

Business Travel Insurance

Insurance Product Information Document



This insurance is provided by MIB Insurance Services Limited on behalf Lloyd's Insurance Company S.A. which is registered in Belgium. Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be

The following summary provides a summary only of the cover, exclusions and restrictions. The full terms, conditions and exclusions can be found in your certificate documentation. The agreed sums insured are specified in the other pre-contractual information supplied by your Insurance Agent and in your certificate schedule.

What is this type of insurance?

This Insurance is designed to cover the insured person for business trips during the Period of Insurance stated in your schedule and for which the premium has been paid. A brief summary of what is covered in the full package is outlined in the section below.

IMPORTANT: In respect of Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2:

- **The Medical and Additional Expenses section is limited to medical and surgical treatment, funeral costs and/or the cost to return home if your original ticket cannot be used or such costs are not available free of charge;**
- **Cancellation cover will be operative if the Insured Person contracts COVID-19 within 7 days of the departure date of the outward trip.**

There is no cover under any other section of the insurance.



What is insured?



Personal Accident

Payable in event of death or permanent total disablement due to an accident.



Medical and Additional Expenses

Hospital and other medical expenses incurred due to bodily injury or illness whilst outside the Country of Domicile and within 12 months of the illness or injury. 24 hour emergency medical assistance is included.

In respect of Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2, cover is limited to medical and surgical treatment, funeral costs and/or the cost to return home if your original ticket cannot be used or such costs are not available free of charge.



Cancellation and Curtailment

Reimbursement for unused travel and accommodation costs if the insured person has to cancel or cut short their trip for specified reasons.

In respect of Coronavirus:

Cancellation only, if the Insured Person contracts COVID-19 within 7 days of the outward trip.



Employee Replacement Expenses

Additional expenses incurred in replacing an employee if the trip is cut short as a result of any cause outside the control of the Assured and/or Insured Person.



What is not insured?



Personal Accident

Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.



Mountaineering or rock climbing involving ropes or guide ropes, free climbing or potholing.



Motor sports, sports tours or aeronautics / aviation other than as a passenger.



Medical and Additional Expenses

Expenses incurred more than 12 months after the date the first expense was incurred or any continuing expense if you have refused the option of repatriation to the Country of Domicile.



Costs of in-patient hospitalisation or repatriation not pre-authorised by the Emergency Service Company.



Costs of continuing medication for any health condition known to exist at the start of a trip.



Pregnancy and childbirth if the expected delivery date is during the trip or within 8 weeks of the end of the trip.



Subsistence, other than as a hospital in-patient, and phone charges other than to the Emergency Service Company.



Cancellation and Curtailment



Curtailment: Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.



Any condition or set of circumstances known to exist and which could have been expected to cause the trip to be cancelled or curtailed.



Pregnancy and childbirth if the expected delivery date is during the trip or within 8 weeks of the end of the trip.



Any expenses that have been paid for using vouchers, reward or loyalty points or schemes.



Employee Replacement Expenses

Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.

✓ **Journey Continuation**
Reasonable additional travel and accommodation expenses incurred in meeting overseas connection or returning to Ireland if interrupted as a result of any cause outside the control of the Assured and/or Insured Person.

✓ **Travel Delay**
A payment for each completed 4 hours of delay if the scheduled departure of a pre-booked airplane, train, coach or sea vessel is delayed due to specified reasons.

✓ **Personal Liability**
If the Assured or insured person becomes legally liable to pay claims for accidental bodily injury to the public.

✓ **Legal Expenses**
For pursuit of a claim against a third party who has caused the insured person bodily injury.

✓ **Hospital Benefit**
A cash benefit for each complete day spent as a hospital in-patient outside the Country of Domicile.

✓ **Personal Property and Money**
Reimbursement for permanent loss of or damage to Personal Property.
Reimbursement for permanent loss of Money.

Delayed Personal Property
For the purchase of immediate necessities if baggage is temporarily lost or delayed in transit.

✓ **Hijack Kidnap and Detention**
A benefit for each completed 24-hour period during such occurrences.
Also, reimbursement of ransom and additional expenses incurred to help secure the release of the Insured Person.

✗ Any claims attributable to any condition or set of circumstances known to you at the time of effecting this Insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this Section.

✗ **Journey Continuation**
Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.

✗ Costs where the provider of transport has offered alternative travel arrangements, reimbursement, compensation or similar.

✗ Any claims attributable to any condition or set of circumstances known to you at the time of effecting this Insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this Section.

✗ **Travel Delay**
Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.

✗ Any claims attributable to any condition or set of circumstances known to you at the time of effecting this Insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this Section.

✗ **Personal Liability**
Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.

✗ Any claims arising out of accidental bodily injury to any member of your family or household or to any employee or business associate.

✗ Any claims arising from loss of or damage to property belonging to or in the care, custody or control of you or any member of your family or household or of an employee or business associate.

✗ Any claims arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals.

✗ **Legal Expenses**
Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.

✗ Expenses incurred without The Company' written consent (which shall not be unreasonably withheld).

✗ Actions against travel agents, tour operators, Underwriters or their agents, your family, an employee or business associate or the Assured.

✗ **Hospital Benefit**
Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.

✗ Pregnancy and childbirth if the expected delivery date is during the trip or within 8 weeks of the end of the trip.

✗ **Personal Baggage, Clothing or Effects**
Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.

✗ Loss of property left unattended.

✗ Money or valuables lost or stolen if not reported to the police within 24 hours and written statement obtained.

✗ Jewellery, valuables, travellers' cheques or money left in the custody of a carrier.

✗ Property confiscated by Customs.

✗ **Hijack Kidnap and Detention**
Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.

✗ Any Detention, Hi-jack or Kidnap that occurs in Afghanistan, Brazil, Colombia, Iran, Iraq, Libya, Mexico, Nigeria, Pakistan, Somalia, South Sudan, Syria, Venezuela, Yemen or anywhere the Government of Great Britain and Northern Ireland Foreign and Commonwealth Office has advised against all travel at the date of booking the trip or commencement of the Period of Insurance, whichever the later.

✓	<p>Emergency Evacuation Reimbursement to the Assured for evacuation and repatriation costs and expenses due to Political Evacuation, Political Instability or Natural Catastrophe under certain circumstances.</p>
✓	<p>Car Hire Excess Waiver Reimbursement (after all waivers have been taken) of any monetary excess or deductible that you are legally liable to pay following loss or damage to a rental car hired by the insured person.</p>
✓	<p>Ski Passes, Equipment and Clothing Hire and Tuition Fees Reimbursement of lost ski pass or unused fees due to injury, illness or cancellation of the trip.</p>
✓	<p>Piste Closure Compensation or travel expenses due to lack of snow at your resort.</p>
✓	<p>Avalanche Travel and accommodation if you are delayed at your resort due to avalanche.</p>

✗	<p>Emergency Evacuation Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.</p>
✗	<p>Any claim where the Insured Person is located in a country or region where the Government of Great Britain and Northern Ireland has advised against "all travel" or "all but essential travel" at the commencement of the trip.</p>
✗	<p>Car Hire Excess Waiver Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.</p>
✗	<p>Losses where the insured person has not taken up all comprehensive insurance or waivers offered by the licensed rental agency against loss or damage to the rental car (whether discretionary or mandatory).</p>
✗	<p>Ski Passes, Equipment and Clothing Hire and Tuition Fees Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.</p>
✗	<p>Piste Closure Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.</p>
✗	<p>Any claims arising within Europe in respect of trips commencing or ending during the period 1st May to 30th November inclusive.</p>
✗	<p>Any claims for travel expenses where the Tour Operator has made alternative travel arrangements.</p>
✗	<p>Avalanche Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2.</p>
✗	<p>Any claims arising within Europe in respect of trips commencing or ending during the period 1st May to 30th November inclusive.</p>

Are there any restrictions on cover?

- ! In respect of Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2:
 - The Medical and Additional Expenses section is limited to medical and surgical treatment, funeral costs and/or the cost to return home if your original ticket cannot be used or such costs are not available free of charge;
 - Cancellation cover will be operative if the Insured Person contracts COVID-19 within 7 days of the departure date of the outward trip.
- ! There is no cover under any other section of the insurance.
- ! There may be endorsements applicable to your insurance. These will be attached to your certificate schedule.
- ! There is no cover for claims of EUR 50 or less under some sections of the insurance.
- ! Any trip booked or commenced by you contrary to medical advice, to obtain medical treatment or after a terminal prognosis.
- ! There is no cover if you are aged 75 years or older at the commencement of the trip, unless declared to and agreed by Underwriters.
- ! The insurance only covers trips of up to 30 days duration unless an extension has been agreed by The Company and the appropriate premium paid.
- ! There is no cover for claims arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder, including anxiety, stress, depression and/or post-traumatic stress disorder.
- ! There is no cover for claims or expenses arising as a consequence of a loss (e.g. loss of earnings due to an insured accident, change of locks due to lost keys and the like).
- ! There is no cover for claims due to terrorism involving the actual or threatened use of pathogenic or poisonous biological or chemical materials.
- ! There is no cover for claims due to war, whether war be declared or not, invasion or civil war; except whilst you are travelling outside your Country of Domicile, however this exception shall not apply where you are taking an active part in such war, invasion or civil war.
- ! There is no cover for any claim or provision of any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose them to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- ! There is no cover for any claim or benefit where the provision of such cover or benefit or payment of such claim would contravene local laws or regulations.
- ! There is no cover for any claim involving an act by you that is deemed to be an illegal act in your Country of Domicile or the country in which you are travelling.

Where am I covered?

- ✓ World-wide, excluding travel to Afghanistan, Belarus, Central African Republic, Iraq and Kurdistan, Libya, Russia, Somalia, South Sudan, Sri Lanka, Sudan (the Darfur States, South Kordofan, White Nile and Blue Nile only), Syria, Ukraine and Yemen (unless declared to and agreed by The Company and the appropriate additional premium paid).



What are my obligations?

- The information you give to your Insurance Agent must be accurate and correct to the best of your knowledge.
- You must pay the premium to your Insurance Agent.
- This is a summary document only. You must read the Certificate of Insurance in order to fully understand the terms, conditions and exclusion of the contract you have entered into.



When and how do I pay?

For full details of when and how to pay, you should contact your Insurance Agent.



When does the cover start and end?

Cancellation cover: Cover commences from the date of booking the trip or commencement of the period of Insurance, whichever the later, and expires when you commence your trip.

For all other sections of cover, including Curtailment: Cover commences from the time of leaving home (or place of work if later) during the whole trip away until return to home (or place of work if earlier).



How do I cancel the contract?

If the Period of Insurance is less than 3 months and/or cover has been purchased to insure a specific event/activity: -

- You can cancel the insurance from inception and receive a full refund of premium and tax (where applicable) if the certificate and schedule is returned to your Insurance Agent at the address shown in the Schedule within 14 days of receipt or prior to the trip commencing or the activity taking place, whichever the earlier.
- There will be no refund after this time or if a claim is made.

If the Period of Insurance is 3 months or longer: -

- You can cancel the insurance from inception and receive a full refund of premium and tax (where applicable) if the certificate and schedule is returned to the Insurance Agent shown in the Schedule within 14 days of receipt.

There will be no refund after this time or if a claim is made. However should you believe that there are legitimate reasons to have cancelled mid-term, then they may request a refund and this will be considered at The Company's discretion.

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