



BUSINESS TRAVEL INSURANCE APPLICATION

Full name of Company to be Insured:
UK address:
UK Business Description:
Required Inception Date (DD/MM/YYYY) :
Turnover:
Number of company Directors:

Automatically Included

- Holiday Travel and Winter Sports Extension automatically covered for All Directors or Partners, their Partner(s) and Dependant Child(ren)
- Corporate Guests and Sub-Contractors automatically covered whilst travelling on behalf of the Insured
- Personal Baggage wording on a 'replacement' basis
- No pre-existing medical condition exclusions (provided they are not travelling contrary to medical advice, to obtain treatment or after a terminal prognosis)

Eligibility

Business Advantage is not available:-

- If there have been claims in the last three years, or incidents that could have given rise to a claim had this Insurance been in force.
- To client's with trips lasting more than 31 days
- To sole traders
- Heavy Manual or Hazardous Trades (such as offshore work, construction and haulage), actors, armed forces and professional sports

See the policy wording for the definition of an Insured Journey being either an Internal or External Journey. Where a business trip extends to include incidental holiday, such cover is automatically included for all Directors and Employees. Free Holiday cover is included for Director's and their accompanying Spouse and Children.

SECTION	SUM INSURED per Insured Person per Insured Journey
Accidental Death/Loss of Eyes, Limbs, Speech, Hearing, Permanent Total Disablement	Up to £50,000
Cancellation, Curtailment, Travel Disruption Expenses	Up to £10,000
Employee Replacement Expenses	Up to £7,500
Personal Baggage, Business Items and Money	Up to £7,500
Medical Expenses and Repatriation	Up to £10,000,000
Personal Liability	Up to £2,000,000
Hi-jack, Kidnap and Kidnap for Ransom	Up to £250,000
Travel Delay	Up to £750
Rental Vehicle Excess Waiver	Up to £250
Political and Natural Disaster Evacuation Expenses	Up to £15,000
Holiday Travel and Winter Sports Extension	Automatically covered for all Directors and Partners of the Insured
NUMBER OF TRIPS TAKEN ANNUALLY	ANNUAL PREMIUM
(e.g. 3 people travelling to Spain for 5 days equates to 3 trips)	
Up to 20 Worldwide Trips	£250
Up to 40 Worldwide Trips	£270
Up to 60 Worldwide Trips	£370
Up to 80 Worldwide Trips	£490
Up to 125 Worldwide Trips	£760
Up to 150 Worldwide Trips	£910

All Premiums exclusive of Insurance Premium Tax (IPT). Rates shown are for non manual workers. Contact us for additional rates for manual work.

ACCEPTANCE CRITERIA

The quotation will be issued on the basis that you meet certain criteria. If you cannot confirm the statements below are true for your business, then please contact us so that we can provide you with a bespoke quotation.

- You are not a Sole Trader
- You are a UK Registered Company
- Your business is none of the following

Airline;	Emergency services: ambulance, police, fire, search and rescue;	Skip and crane hire;
Charity or Aid Relief;	Farmers;	Professional and Semi-Professional sports;
Construction: building, roofing, scaffolding, steeplejacks;	Media: journalists, radio and television presenters;	Transport: haulage, bus, coach, courier service, taxi;
Entertainment: actors, musicians and singers;	Shipping: dockworkers, ships crews;	

Please contact us separately if you are undertaking any of these occupations as we may be able to provide a bespoke quotation

- You / the Insured have not had any incidents, accidents or travel claims (meaning business travel or Director's holiday travel claims) within the past three years
- Your Directors/Employees are not
 - Permanently seconded overseas
 - Undertaking trips longer than 31 days duration
 - Working on offshore platforms
 - Piloting an aircraft
 - Travelling to any areas of unrest (where the Foreign and Commonwealth office advise against all travel)
 - Transacting business with any Country where financial or trade sanctions are in force

IMPORTANT NOTICE CONCERNING DISCLOSURE

It is your duty to disclose all material facts. A material fact is one that would influence our decision as to whether or not to accept your proposal, the terms on which we would insure you and the premium we would charge you. If you are in any doubt as to whether a fact is material you should disclose it.

You should retain a copy of this Proposal for your records.

Financial or Trade Sanctions

Insurers are unable to provide insurance and your Policy will not provide any insurance cover in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency

Data Protection

Insurers will treat your personal information fairly and lawfully in accordance with the Data Protection Act 1998.

What happens next?

- Review and sign the Declaration below
- Return the completed application form to us
- We will review the completed application form and if acceptable will confirm a quotation
- Once accepted we will incept the policy with effect from the inception date requested and will issue policy documentation to you

DECLARATION

I/We declare that the statements and particulars contained in the proposal are true and that I/we have not misstated or failed to disclose any material facts. I/We agree that this proposal together with any other information supplied by me/us shall form the basis of any contract of insurance consequently effected between me/us and the insurer. I/We undertake to provide details of any material alteration to these facts occurring before the insurance contract is effected or during the period of insurance.

TITLE	NAME	POSITION
<input type="text"/>	<input type="text"/>	<input type="text"/>
SIGNATURE		DATE (DD/MM/YY)
<input type="text"/>		<input type="text"/>