

Sections 2 to 12 - Business Travel Insurance

Category of Insured Persons	Description	Operative Time
A	Any officers, technical officials, British Association of Road Races Scrutineers and like persons as advised to Us	<p>Any journey undertaken by an Insured Person in connection with Your Business (including Incidental Holiday taken in conjunction with the journey) which starts during the Period of Insurance and involves travel from an Insured Person's normal Country of Residence and whilst present at, competing in and travelling to and from major athletics meetings and training camps anywhere in the world including the United Kingdom.</p> <p>Cover starts from the departure of an Insured Person from an Insured Person's residence or usual place of Business in their normal Country of Residence (whichever occurs first) until arrival back at such residence or usual place of Business (whichever occurs last) at the end of the journey.</p>

Special Extensions only operate where full cover for that Section has been purchased	
Cover	Sum Insured
Personal Belongings Insurance	Up to £10,000 any one Insured Person
Special Extensions:	
Business Equipment	Up to £3,000 any one Insured Person
Delayed Personal Belongings	Up to £2,500 any one Insured Person
Loss or Delay of Keys	Up to £1,500 any one Insured Person
Wheelchair Cover	Up to £3,500 any one Insured Person
Unplanned Alteration of Travel Arrangements	Up to £10,000 per Insured Person
Aggregate Limit:	£250,000
Special Extensions:	
Event Ticket Cancellation	Up to £1,000 any one Insured Person subject to an Aggregate Limit of £250,000
Fumigation	Up to £500 any one Insured Journey
Quarantine	Up to £2,500 any one Insured Person
Travel Delay	£300 after the first 4 consecutive hours, after which an additional £75 for each subsequent hour up to a maximum of £1,200 any one Insured Person. Aggregate Limit £50,000
Evacuation Insurance	Up to £50,000 any one Insured Person
Aggregate Limit:	£250,000 in any one Period of Insurance
Special Extensions:	
Trauma Risk Management Counselling	Up to £5,000 any one Insured Person
Additional Travel and Accommodation Expenses	Up to £150 per day up to 30 days
Alternative Transport Charter	Up to £10,000 any one Incident
Hijack, Kidnap, Ransom and Detention Insurance	
Hijack, Kidnap and Detention	£500 per day up to a maximum of £100,000 per Insured Person and subject to
Ransom	Up to £250,000 and subject to
Aggregate Limit:	£500,000
Legal Expenses Insurance	Up to £50,000 per Insured Person subject to an Aggregate Limit of £100,000

Medical Expenses, Repatriation and Emergency Travel Expenses Insurance	£Unlimited any one Insured Person
Special Extensions:	
Foreign Coma Benefit	£75 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Funeral Expenses	Up to £10,000 any one Insured Person
Hospitalisation	£75 per full 24 hours up to a maximum of 52 weeks
Communicable Disease Extension to Hospitalisation	£75 per full 24 hours up to a maximum of 3 weeks
Hotel Convalescence	£75 per full 24 hours up to a maximum of 60 days
Petcare	Up to £500 any one Insured Person
Repatriation of Household Goods	Up to £2,000 any one Insured Person
Search and Rescue Costs	Up to £50,000 any one Incident
Service Dogs	Up to £10,000 any one Service Dog
United Kingdom Emergency Dental Expenses	Up to £500 any one Insured Person
Personal Money Insurance	Up to £10,000 any one Insured Person
Special Extensions:	
Coerced Theft	Up to £500 any one Insured Person
Fraudulent Use of a Stolen Mobile Phone	Up to £100 any one Insured Person
Personal Liability Insurance	Up to £10,000,000 any one Event
Personal Security Specialist Expenses Insurance	Up to £10,000 any one Insured Person and subject to
Aggregate Limit:	£250,000
Rental Vehicle Excess Insurance	Up to £1,000 any one claim
Aggregate Limit:	£25,000
Travel Document Insurance	Up to £2,000 any one Insured Person
Crisis Management Costs Insurance	Up to £100,000 any one claim and in the Aggregate