing.

You confirm the following material facts\*:

- no insured person:
  - undertakes any form of manual work for you that is not typical of the business description shown in the Schedule
  - is on an overseas secondment of more than 6 months duration.
- neither you nor your managers, club officials or committee members have:
  - been convicted of or charged (but not yet tried) with a criminal 'offence' other than (road traffic) motor offences
  - received an official caution for a criminal offence within the last three years other than a (road traffic) motoring offence
  - been declared bankrupt and/or have been subject of any winding up order, petition, insolvent, liquidation or administration or have made any composition or arrangement with creditors
  - been a director, officer or partner of a company which has gone into insolvency, liquidation receivership or administration.
- in respect of the business which is the subject of the insurance contract, or any other business which you, your partners or directors have been involved with, no insurer has ever:
  - declined, cancelled or refused any proposal of insurance
  - cancelled or declined to renew any insurance
  - imposed special terms or conditions.
- you have not made any claim or incurred any losses for any of the risks proposed in the last 3 years other than as already disclosed to us.
- there are no other material facts\* which you have failed to disclose to us.

**If you are unable to confirm these statements, you must contact your intermediary immediately. These are all considered to be material facts\***

### \*Material Fact

Material facts are those facts which are likely to influence us in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt whether a fact is material, you should disclose it, since failure to do so could invalidate your policy, or result in a claim being repudiated. If at any time anything shall occur materially affecting the risk(s) insured you must as soon as possible give notice in writing to us.

### Your Records

You should keep a record (including copies of letters) of all information you supply to Allianz about this proposal. We will provide you with a copy of this proposal on request.

### Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties, including any details of your directors, officers, partners and employees whose consent you must obtain to allow us to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. By signing this form you consent to such information being processed by us. You must also ensure that you make this fact known to the Insured Persons and obtain their explicit prior consent to pass this information to us for these purposes.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest to you. If you do not want to know about these products and services, please write to: Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

## Declaration

- The proposer hereby declares as follows:
  - i no insurer has declined to provide the proposer with Business Travel insurance or cancelled or refused to renew such insurance.
  - ii the above statements and particulars, whether provided by the proposer or by others on its behalf are true and complete.
  - iii the proposer has not withheld any material fact\*
- The proposer agrees that this application and declaration shall be the basis of the contract between Allianz Insurance plc and the proposer.
- The proposer confirms that it has received a full copy of and accepts the Company's standard form of policy.
- That to the best of my knowledge and belief all persons to be in good physical and mental health and free from defect or infirmity.

Signature

Position

Name

Date

## Payment Options

Cheque (payable to TL Risk Solutions)

Pay by Credit / Debit card

Cardholder's name (as it appears on the card)

Card Billing Address

Please charge my Debit / Credit card the total of

£

16 digit Card Number

Card Expiry Date

 / 

Valid from Date (if applicable)

 / 

Issue number (if applicable)

3 digit Security Code (back of card, next to signature strip)

Date

 /

[www.allianz.co.uk](http://www.allianz.co.uk)

Allianz Insurance plc. Registered in England number 84638.  
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers.  
Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Our registration number is 121849.  
This can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.