

BusinessGuard+ Insurance

Insurance Product Information Document

Company: A) Lloyd's Syndicate 5000, managed by Travelers Syndicate Management Ltd
B) ARAG Plc on behalf of Brit Syndicate 2987 at Lloyd's of London.




Product: Part A) Business Personal Accident and Part B) Essential Business Legal Expenses

Travelers Syndicate Management Limited, the managing agent for Syndicate 5000 and Brit Syndicates Limited, the managing agent for Brit Syndicate 2987, are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked by visiting the FCA website at <https://register.fca.org.uk>

This insurance product information document is a summary and does not contain the full details and conditions of your insurance. Full policy terms and conditions are provided in the Policy Wording and on the Schedule of Insurance.

What is this type of insurance?

This Group Personal Accident insurance provides financial benefit if you suffer an accident that results in your staff's permanent total incapacity or temporary total incapacity during the policy period as well as Business Legal Protection cover.

	What is insured?		What is not insured?
	<ul style="list-style-type: none">✓ If your employee dies or becomes permanently totally incapacitated following an accidental injury or you need legal advice, this insurance pays a benefit or provides a service which will be shown on your Schedule of Insurance.✓ Your Sums Insured:<ul style="list-style-type: none">✓ Accidental death &/or Permanent Total Incapacity as the result of an accident: The maximum we will pay is £100,000✓ Temporary Total Incapacity as the result of an accident: The maximum we will pay is £2,000 or 75% of your Gross Weekly Wage, whichever is the lesser.✓ Business Legal Protection Up to £100,000 with aggregate limit of £1M.		<p>We will not pay any claim caused directly or indirectly by any of the following:-</p> <ul style="list-style-type: none">✗ An insured person taking part in hazardous activities.✗ An insured person having a blood alcohol level exceeding 80mg per 100ml blood, solvent abuse or deliberately taking an overdose of drugs.✗ An insured person taking part in operational duties of the armed forces or any injury from war, riots or terrorist activities or events.✗ Any back-related condition arising following an accident unless there is radiological evidence of a medical abnormality or a doctor or consultant certifies that this is the only condition which prevents the insured person from working.
	<h3>Are there any restrictions on cover?</h3> <ul style="list-style-type: none">! Your employees must be UK residents and under 65 years of age at the start date of this policy.! All insured persons must be in full-time, taxable employment under a contract of employment.! The maximum weekly benefit we will pay is 75% of the insured persons gross weekly wage, or the amount shown on your schedule of insurance, whichever the lesser.! For the legal protection helplines – all helplines are subject to fair and reasonable use. The level of fair usage will depend on the individual circumstances. If the ARAG advisors consider that your helpline usage is becoming excessive they will tell you.! For Executive Suite - Partnership Disputes or Crisis Communications the claim limit is £25,000.		<ul style="list-style-type: none">✗ For an injury arising from, traceable to or caused by any gradually developing bodily deterioration, whatever the cause of that deterioration.✗ An insured person committing suicide or attempting to commit suicide, or deliberately injuring themselves or putting themselves in danger.✗ Redundancy cover within the first 6 months of the start date of the policy unless you had the equivalent cover already in force.✗ Costs incurred for internal hearings, grievances or appeals plus fraud investigations by HMRC.✗ Pension schemes brought by 10 or more employees or ex-employees.✗ Money due to an employee for contractual terms or trade union memberships or arbitration or collective bargaining agreements.✗ Debt recovery of less than £200 or where you are the landlord or the sale or purchase of land or buildings.



Where am I covered?

- ✓ You and all insured persons must be resident in England, Scotland, Wales, Channel Islands or the Isle of Man.
- ✓ You are covered within the United Kingdom and Scotland, Wales, Channel Islands or the Isle of Man.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out or make changes to your policy.
 - If you become aware that any information you have given is incomplete or inaccurate, please contact your agent as soon as possible.
 - If there are any changes during the life of the cover you must inform the insurer of these changes.
- You must pay the premium when due.
- In the event of a claim, you must have consulted a doctor as soon as possible after an accident. You must submit your claim within 30 days of the accident where reasonably possible and you must complete a claim form in full and provide information and assistance to the insurer.



When and how do I pay?

- This is an annual policy which you pay for in monthly instalments. The premiums are payable monthly and collected by direct debit on the 1st of each month. You also have the option to pay the full annual premium in advance.
- We may change the premium at your next annual renewal date.



When does the cover start and end?

- Your policy is annually renewable. It will automatically renew each year on the anniversary of the start date unless you notify us that you wish to cancel it. We will provide reasonable notice of each renewal.
- Start Date: as shown on your schedule of insurance.
- End Date: as shown on your schedule of insurance.



How do I cancel the contract?

Cooling off period:

You may cancel this policy within 30 days of receipt of the policy documents for each annual period of cover. Providing you have not made a claim and do not intend to make a claim we will refund any premium paid.

Cancellation after the cooling off period:

You may cancel this policy at any time outside the statutory cooling off period, but you will not receive a refund of any premium paid.