



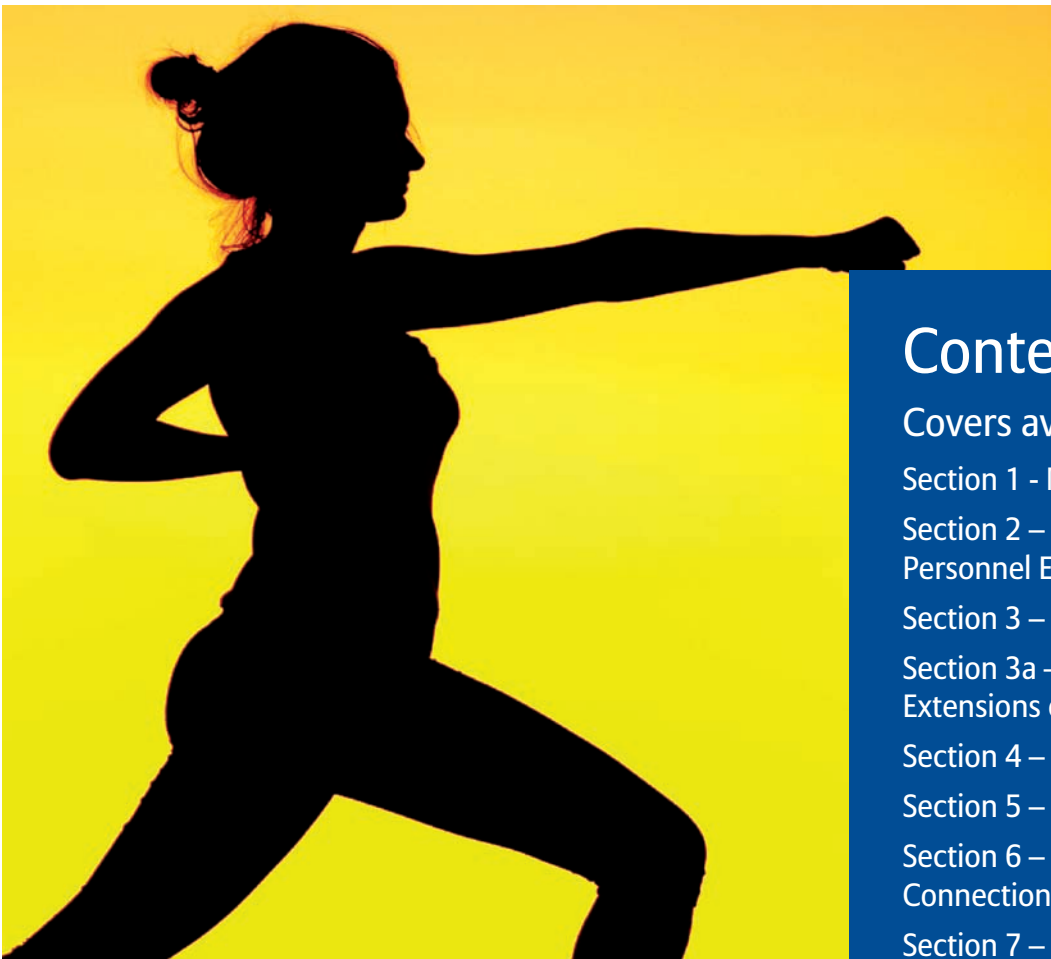
MartialGuard Travel

Important Information about Your Policy

Allianz Insurance plc | Commercial

Allianz 

 TL Risk Solutions



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This summary outlines the main features and exclusions of the MartialGuard Travel Policy. It does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. A significant exclusion is one that may affect your decision as to whether the policy is suitable for you or where cover is unusual compared to other similar policies available. We have also included additional information which may be of help to you. When you take out cover, you will be issued with a policy schedule detailing the cover provided. The policy wording should be read in conjunction with the schedule. It is underwritten by Allianz Insurance plc.

Covers Provided

Business Travel Policy	
Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>This policy covers instructors, or club or association members, whilst on a martial arts business trip. Non-participants, including accompanying spouse, partner, parent, legal guardian or child can also be included. Cover can be arranged on an annual basis or a per trip basis, and both policies give the same benefits.</p>	<p>Exclusions applying to all Business Travel Sections The policy does not cover injury arising from:</p> <ul style="list-style-type: none"> • Suicide or self injury • Drugs or Alcoholism • Participation in off-piste winter sports • Radioactive contamination • Service in the armed forces • Flying as a member of the aircraft crew • War within Europe in which any of the major powers are involved, or UN enforcement action • When travelling against the advice of a medical practitioner • When the purpose of the trip is to receive medical treatment or advice • Childbirth/pregnancy in the last month prior to the expected date of confinement • When the purpose of the trip is to receive cosmetic treatment
Section 1 – Medical Expenses	
Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>This section provides indemnity for medical expenses incurred whilst on an insured journey outside of the UK. This includes, where necessary, repatriation of an Insured Person or bringing an Insured Person's remains back to the UK.</p> <p>Medical and emergency travel expenses up to £10,000,000</p> <p>Continued medical expenses necessarily incurred, and not otherwise available from the NHS in the UK, for up to 6 months to a maximum benefit amount of £5,000</p> <p>Emergency Medical Assistance Service: A free service operating 24 hours a day, 365 days a year</p> <p>Emergency Travel Expenses Additional costs incurred following death, injury or illness for:</p> <p>Travel and accommodation of 2 relatives or friends (if required on medical advice)</p> <p>Funeral expenses outside the UK</p> <p>Transportation costs of the body or ashes and personal effects back to the UK</p> <p>Travel expenses to attend a funeral or in the event of critical illness of a immediate member of the family (if unforeseeable at the time of the trip)</p> <p>Section 1B - Extensions of cover: Overseas Hospitalisation</p> <p>£50 for each complete 24 hour period of hospitalisation or convalescence occurring as a result of accidental bodily injury or illness up to a maximum of £1,000</p>	<p>This policy does not cover medication costs known or required prior to travelling</p> <p>The Excess for Medical Expenses is £25</p> <p>The Emergency Medical Assistance Service must be consulted prior to incurring any costs</p> <p>The Excess for Emergency Travel Expenses is £25</p>

Section 2 – Replacement Personnel Expenses

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Covers cost of transportation and accommodation, up to £5,000, which the Insured necessarily incurs in sending one or more persons to replace the original Insured Person in order to complete the original purpose of the Business Trip.</p>	<p>Provided: You do not incur unnecessary costs</p> <p>The replacement personnel are a business necessity</p> <p>Losses must be notified to the appropriate authorities as soon as possible, and in any event within 48 hours of discovery, and a written report obtained</p>

Section 3 – Baggage and Money

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Baggage Loss, theft or damage to an Insured Person’s personal effects, up to £750 per item, and £3,000 in total</p> <p>Money Loss or theft of money and items with a monetary value, e.g. tickets, up to £2,000</p>	<p>The policy does not cover: Loss of monetary value due to depreciation The Excess of £25 Loss/damage to or theft of deeds, securities or manuscripts Baggage stolen or lost from an unattended vehicle unless in a locked boot/concealed in a locked vehicle</p> <p>Money stolen or lost from an unattended vehicle</p> <p>Computer equipment, unless declared to and acceptable by the Insurer</p> <p>Loss or damage caused by delay, detention or confiscation by any government or public authority</p>

Section 3a – Baggage and Money Extensions of Cover

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Pre-journey and post journey money cover The money limit is extended to 72 hours prior to and after travelling</p> <p>Pre-journey loss of passport If the passport or visa is stolen and reported to the Police within 7 days of travelling, we will cover any necessary incurred costs up to £250 to procure a replacement</p> <p>Loss of passport during a journey If the passport or visa is stolen whilst travelling, we will cover any necessary incurred costs up to £1,000 to procure a replacement</p> <p>Temporary deprivation of baggage In the event baggage is temporarily deprived for over 4 hours, we will cover any necessarily incurred emergency essential purchases up to £1,000</p> <p>Fraudulent use of credit cards If credit/charge/debit/bankers cards are lost or stolen and fraudulently used, will cover up to £750</p>	<p>The Excess for all baggage and money extensions is £25</p> <p>Any claim under this extension for lost baggage</p> <p>As long as the card issuers terms have been complied with and the Insured is obliged to reimburse the Insured Person at the time of loss</p>

Section 4 – Cancellation and Curtailment

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Covers the costs relating to the necessary cancellation or curtailment of an insured trip due to any cause outside the insured or the insured person's control up to £5,000</p>	<p>The policy does not cover:</p> <ul style="list-style-type: none"> Disinclination to travel Travelling or planning to travel against the advice of a registered medical practitioner Childbirth/pregnancy in the last month prior to the expected date of delivery Cancellation or rescheduling of the intended purpose of the trip Redundancy or termination of employment Financial circumstances of the Insured or Insured Person Default of any provider of transport or accommodation

Section 5 – Delayed Departure

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Cover for the delay in departure of the aircraft, ship or train. £30 after the first 4 hours delay, with £30 for each subsequent hour of delay up to £750.</p>	<ul style="list-style-type: none"> Travellers must check-in no later than the latest published check-in time Travellers must accept alternative means of travel Travellers must obtain written confirmation of the delay, and the reason for it, from the travel provider <p>The policy does not cover:</p> <ul style="list-style-type: none"> Strike or industrial action Financial failure of the travel agent/travel accommodation provider

Section 6 – Missed International Connection/Missed Departure

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
Reasonable travel, accommodation and refreshment expenses for missed departure of the aircraft, ship or train up to £500.	<p>The transfer time must have been sufficient to allow reasonable expectation of checking-in at least 45 minutes prior to the latest permitted time</p> <p>The traveller must obtain written confirmation of the delay, and reason for it, from the travel provider</p> <p>Travellers must accept alternative means of travel</p> <p>The policy does not cover:</p> <ul style="list-style-type: none"> Strike or industrial action Financial failure of the travel agent/travel accommodation provider Any claim covered under Delayed Departure The Excess of £25

Section 7 – Hijack & Kidnap

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
Compensatory benefit of £300 for each complete 24 hours, up to a maximum of £15,000 in the event of an Insured Person being involved in a hijack or kidnap	<p>The policy does not cover:</p> <ul style="list-style-type: none"> Where the country travelled to, or via, is in a state of war Ransom money

Section 8 – Personal Liability

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
Covers against costs and damages associated with having caused death or injury to a third party or damage to their property, up to £2,000,000 any one claim.	<p>The policy does not cover:</p> <ul style="list-style-type: none"> Bodily injury to employees' immediate family Any act/duty in connection with the Insured's business or profession Injury/damage/loss arising out of ownership or use of: <ul style="list-style-type: none"> land or buildings mechanically propelled or towed vehicles aircraft, hovercraft or watercraft animal (of a species defined as dangerous in the Animals Act or Dangerous Dogs Act) Malicious or unlawful act Liability covered under any other insurance Loss/damage occurring in any country outside the UK in which the Insured Person owns premises or is resident/domiciled Fines, penalties, liquidated damages, punitive, exemplary or aggravated damages

Section 9 – Legal Expenses

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Cover for legal expenses to pursue a negligent third party for damages who caused injury or illness, up to £50,000 any one event.</p>	<p>The Insured Person must notify and provide all information as may be required to the Insurer</p> <p>The Insurer may take over and conduct the claim in the Insured Person's name</p> <p>Claims must be made within 6 months of the situation giving rise to a loss</p> <p>The Insurer will choose the lawyer to handle the claim</p> <p>The policy does not cover:</p> <p>Legal costs insured under another insurance policy</p> <p>Claims related to driving a motor vehicle</p> <p>Claims relating to medical treatment</p> <p>Legal costs not agreed by Allianz Legal Protection</p> <p>Claims arising from War, invasion, riot, revolution and terrorism</p> <p>Legal costs incurred outside Europe</p> <p>Fines or penalties</p> <p>Where the Insured Person has deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid/prevent/limit that claim</p> <p>Disputes between the Insured Person and any other person covered by this policy, or the Insured Person and the Insured, or the Insured Person and the Insurer.</p> <p>Disputes between the Insured Person and someone they live with or have lived with</p> <p>Disputes to do with written/verbal remarks which damage the Insured Person's reputation</p>

Limitations applying across all sections

Age Limit	Up to 80
Accumulation Limit	
Event Accumulation Limit	£10,000,000
Scheduled Aircraft Accumulation Limit	£10,000,000
Non-Scheduled Aircraft Accumulation Limit	£250,000
Contamination by Terrorism Limit (Terrorism limit excluding nuclear, biological and chemical contamination is covered up to the Event Accumulation limit).	Nil

Please note cover cannot commence until a signed proposal form and payment have been received and accepted by TL Risk Solutions. Please contact TL Risk Solutions if you require any further information.

Additional Information

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should contact the following Allianz claims handling office:
 - promptly, if an incident occurs that may lead to you making a claim
 - immediately, in the event of a serious accident, loss or damage
 - please provide your policy number and as much information as possible about the claim

Claims Division

Allianz Insurance
500 Avebury Boulevard
Milton Keynes
MK9 2XX
Telephone: 0844 871 0789
Lines are open from 9am to 5pm Monday to Friday

24 Hour Claim Notification

If you have to notify us of a claim outside of our normal operating hours please contact us on our 24 hour claim notification telephone number
0845 604 9824

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Insurance plc
57 Ladymead
Guildford
Surrey
GU1 1DB.

Alternatively phone: 01483 552438

Email: accsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Using our Complaints Procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

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

Would I receive compensation if Allianz is unable to meet its liabilities?

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the policy wording a copy of which is available on request.

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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 or by contacting the FSA on 0845 606 1234.