

Business Travel Insurance Schedule

This Schedule should be read in conjunction with the Certificate of Insurance.

Certificate Number:

Renewal of:

Assured (If any) :

Insured Persons :

Age Limit:

Period of Insurance: (Both dates inclusive – Greenwich Mean Time)

Maximum Duration any one trip: Geographical Limits :

UK Business Travel Extension Operative: Proposal Dated :

Premium €	Insurance Premium Tax €	Total Amount Due €
--------------	----------------------------	-----------------------

Issuing Agent: **Yachtsman Insurance Services**
 The Anchorage
 Prested Hall Chase
 London Road
 Feering, Colchester
 Essex
 CO5 9EE

Agency Reference:

Contract Number:

Summary of Benefits

(For a full description of the cover provided, refer to the Certificate and any attaching Endorsements)

Section	Sums Insured (up to) Each Insured Person	
1.	Medical and Additional Expenses	€10,000,000
2.	Cancellation and Curtailment	€5,000
3.	Employee Replacement Expenses	€10,000
4.	Missed or Delayed Departure	€5,000
5.	Travel Delay	€500 €50 Each completed 4 hours
6.	Personal Liability	€2,000,000
7.	Legal Expenses	€25,000
8.	Personal Accident	€50,000
	Accumulation Limit	€1,000,000
9.	Hospital Benefit	€1,500 €50 Each completed 24 hours
10.	Accompanied Baggage and Money	
	Personal Baggage, Clothing and Effects	€2,500 Maximum €1,000 any one article or pair or set of articles
	Business Equipment	€1,000
	Business Samples	€300
	Money	€2,000 Maximum €1,000 cash
11.	Delayed Baggage	€750 After a minimum of 12 hours delay
12.	Hijack, Kidnap or Detention (Item 1)	€5,000 €100 Each completed 24 hours
	Additional Incidental Expenses (Item 2)	€15,000 Maximum of €15,000 in all for the Section
13.	Car Hire Excess Waiver	€250

Endorsements applicable to this Insurance: Yes (See Attached)

In Witness whereof this Schedule has been signed
by the Issuing Agent

.....

Date of Issue:

This Endorsement attaches to and forms part of Certificate Number:

Assured (if any):

Insured Person(s):

It is hereby noted and agreed that;

1. No cover shall be operative under this Insurance for trips to the following territories/ countries, unless such trips are declared to and agreed by Underwriters prior to travel.

Underwriters reserve the right to charge an additional premium and/or amend coverage in respect of these trips: -

Afghanistan, Chad, Chechnya, Democratic Republic of Congo, Iraq, Israel including West Bank and Gaza Strip, Ivory Coast, Somalia & Sudan*

*Countries are updated by Underwriters on a month by month basis, these countries will be applied at the inception of your Insurance.

2. Section 1 – Medical and Additional Expenses – is extended to include the following benefit :

Reasonable expenses incurred, up to a maximum of Euro 15,000, in the Insured Person's country of domicile for normal and necessary medical or surgical treatment including specialists' fees, emergency dental treatment, emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites and ambulance charges given or prescribed by a registered qualified medical practitioner.

This extension shall not apply in respect of expenses incurred in the United Kingdom, USA or Canada.

The 24 hour Medical Emergency Company must immediately be informed of any incident that may give rise to a claim.

3. Solely in respect of Seasonal Crew of the Assured, this Insurance shall only be operative whilst the Insured Person is under contract with the Assured.
4. This Insurance excludes all claims arising from physical or mental conditions or disabilities of a recurring or chronic nature from which an Insured Person suffered, and was known to suffer, prior to the inception of this Insurance or any renewal thereof.
5. All monetary amounts shown within the Certificate booklet are deemed to be in Euros.
6. Where the words 'Any claim or claims, arising out of one event, less than £50 per Insured Person' appear within the Certificate of Insurance, they are deleted and replaced as follows:

'The first Euro 100 each claim, each Insured Person'

Subject otherwise to the terms and conditions of the Certificate.

Date of Issue: