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: 1st August 2017 to 31st July 2018

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**

<table>
<thead>
<tr>
<th>Section</th>
<th>Benefit (see policy for full details)</th>
<th>Amount</th>
</tr>
</thead>
</table>
| 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  
<pre><code>                            | GBP 2,000 |
</code></pre>
<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
<th>Limit (GBP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss or delay of Home Keys or Car Keys</td>
<td></td>
<td>GBP 250</td>
</tr>
<tr>
<td>Money</td>
<td>Money, Financial Card misuse, Travel documents</td>
<td>GBP 5,000, GBP 3,000, GBP 1,500</td>
</tr>
<tr>
<td>Disruption</td>
<td>Cancellation, Alteration of itinerary or Curtailment, Rearrangement &amp; Replacement, Travel delay (for each complete hour after the first 4 hours up to a maximum of GBP 500)</td>
<td>GBP 10,000, GBP 10,000, GBP 10,000</td>
</tr>
<tr>
<td>Serious Disruption</td>
<td>Evacuation, Alteration of itinerary or Curtailment, Rearrangement &amp; 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</td>
<td>GBP 250,000, GBP 10,000, GBP 500 per day, GBP 250,000, GBP 250,000/GBP 50,000 aggregate limit</td>
</tr>
<tr>
<td>Personal Liability</td>
<td>Personal Liability</td>
<td>GBP 5,000,000</td>
</tr>
<tr>
<td>Legal Expenses</td>
<td>Legal Expenses, Travel &amp; Accommodation Expenses</td>
<td>GBP 50,000, GBP 1,000</td>
</tr>
</tbody>
</table>

**Excess – An excess of £100 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 ACE 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