

Section R – Business travel

(only operative if indicated in **your** policy certificate document)

This extension to the certificate provides the following modifications to the insurance specifically in respect of any **business trip** made by **you**.

What is covered

1. In addition to the cover provided under Section E – Baggage and passport, **we** will pay **you** up to £750 for the accidental loss of, theft of or damage to **business equipment**. The amount payable will be the current market value, which takes into account a deduction for wear, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **business equipment**.
The maximum **we** will pay for any one article, pair or set of articles is £500.
2. **We** will pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **your** place on a pre-arranged **business trip** in the event that:
 - a) **You** die.
 - b) **You** are unable to make the **business trip** due to **you** being hospitalised or totally disabled as confirmed in writing by a **medical practitioner**.
 - c) **Your close relative** or **close business associate** in the **United Kingdom** dies, is seriously injured or falls seriously ill.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **business equipment**.
2. If **business equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **business equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this certificate.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. In respect of subsection 1. of What is covered:
 - a) The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 if **family cover** or **single parent cover** applies.
 - b) Loss, theft of or damage to **business equipment** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box, left in **your** locked accommodation or contained in a vehicle at any time between 9 am and 9 pm (local time) and:
 - i) it is locked out of sight in a **secure baggage area**
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.

- c) Loss or damage due to delay, confiscation or detention by customs or any other authority.
 - d) Wear and tear, depreciation (loss of value), deterioration or loss or damage by atmospheric or climatic conditions by moth vermin by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
 - e) Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **we** will pay up to the makers latest list price.
2. In respect of subsection 2. of What is covered:
 - a) Additional costs under subsection 2. b) of What is covered if **you** were totally disabled, hospitalised or **you** were on a waiting list to go into hospital at the time of arranging the **business trip**.
 - b) Any costs incurred as a result of the circumstances detailed under subsections 2.a),b),c) that **you** were aware of at the time of arranging the **business trip** which could reasonably have been expected to lead to cancellation of the **business trip**.
 3. In respect of subsections 1. and 2. of What is covered:
 - a) Any loss or damage arising out of **you** engaging in manual work.
 - b) Any financial loss, costs or expenses incurred arising from the interruption of **your** business.
 - c) Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Receipts or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to make the **business trip**.
- In the event of death the original death certificate.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation, or other costs, charges or expenses claimed for.

Any other relevant information that **we** may ask **you** for.