



GROUP PERSONAL ACCIDENT POLICY



Key Amendments Summary 2009

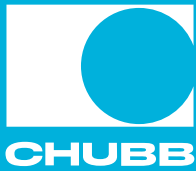


ARRANGED BY



UNDERWRITTEN BY





PEOPLESURE PERSONAL ACCIDENT AND BUSINESS TRAVEL INSURANCE

Summary of Key Amendments against previous Chubb Personal Accident and Business Travel Policy CAHP1b

Personal Accident Specification

Benefit	Amendment	Description
Paraplegia	£50,000	Additional benefit payable following Paraplegia and Permanent Total Disablement
Quadriplegia	£125,000	Additional benefit payable following Quadriplegia and Permanent Total Disablement
Funeral Expenses	£10,000	Expenses incurred in the burial or cremation of the Insured Person
Relocation Expenses	£25,000	Expenses incurred as a direct consequence of the Insured Person having to move from their Residence to an alternative place of Residence
Medical Expenses	£20,000	Expenses incurred for Medical Expenses
Partner Disability Benefit	Paraplegia £25,000 Quadriplegia £100,000	A benefit payable where the Partner of an Insured Person sustains Bodily Injury resulting in Paraplegia or Quadriplegia
Executor Expenses	Up to £2,000	Expenses which require immediate payment by the executor to the Insured Person's estate whilst the administration of the Insured Person's estate is being arranged
Partner Training Expenses	Up to £15,000	Expenses incurred by the Insured Person's Partner in training for an occupation or retraining for an alternative occupation up to a maximum period of 26 weeks
Disability Assistance Expenses	Up to £25,000	Expenses incurred for alterations that have to be made to the Insured Person's Residence or car or usual place of work
Domestic Assistance Expenses	Up to £50 per week (Maximum £5,000)	Expenses incurred for domestic assistance provided to the Insured Person at their Residence up to a maximum period of 104 weeks
Childcare Expenses	Up to £5,000	Expenses incurred for the services of a registered childcare provider up to a maximum period of 104 weeks
Travel for Out-Patient Treatment Expenses	Up to £100 per week (Maximum £1,000)	Expenses incurred for the services of a chauffeur or taxi or other additional travel costs to convey the Insured Person from their usual place of work or Residence to Hospital up to a maximum period of 52 weeks
Travel to Hospital Expenses	Up to £100 per day (Maximum £3,000)	Expenses incurred for the services of a chauffeur or taxi or other additional travel costs to convey the Insured Person's Partner Child or parent from the Insured Person's Residence to Hospital up to a maximum period of 52 weeks
Travel to Work Expenses	Up to £100 per day (Maximum £10,000)	Expenses incurred for the services of a chauffeur or taxi to convey the Insured Person between their usual place of work and their Residence up to a maximum period of 52 weeks
Personnel Replacement Expenses	Up to £500 per week (Maximum £5,000)	Reasonable costs incurred in employing a temporary employee through a registered recruitment company to directly replace the Insured Person
Recruitment Expenses	Up to £5,000	Reasonable costs incurred in employing a registered recruitment company to recruit a permanent employee as a direct replacement for the Insured Person
Dental Expenses	Up to £2,000	Reasonable expenses incurred on the advice of a Qualified Medical Practitioner following a Dental Injury
Medical Expenses following Workplace Assault	Up to £5,000	Reasonable Medical Expenses incurred as a result of unprovoked assault at the usual place of work of the Insured Person or whilst in the course of their duties on behalf of the Insured
Permanent Partial Disablement	Improved scale of Benefits	See Definitions under Section 5 of our full policy wording which can be viewed at http://search.chubb.com/formsearchEUZ/ - Reference CAHP2
Accidental Death benefit limit for a minor	£20,000	See Conditions under Section 5 of our full policy wording which can be viewed at http://search.chubb.com/formsearchEUZ/ - Reference CAHP2
Visitors' Personal Accident*	AD/Capital Benefits £25,000	Whilst a Visitor of the Insured is visiting the Insured for business purposes with the knowledge and consent of the Insured at premises owned by or leased to the Insured
Compassionate Travel – Personal Accident*	AD/Capital Benefits £25,000	Cover extended for up to two relatives or friends required to travel to or remain with an Insured Person on medical advice (see Travel Expenses)
Corporate Guests – Personal Accident*	AD/Capital Benefits £25,000	Whilst a Guest of the Insured is travelling on a journey organised by the Insured with the knowledge and consent of the Insured

Business Travel Specification

Benefit	Amendment	Description
Continuation of Medical Expenses	£50,000	Expenses incurred as an In-Patient at a Hospital within the Country of Permanent Residence of the Insured Person as a result of sustaining Bodily Injury or becoming ill during an Insured Journey outside of their Country of Permanent Residence
Accommodation and Sustenance Expenses	Unlimited	For reasonable additional costs as a result of being admitted as an In-patient to a Hospital or declared unfit to travel for medical reasons
Search & Rescue	£25,000	Reasonable additional costs necessarily incurred to conduct a search and rescue operation to locate an Insured Person reported as missing to the police or coastguard or other authority responsible for rescue services
Foreign Coma Benefit	£50 per day	A benefit payable for each full day of continuous unconsciousness up to 104 weeks
Foreign Hospital Confinement Benefit	£50 per day	A benefit payable for each full day of hospitalisation up to 52 weeks
Business Equipment	£3,000	Theft or loss of or damage to Business Equipment during an Insured Journey
Loss of Travel Documents	£2,000	Reasonable additional costs for travel accommodation and other associated costs incurred to enable the Insured Person to obtain essential replacement Travel Documents
Loss of Keys	£1,000	Reasonable additional costs incurred for the replacement and fitting of lock mechanisms and the reprogramming of remote control car keys
Financial Card Misuse	£5,000	Financial loss incurred directly as result of the Financial Card being fraudulently used
Cheque Misuse	£5,000	Financial loss incurred directly as result of the Cheque being fraudulently used
Travel Delay	£600	A benefit payable when the air, rail, road or sea service on which the Insured Person is booked to travel is delayed by at least four hours during any part of an Insured Journey
Change of Itinerary Expenses	£10,000	Reasonable associated additional travel and accommodation costs necessarily incurred for the Insured Person to continue the Insured Journey
Express Kidnappings	£500 per day (up to 7 days)	For any financial loss incurred directly as result of a Financial Card being used fraudulently or under coercion where an Insured Person is the victim of an Express Kidnapping
Extortion	Included	A threat made directly against an Insured by a person or group to Kidnap or cause bodily harm to an Insured Person for the purpose of obtaining a Kidnap or Extortion Payment
Excluded territories	Reduced	The Company shall not pay a claim for a Kidnap or Extortion which occurs in an excluded territory: Afghanistan, Brazil, Colombia, Haiti, Iraq or Mexico
Maximum Insured Journey duration in respect of Kidnap or Extortion	Increased to 60 days	The Company shall not pay a claim for a Kidnap or Extortion which occurs whilst on an Insured Journey in excess of 60 days duration
Cancellation Expenses	Included in Political or Natural Disaster (up to £50,000)	For all deposits, advance payments and other charges for travel or accommodation which have not and will not be used but which become forfeit or payable under contract where the Insured Person is forced to cancel an Insured Journey
Accommodation Expenses	Included in Political or Natural Disaster (up to £50,000) increased from £150 per day for up to 14 days	For all deposits, advance payments and other charges for travel or accommodation which have not and will not be used but which become forfeit or payable under contract where the Insured Person is forced to cancel or curtail an Insured Journey
Compassionate Travel *	Unlimited Medical, Property and Money benefits included as per endorsement	Travel benefits extended for up to two relatives or friends required to travel to or remain with an Insured Person on medical advice
Corporate Guests Travel *	Unlimited Medical, Property and Money benefits included as per endorsement	Travel benefits extended whilst a Guest of the Insured is travelling on a journey organised by the Insured with the knowledge and consent of the Insured

General

Benefit	Amendments
Holiday Travel	Removal of a number of exclusions that previously were endorsed to the policy with regard to Holiday Travel undertaken by Insured Persons

* Subject to underwriter's approval

Please note this document is a summary only.

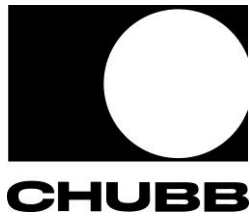
The full PEOPLESURE wording can be viewed at <http://search.chubb.com/FormSearchEUZ/> by inputting the form reference: **CAHP2**.



Cover is underwritten by Chubb Insurance Company of Europe SE. This information is descriptive only. The precise cover provided is subject to the terms and conditions of the policy as issued.

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For the purposes of training and monitoring our service, some telephone calls may be recorded.



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