

# **act!onaid**

Accident and travel insurance summary

## ActionAid accident and travel insurance summary

1.1 INTRODUCTION .....	2
1.2 POINT OF CONTACT .....	2
1.3 WHO IS COVERED? .....	2
1.4 PARTNERS AND CHILDREN .....	2
1.5 THE ACE ASSISTANCE CARDS .....	3
1.6 POLICY LIMITS .....	3
1.7 SPECIAL PROVISIONS FOR SECONDMENTS .....	3
1.8 SPECIAL INCLUSIONS FOR SECONDEES .....	3
2 INSURANCE POLICY BENEFITS .....	3
2.1 PERSONAL INJURY .....	3
2.1.1 MEDICAL EXPENSES .....	3
2.1.2 HOSPITAL CONFINEMENT .....	3
2.1.3 TRAVEL AND ACCOMMODATION EXPENSES .....	3
2.1.4 EMERGENCY REPATRIATION EXPENSES .....	4
2.1.5 INJURY .....	4
2.1.6 MEDICAL EXCLUSIONS .....	4
2.2 MONEY AND BELONGINGS .....	4
2.2.1 PERSONAL EFFECTS WHILE IN TRANSIT TO COUNTRY OF POSTING .....	4
2.2.2 PERSONAL EFFECTS IN THE COUNTRY OF POSTING .....	4
2.2.3 PERSONAL BELONGINGS .....	5
2.2.4 PERSONAL BELONGINGS DELAY .....	5
2.2.5 LOSS, THEFT OR DELAY OF KEYS .....	5
2.2.6 BUSINESS EQUIPMENT .....	5
2.2.7 MONEY .....	5
2.2.8 FINANCIAL CARD MISUSE .....	5
2.2.9 EMERGENCY REPLACEMENT OF TRAVEL DOCUMENTS .....	5
2.3 TRAVEL DISRUPTION, CANCELLATION AND DELAY .....	6
2.3.1 TRAVEL CANCELLATION .....	6
2.3.2 TRAVEL DELAY .....	6
3. GENERAL POLICY EXCLUSIONS .....	6
4. MAKING A CLAIM .....	6
4.1 CLAIM FORMS .....	6
4.2 CLAIM FORM DOCUMENT CHECKLIST .....	7
4.3 FRAUDULENT CLAIMS .....	7



### 1.1 Introduction

We hope this document can answer most queries about ActionAid’s travel insurance. Our travel insurance cover is only effective where the trip is primarily taken for ActionAid business. The main benefits and conditions of the insurance policy are explained in this summary.

### 1.2 Point of contact

Insurance queries should be sent to Amos Makuvisе, Hamlyn House, Macdonald Rd, London N19 5PG, United Kingdom.

Tel: +44(0)20 7561 7561. Email: Amos.makuvisе@actionaid.org.uk

### 1.3 Who is covered?

	People	Period/where covered
A	Trustees and ActionAid volunteers	Accidents while engaged on ActionAid business, including travel
B	All UK employees excluding ActionAid International staff	24-hour cover, but excluding travel outside the UK
C	Staff working in countries other than the UK* for periods longer than six months	Overseas business trips outside the UK
D	All ActionAid employees while working overseas	While working overseas
E	Permanent ActionAid employees, trustees, volunteers, consultants, donors working for (or representing) and authorised to travel on behalf of the policyholder	Overseas business trips outside the UK*
F	All ActionAid interviewees	Overseas business trips outside the UK*
G	Accompanying spouse/partner for groups C and E	Overseas business trips outside the UK*

- **\*Where the insured person is not domiciled in the in the United Kingdom, the term UK means the insured person’s country of habitual residence.**
- **All journeys longer than 21 days should be communicated to [Amos Makuvisе](#) using the contact details provided above.**

### 1.4 Partners and children

Partners and children are covered by the policy while accompanying the employee or travelling independently. When travelling independently, the partner and/or children must be either travelling to join, or returning from being with, the ActionAid employee for the policy to be active.



### **1.5 The Ace Assistance cards**

The Ace Assistance card helps you sort out travel related queries before and during your trip. It includes a wide range of help topics, from information on the country(s) you are visiting to sorting out emergencies abroad. It is advisable to always carry the **Ace Assistance card** and the **Ace Rescue card** on all trips. These are available from [Amos Makuvise](#).

### **1.6 Policy limits**

Each section of the policy has a limit on the amount the insurance company will pay under that section. These limits are available on request from [Amos Makuvise](#)

### **1.7 Special provisions for secondments**

Our accident and travel insurance cover includes secondees, described, for insurance purposes only, as “employees going on employment for periods longer than 12 months to a country in which they are not habitually resident”.

Specific **exclusions** which apply to secondment employment are expenses incurred after the first 12 months:

- a. for dental treatment
- b. from pregnancy related complications, unless the complications have been diagnosed by a qualified medical practitioner who specialises in obstetrics
- c. in excess of GBP50,000 as a result of treatment to a child who has been born outside the normal country of residence

### **1.8 Special inclusions for secondees include:**

1. cover for any air travel within the country of secondment
2. cover for travel within the country secondment provided such travel involves an overnight stay away from the residence or normal place of business.

## **2 Insurance policy benefits**

Full details of the policy benefits have been summarised below.

### **2.1 Personal injury**

#### **2.1.1 Medical expenses**

This includes reasonable costs incurred for hospital, nursing home, ambulance, surgical or other diagnostic or remedial treatment given by a qualified medical practitioner.

#### **2.1.2 Hospital confinement**

The insurers will pay the insured person for any hospital confinement outside the country of habitual residence.

#### **2.1.3 Travel and accommodation expenses**

Incurred as a result of an illness or bodily injury outside country of habitual residence.



#### **2.1.4 Emergency repatriation expenses**

All reasonable expenses incurred in repatriating the insured person because of medical necessity to the most suitable hospital or home address. All emergency repatriations **must** be organised by the insurance company.

Ongoing medical treatment costs in the 12 months immediately following emergency medical repatriation to the country of habitual residence will also be covered.

#### **2.1.5 Injury**

The insurers will pay out a fixed amount of money (as indicated in the Schedule of benefits) where bodily injury occurs on a journey and results in any of the following:

- death
- permanent total disablement
- permanent disabling injuries
- temporary disablement
- temporary partial disablement

Specific exclusions apply under the injury section of the policy. Please contact Amos Makuvise for further information.

#### **2.1.6 Medical exclusions**

The insurance cover specifically excludes instances where:

- I. the illness in any way arises from pregnancy or childbirth, unless caused by complications of pregnancy diagnosed by a qualified medical practitioner who specialises in obstetrics
- II. the illness is attributable to any HIV infection or related syndrome
- III. a condition arises for which medical advice or treatment has been received 12 months prior to the start of the journey
- IV. the trip was undertaken against the advice of a qualified medical practitioner

#### **2.2 Money and belongings**

It is a policy condition that any loss of money or possessions should be reported to the police, airline or other appropriate authorities within 48 hours of the loss.

##### **2.2.1 Personal effects while in transit to country of posting**

Cover for employees' effects is provided up to the insured sum of GBP30,000. This applies to instances where employees are seconded overseas and are shipping their personal belongings to the new country of residence.

##### **2.2.2 Personal effects in the country of posting**

It becomes the responsibility of the host country to provide adequate insurance cover for personal effects during the period of secondment/long-term employment.



### **2.2.3 Personal belongings**

The insurers will refund the cost of personal belongings lost or damaged during a qualifying journey. Personal belongings are covered up to GBP10,000 where no single article exceeds GBP2,000.

### **2.2.4 Personal belongings delay**

This is only applicable where the employee is not able to access all or part of their personal belongings for more than four hours during any stage of the journey other than the final return stage. The insurers will refund the ActionAid employee for all costs incurred for the purchase of essential items of replacement clothing and toiletries.

### **2.2.5 Loss, theft or delay of keys**

If after returning to the country of habitual residence the ActionAid employee is not able to gain access to home or car keys as a result of loss or theft of such keys abroad, or the delay of personal belongings containing such keys, the insurers will pay for:

- a. the keys being couriered home
- b. travel to obtain the keys
- c. locksmith's charges for gaining access to the insured person's home.

### **2.2.6 Business equipment**

The cost of business equipment lost or damaged on a qualifying journey is covered. Electronic business equipment is covered up to GBP2,000 and other business equipment cover limit is GBP1,500.

### **2.2.7 Money**

Refunds will be made for the loss or damage of up to GBP5,000 cash/cheques during a journey, or during the 120 hours immediately prior to the start of the journey. The same cover is also active for the 120 hours immediately after the end of the journey. If cash of more than GBP2,000 is carried, an excess of 25% of the claim will apply.

### **2.2.8 Financial card misuse**

Financial loss as a direct result of a financial card being lost or stolen during a journey will be refunded.

### **2.2.9 Emergency replacement of travel documents**

Refunds will be made for fees charged and any reasonable additional travel or accommodation expenses incurred in replacing travel documents.



## **2.3 Travel disruption, cancellation and delay**

### **2.3.1 Travel cancellation**

The insurers will refund cancellation expenses and costs of changing the original itinerary where this is a result of any cause outside the control of the traveller.

*Example:*

The cost of an unused flight ticket because of a family bereavement will be refunded by the insurers.

### **2.3.2 Travel delay**

The insurance company will refund any reasonable additional costs (excluding food and refreshments) incurred in respect of travel delays of at least four hours from time of departure indicated by the carrier due to strike, industrial action, adverse weather conditions, mechanical breakdown or structural damage.

*Example*

Hotel expenses incurred as a result of flight cancellations due to weather conditions

## **3. General policy exclusions**

Any bodily injury, loss or damage or expense resulting from:

- insured person committing or attempting to commit suicide or intentionally inflicting self injury
- insured person engaging in aviation as a pilot or crew member of an aircraft or other aerial device
- war whether declared or not in the insured persons country of residence
- any dental treatment is excluded
- the insurance policy excludes all journeys longer than 30 days if the insured person is aged 75 years or over.
- the insurers are not liable for the first GBP100 of each and every claim
- insurance cover does not include cover for household furniture, household appliances or household equipment.

## **4. Making a claim**

### **4.1 Claim forms**

If you need to make a claim, please download and complete the appropriate claim form using the links below. Take care to leave the 'name of the policy holder', 'policy number' and the 'bank details' sections blank.

- [Personal effects and money claim](#)
- [Medical expenses claim](#)
- [Hospitalisation claim](#)
- [Fatal accident claim](#)
- [Delay and missed departure claim](#)
- [Cancellation claim](#)



All completed claim forms should be sent to:  
Amos Makuvise, ActionAid, Hamlyn House, Macdonald Road, London, N19 5PG.

#### **4.2 Claim form document checklist**

##### **Medical expenses**

- Medical treatment invoice(s) or receipt(s) from doctors/hospitals (and confirmation that these have been paid)
- Medical certificate

##### **Personal effects**

- Complete repair estimates
- Quotation for similar replacement
- Original invoices and receipts (where available)
- Copy of the property irregularity report – NB: loss/damage during a flight must usually be reported within seven days
- For loss of money, foreign currency receipt or bank/credit card statement showing an amount equal to greater lost/ stolen

##### **Cancellation/curtailment**

- Copy of travel documents (tickets)
- Confirmation from travel agent of amount refundable
- Travel itinerary
- Medical certificate(s) if applicable
- Copy of relevant risk assessment

##### **Delay**

- Confirmation from travel agent/airline of details affecting the journey/itinerary.

#### **4.3 Fraudulent claims**

Please take care to be truthful and honest when making a claim. Any claims made dishonestly or intentionally exaggerated could result in our policy being withdrawn and the police being notified.

