

# Schedule for Your Group Personal Accident, Sickness and Business Travel Policy

Produced on 06 April 2021

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## Your Renewal Schedule

Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

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## Policyholder Details

<b>The Policyholder</b>	Scottish Mountain Rescue
<b>Contact address</b>	Glenmore Aviemore, PH22 1QS
<b>The Business</b>	Scottish Mountain Rescue is the representative and liaison body for mountain rescue service in Scotland.

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## Policy Details

<b>Policy number</b>	100730984GPA
<b>Effective date</b>	01 April 2021
<b>Expiry date</b>	31 March 2022
<b>Annual premium (excluding Insurance Premium Tax)</b>	£350.00
<b>Insurance Premium Tax</b>	£42.00
<b>Total amount due</b>	<b>£392.00</b>

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## Insurance Adviser Details

<b>Your Insurance Adviser</b>	TYSERS CENTURY HOUSE PEPPER ROAD HAZEL GROVE STOCKPORT, SK7 5BW
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## Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

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## Summary of Cover

<b>The Policyholder</b>	Scottish Mountain Rescue
<b>The Business</b>	Scottish Mountain Rescue is the representative and liaison body for mountain rescue service in Scotland.

### Sections You have chosen to cover:

Business Travel

### Other sections available that You have chosen not to cover:

Group Personal Accident, Sickness



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## Conditions

*The following conditions apply across all sections of your policy in addition to the conditions contained within your Policy Wording unless otherwise stated*

*For the Claims Procedure relating to your Business Travel cover please refer to the Business Travel section of this policy*

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## Contact Details for Claims and Help

### Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



### Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

### Claims Service

For **Group Personal Accident claims** that fall under the following:-

- Death and capital benefits
- Temporary Total and Partial Disablement
- Additional benefits under the Group Personal Accident section
- Sickness

We have a dedicated, in-house claims service and they are available within business hours of 9am to 5pm, Monday to Friday.

To contact them via telephone: **08000 516 583**

To contact them via email: [gpaclaims@aviva.com](mailto:gpaclaims@aviva.com)

To contact them via post:

Group Personal Accident Claims Aviva Fourth Floor The Observatory Chapel Walks Manchester M2 1HL

Please have Your policy details ready to hand.

For all **Travel related claims**, including Accidental Bodily Injury whilst abroad, please contact Our claims provider Cega on one of the following numbers:

- For Emergency Medical Assistance whilst overseas, contact **+44 1243 621 066**
- Non Emergency claims, contact **+44 1243 621 416**

To contact Cega via email: [avivatravelclaims@cegagroup.com](mailto:avivatravelclaims@cegagroup.com)

To contact Cega via post:

Aviva Travel Claims PO Box 432 Chichester West Sussex PO18 8WP

Please have Your policy details ready to hand.

### Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and You pay for just the cost of the call.

### Legal Protection 0345 300 1899

If you have Legal Protection cover, please call the helpline for legal advice as soon as you are aware of an incident. Please have your policy number to hand.

If you think you may need to claim, please call the helpline to request a claim form. We can only proceed with your claim when we have details of the incident in writing. A claim form is available to download at [www.aviva.co.uk/legalprotection](http://www.aviva.co.uk/legalprotection).

### Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

## Contact Details for Claims and Help *(continued)*

### Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

### Concierge Service - +44 (0)1243 621556

Our telephone concierge service will help you locate services local to where you are staying or working, to enable you to plan ahead for travelling, dining and shopping. You can call us on this number any time day or night.

### Emergency Cash Advance - +44 (0)1243 621556

We can arrange for an emergency cash advance to be made to an insured person in replacement of any cash which has been lost or stolen overseas. Any emergency funds provided will be deducted from any subsequent claim or must be refunded to us.

### Our Security Consultants - +44 207 741 2074

You must contact our security consultants immediately in the event of any circumstances that could give rise to a claim under the Hijack and Kidnap and Ransom section or any incident, event or circumstance that might give rise to a claim under either the Evacuation cover or where you believe you or an Insured Person is in a life threatening situation. You can call this number any time, day or night. Our security consultants will immediately assess the situation and make intelligence based decisions for you including the decision to deploy on the ground consultants.

A life threatening situation is a situation recognised by our security consultants including, but not limited to, serious crimes such as kidnap or unlawful detention. Evacuation cover is provided for the necessary emergency evacuation of an Insured Person from: a country or region in which they are travelling excluding their Country of Residence following recommendations or instructions from the British Government, or the government of the Insured Persons' Country of Residence (if different), any legally empowered regulatory government or local authority in the country or region in which the Insured Person is travelling, or our security consultants providing the necessary and reasonable additional travel and accommodation expenses incurred.

In addition, our WorldAware (security consultants) offer a range of additional pre- and in- trip services covering a variety of security and safety fields. They provide advice, support and response in everything from travel and home security to kidnap negotiations. Your Aviva on-line services are set out below and can be accessed by the web address [my.worldaware.com/affiliates/aviva/](http://my.worldaware.com/affiliates/aviva/) and entering your membership number and password. If you are a new user you can register by entering your policy number, and then your details in the following page. you then have access to the on-line services listed below:

Contact Details for Claims and Assistance Services

Website - Pre-, in- and post-trip travel advice and information:

- Country Intelligence - over 230 countries plus more than 180 city and regional guides detailing crime, security issues, travel logistics, cultural factors and much more.
- Security advice - Basic training and advice in handling Crime, Terror and Civil Threats, Natural Hazards, Travel, Home and Family and Electronic Crime.
- Travel Health - Comprehensive library on various diseases, ailments, health issues and advice.
- World Risk matrix - Summary of all global risk detailed by each country and graded on crime, terrorism, conflict, political kidnap and infrastructure according to WorldAware's intelligence and security analysts.
- WorldAware Global app - Daily News, Country Intelligence, Security advice all at Your fingertips to stay updated on the go, anywhere in the world.
- Daily News - A round up of all major security and travel-related incidents worldwide, delivered each weekday as an email publication before 10am GMT.
- Travel Alerts - Alert service platform provides SMS notifications of any significant safety-, security- or travel-related development worldwide or specific to your countries of pre-, in- and post-trip.
- Travel security reports - WorldAware's team of security and intelligence analysts and crisis support specialists can provide personalised travel safety reports on demand. These range from brief assessments of the security issues in a specific city or region, to more in-depth detailed country assessments.

Should you require any further information, assistance, additional products and services please do not hesitate to contact **+44 207 741 2074**, visit [www.worldaware.com](http://www.worldaware.com) or email [enquiries@worldaware.com](mailto:enquiries@worldaware.com)

### Emergency Medical Assistance Service - +44 1243 621066

Our service will provide advice on, and where appropriate, arrange all medical treatment, travel and accommodation covered under Medical and Emergency Travel Expenses.

In the event of a medical emergency overseas please call **+44 1243 621066**.

For full details of the cover provided under the service, please refer to the Business Travel Section in this policy.

### Other Emergency Services Provided Whilst Travelling

Assistance and guidance whilst travelling

- A phone home service if there is an emergency.
- A translation and interpretation service if you need it.
- On stolen or lost passports, driving licences, air tickets or other travel documents.

## Contact Details for Claims and Help *(continued)*

- On how to trace luggage with an airline operator if it is delayed or lost.
- On contacting local Embassies or Consulates.
- Information on languages and time zones.
- On transfer of money to you if required.
- On cancellation of credit cards if lost or stolen with the ability to report loss to the card provider.
- To relatives or friends or employees if you are hospitalised.

Note: There may be charges for some services and you will have to pay these together with travel costs resulting from the advice you are given

### Advice Before You Travel - +44 (0)1243 621556

Our Travel Assistance Helpline can be contacted any time day or night and will provide advice and information on:

- Visa and entry permits you may need.
- Necessary vaccination and inoculation requirements and where they can be arranged.
- What you should take with you in relation to first aid and health.
- Currencies, travellers cheques and current exchange rates.
- Languages, time zones and details of countries you will be visiting.

In addition, there is a wealth of information available on the Foreign & Commonwealth Office website which provides lots of advice for travelling including briefings for each country. This can be found at the following website address [www.fco.gov.uk](http://www.fco.gov.uk).

### Website - [www.cutredtape.co.uk](http://www.cutredtape.co.uk)

This is Aviva's free website offering many tools and resources to help you manage your business effectively. You'll get access to:

- Over 700 legal and business guides across HR, sales and marketing, finance, technology, law, and risk management;
- Easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters;
- Discounts on legal services;
- email alerts on changes in law, legislation and regulation.

To register, please visit [www.cutredtape.co.uk](http://www.cutredtape.co.uk) and use the voucher code CRTAVIVA for exclusive discounts on a range of legal documents and services.

## Group Personal Accident – under Business Travel

### Category - 1

#### Insured Persons:

All Members of Participating Mountain Rescue Teams

#### Operative Time of Cover:

Whilst an Insured Person is on an authorised journey in connection with The Business which begins during the Period of Insurance, and commences from the time the Insured Person leaves their home, or if later their place of business, continuing during the entire period of the journey and terminating at the time of return to their home, or if earlier their place of business.

If the Insured Journey is solely within the United Kingdom and/or Country of Residence, cover will only be operative if the journey involves an air flight and/or train and/or an overnight stay away from home.

Any period of holiday which is purely ancillary to the Insured Journey shall be deemed included within the period of the Insured Journey provided that it is otherwise within the period set out above.

#### Accidental bodily injury resulting in:

Death	£50,000
Permanent Total Disablement	£50,000
Loss of Sight	£50,000
Loss of Limb	£50,000
Loss of Internal Organ	£12,500
Loss of Hearing both ears	£50,000
Loss of Hearing one ear	£12,500
Loss of Speech	£50,000

The basis of cover for Permanent Total Disablement is usual occupation.

**Maximum Benefit any one Insured Person - Accident (applicable to all Categories if insured)**

Death and Capital Benefits	£50,000
Temporary Total Disablement	£0 per week
Temporary Partial Disablement	£0 per week

**Maximum Accumulation Limits - Accident (applicable to all Categories)**

Any one accident	£5,000,000
Multi-Engined aircraft	£2,000,000
Single-Engined aircraft	£1,000,000

**Business Travel****Category - 1****Insured Persons:**

All Members of Participating Mountain Rescue Teams

**Operative Time of Cover:**

Whilst an Insured Person is on an authorised journey in connection with The Business which begins during the Period of Insurance, and commences from the time the Insured Person leaves their home, or if later their place of business, continuing during the entire period of the journey and terminating at the time of return to their home, or if earlier their place of business.

If the Insured Journey is solely within the United Kingdom and/or Country of Residence, cover will only be operative if the journey involves an air flight and/or train and/or an overnight stay away from home.

Any period of holiday which is purely ancillary to the Insured Journey shall be deemed included within the period of the Insured Journey provided that it is otherwise within the period set out above.

**Medical and Emergency Travel Expenses****(cover does not apply within the Country of Residence)**

<b>Maximum we will pay</b>	Unlimited
<b>Excess</b>	£0

**Personal Belongings**

<b>Sum insured</b>	£10,000
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Where any unspecified item exceeds £2,500, You or the Insured Person will be responsible for 25% of any amount claimed above £2,500, up to the value of the item or the Sum Insured if less.

<b>Excess</b>	£0
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**Money**

<b>Sum insured</b>	£10,000
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Where any single loss of coins, bank or currency notes is in excess of £2,500, You or an Insured Person will be responsible for 25% of any amount claimed above £2,500, up to the value of the loss or the Sum Insured if less.

<b>Excess</b>	£0
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**Fraudulent Use of Credit Cards**

<b>Sum insured</b>	£10,000
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<b>Excess</b>	£0
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**Cancellation, Curtailment, Replacement, Change of Itinerary and Evacuation**

<b>Cancellation per person</b>	£10,000
<b>Cancellation aggregate per claim</b>	£50,000
<b>Cancellation aggregate any one Period of Insurance</b>	£500,000
<b>Change of itinerary per claim</b>	£10,000
<b>Curtailment maximum any one claim</b>	£10,000
<b>Evacuation maximum payable any one Period of Insurance</b>	£50,000
<b>Replacement maximum any one claim</b>	£10,000
<b>Excess</b>	£0

**Event Ticket Cancellation**

<b>Maximum per person</b>	£500
<b>Maximum per Insured Journey</b>	£2,500

**Category - 1 (continued)**

<b>Excess</b>	£0
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**Seat Bumping**

<b>Amount per person per complete hour after the first 4 hours</b>	£50
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<b>Maximum per person</b>	£750
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<b>Excess</b>	£0
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**Travel Delay**

<b>Amount per person after first 4 hours</b>	£200
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<b>Amount per person per complete hour thereafter</b>	£50
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<b>Maximum per person</b>	£750
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<b>Excess</b>	£0
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**Missed Departure**

<b>Maximum per claim</b>	£2,500
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<b>Excess</b>	£0
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**Hijack and Kidnap and Ransom**

<b>Hijack per day</b>	£500
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<b>Kidnap per day</b>	£500
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<b>Kidnap aggregate maximum per claim</b>	£50,000
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<b>Maximum Kidnap and Ransom Consultants Costs payable any one Period of Insurance</b>	£250,000
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<b>Excess</b>	£0
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**Personal Liability**

<b>Limit of liability any one incident</b>	£5,000,000
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<b>Excess</b>	£0
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**Legal Expenses**

<b>The maximum any one person</b>	£50,000
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<b>Excess</b>	£0
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**Endorsements applying to Business Travel****Endorsement FFBTL1 Policy Wording Amendment**

β Cancellation, Curtailment, Change of Itinerary and Evacuation Endorsement

It is noted and agreed that exception (14) in the Cancellation, Curtailment, Replacement, Change of Itinerary and Evacuation section is deleted.

All other Policy Terms and Conditions remain unchanged.

## Clauses and Conditions Schedule

### Introduction

The Clauses and Conditions included in this Schedule apply to the covers you have selected. This document should be read in conjunction with your cover Schedules.

### Business Travel

**Clauses applying to all Medical and Emergency Travel Expenses Risks on cover** (subject otherwise to the terms and conditions shown in Your Policy)

The following clauses are applicable and are displayed in full in Your Policy wording:

Corporate Event

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

<b>Childcare Expenses following Emergency medical assistance</b>	Maximum amount payable any one claim	£5,000
<b>Continuing Medical Charges</b>	Maximum amount payable any one claim	£50,000
<b>Domestic Travel Expenses</b>	Maximum amount payable any one claim	£25,000
<b>Foreign Coma Benefit</b>	Amount payable per 24 hours	£50
	Maximum Number of days payable	730
<b>Funeral Expenses</b>	Maximum amount payable any one claim	£10,000
<b>Hospital Expenses</b>	Amount payable per 24 hours	£50
	Amount payable per 24 hours of bank or public holiday	£100
	Maximum number of days payable any one claim	365
<b>Hotel Convalescence</b>	Amount payable per day	£50
	Maximum number of days payable	75
<b>Petcare Expenses</b>	Maximum amount payable any one claim	£300
<b>Repatriation of Household Items</b>	Maximum amount payable any one claim	£2,500
<b>Repatriation of Human Remains</b>	Maximum amount payable any one claim	£10,000
<b>Search and Rescue Expenses</b>	Maximum amount payable any one claim	£50,000

**Clauses applying to all Personal Belongings Risks on cover** (subject otherwise to the terms and conditions shown in Your Policy)

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

<b>Business Equipment</b>	Maximum amount payable any one claim	£3,000
<b>Business Samples</b>	Maximum amount payable any one claim	£1,000
<b>Loss of Keys</b>	Maximum amount payable any one claim	£1,000
<b>Temporary Loss</b>	Maximum amount payable any one claim	£2,000

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**Clauses applying to all Money Risks on cover** (subject otherwise to the terms and conditions shown in Your Policy)

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

<b>Loss or Theft of Documents</b>	Maximum amount payable any one claim	£2,000
<b>Lost or Damaged Documents</b>	Maximum amount payable any one claim	£2,000
<b>Rental Vehicle excess</b>	Maximum amount payable any one claim	£1,000
	Maximum amount payable any one Period of insurance	£25,000

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**Clauses applying to all Hijack and Kidnap and Ransom Risks on cover** (subject otherwise to the terms and conditions shown in Your Policy)

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

<b>Life Threatening Situation Expenses</b>	Maximum amount payable any one Period of insurance	£25,000
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