

## TO WHOM IT MAY CONCERN

Insured persons are encouraged to use the Businessclass assistance services to the full. The Contact numbers and website address are given below.

**Businessclass assistance ■(+44) 20 7173 7796**

[www.businessclassassistance.com](http://www.businessclassassistance.com)

**When prompted for a password please enter the last 4 digits of the Businessclass Assistant phone Number (7796)**

**Insured:** University of Plymouth & Subsidiary Companies

**Cover:** Personal Accident & Business Travel

**Insurers:** Chubb European Group Ltd (Registered office)  
100 Leadenhall Street  
London  
EC3A 3BP

**Policy No:** UKBBBO09657

**Period:** 1<sup>st</sup> August 2019 to 31<sup>st</sup> July 2020

We can confirm cover under the policy is as follows:

### Insured Person

All employees and students of the Policyholder normally resident in the UK, including non-paid voluntary helpers, whilst undertaking any authorised journey anywhere in the world made primarily for business purposes.

### Personal Accident Benefits

Death & Capital Benefits £25,000

For non-paid voluntary helpers & students Permanent Total Disablement is from 'being able to perform or give attention to any gainful occupation for which such person is fitted by education, training or experience'.

Temporary Total Disablement £ 250 per week

Temporary Partial Disablement £ 100 per week

Both TTD & TPD are payable for up to 104 weeks in all not necessarily consecutive with a 7 day deferment period.

### Travel Benefits

Section	Benefit (see policy for full details)	Amount
Medical & other expenses	Medical expenses Hospital Confinement Supplementary Travel & Accommodation Expenses Ongoing treatment following repatriation Search & Rescue Expenses Repatriation of Mortal Remains	Unlimited GBP 50 per day  GBP 20,000  GBP 50,000 GBP 20,000 GBP 10,000
Business Equipment & Personal Belongings	Business Equipment Personal Belongings Personal Belongings delay	GBP 3,000 GBP 10,000 GBP 2,000

	Loss or delay of Home Keys or Car Keys	GBP 250
Money	Money Financial Card misuse Travel documents	GBP 5,000 GBP 3,000 GBP 1,500
Disruption	Cancellation Alteration of Itinerary or Curtailment Rearrangement & Replacement Travel delay (for each complete hour after the first 4 hours up to a maximum of GBP 500)	GBP 10,000 GBP 10,000 GBP 10,000  GBP 50 per hour
Serious Disruption	Evacuation, Alteration of Itinerary or Curtailment Rearrangement & Replacement Business Disruption (for each complete day up to a maximum of 50 days) Payment or loss of Extortion or Ransom monies Security Specialist costs	GBP 250,000 GBP 10,000  GBP 500 per day  GBP 250,000 GBP 250,000/GBP 50,000 aggregate limit
Personal Liability	Personal Liability	GBP 5,000,000
Legal Expenses	Legal Expenses Travel & Accommodation Expenses	GBP 50,000 GBP 1,000

**Excess – An excess of £500 applies in relation to each section of the policy**

Claims in respect of Personal Belongings where the single article limit exceeds £2,000 the claimant shall be liable for 25% of such excess amount. Money where the amount of cash exceeds £2,000 the claimant shall be liable for 25% of such excess amount.

For pre-travel general information or security advice please contact Chubb Businessclass Assistance on **020 7173 7797**.

On calling the helpline, a number of options will be given to direct you to the appropriate service needed e.g press 1 for Medical Assistance or pre-travel advice; Press 2 for Counselling or other helpful services; press 3 for security services or advice; press 4 to speak to an operator.

You will be requested to provide a) your name; b) your companys name; c) the name of your parent company if any; d) the nature of assistance needed and e) a contact number or address where you can be reached. It would be helpful, but not essential, if you had your policy number to hand.

The assistance line cannot provide details of your cover and should not be contacted to make a claim when you return home. In both instances contact should be made with insurance@plymouth.ac.uk.

Yours sincerely

*Anita Riddell*

**Anita Riddell Cert CII, MInstLM, Assoc CIPD  
Broker**