

Summary of BUPA TravelCover

Choice of business only, business and leisure cover and business, leisure and family cover.

Benefit	Description	BUPA Travel Complete	BUPA Travel Possessions	BUPA Travel Medical	BUPA Travel Essentials	BUPA Travel Prestige ▼
Notes	Business travel cover for those who need:	a wide range of cover and benefits	additional possessions and travel cover, as the group has international medical cover already	medical, personal accident and legal cover	our lower cost option	business cover option with a flexible choice of cover
medical emergency and other related expenses*	For illness or injury abroad and emergency repatriation (where necessary) to the patient's home country	£5 million	N/A	£5 million	£2 million	£2 million
replacement business colleague*	In the event of death, repatriation or more than three days in hospital, we will contribute towards travel costs for a replacement business colleague for a single journey	£1,500	£1,500	£1,500	✗	£1,000
personal accident	Compensation for loss of life, limb or sight	£30,000	£30,000	£30,000	£10,000 (death only)	£30,000
personal legal responsibility	Cover for legal expenses or fines incurred if the insured accidentally injures somebody or their property	£2 million	£2 million	£2 million	✗	£1 million
legal protection	24-hour access to our legal advice line and cover for legal expenses	£25,000	£25,000	£25,000	✗	£25,000
personal baggage*	Covers lost, stolen or damaged luggage Single item/valuables limit	£3,000 £500	£3,000 £500	✗	£1,000 £250	£1,500 £300
money*	If lost or stolen cash limit	£1,000 £500	£1,000 £500	✗	£250 £250	£500 £250
passport*	Additional travel and accommodation costs incurred while waiting for a replacement of the insured person's passport	£300	£300	✗	✗	£300
business machines*	Replacement of, or repair to, a business machine if it is lost, stolen or damaged	£2,000	£2,000	✗	✗	£2,000
baggage delay	Costs for essential items if baggage is delayed for more than 12 hours on the outward journey	£500 (business) £100 (leisure)	£500 (business) £100 (leisure)	✗	£100	£500
ski equipment +	Replacement if lost, stolen or damaged	£500	£500	✗	£500	£500
ski hire +	If equipment is lost or misplaced for more than 12 hours	£300	£300	✗	£300	£300
ski pass +	If lost, stolen or destroyed	£500	£500	✗	£500	£500
cancellation or cutting short the trip*	If a trip has to be cancelled or cut short	£3,000	£3,000	✗	£1,000	£3,000
travel delay	Compensation for delays of over 12 hours	£100	£100	✗	✗	✗
piste closure +	Additional travel expenses	£200	£200	✗	£200	£200
assistance cover	Extensive travel, legal and medical information and assistance Assistance in tracing lost luggage, replacing essential medications, replacing lost tickets and travel documents, and emergency transfer of funds	✓	✓	✗	✓	✓
homecall	Arrangement of emergency repairs within the member's home (UK only)	✓	✓	✗	✗	✗
mugging	Compensation for each day spent in hospital during a trip if a member is the victim of a mugging	£500	£500	✗	✗	£500
catastrophe	Covers costs incurred if a trip is cut short because of a catastrophe such as extreme weather conditions or medical epidemic	£500	£500	✗	✗	✗
hijack	Compensation for each day a member is prevented from reaching his/her destination due to being hijacked	£1,000	£1,000	✗	✗	£1,000
missed departure	Additional transport and accommodation costs if an outbound departure is missed due to bad weather, mechanical breakdown or industrial action	£500 Europe £1,000 W/wide	£500 Europe £1,000 W/wide	✗	✗	✗
excess	Excess deducted per person, per claim	£25	£25	£25	£50	£25
maximum trip duration	This is the length of time in days for which each person is covered per trip	180	180	180	31	180

+ Winter sports cover only available with "business and leisure" and "business, leisure and family" cover options. Not available with "business only".

▼ Travel Prestige available for groups of 150+ employees. Previous claims experience and previous trip details required, such as destinations, length of trip and numbers of those travelling.

For individual travel arrangements, there are other options available for you. For employees to take advantage of preferential rates for their own leisure travel please contact BUPA Travel Services on 0870 555 0088 or speak to your BUPA Health Care Consultant.

*The excess applies to these benefits.

This is only a summary of the benefits provided. Details of the full terms and conditions are included in the full policy wording. A copy is available by calling the BUPA Travel Services helpline on 0870 555 0088 or writing to BUPA Travel Services, Thames Side House, South Street, Staines TW18 4TL. <http://www.bupatravel.co.uk>

BUPA Business TravelCover is arranged by BUPA Travel Services Limited BUPA House, No.01133110 registered in England and Wales. Registered Office is 15-19 BLOOMSBURY WAY LONDON WC1A 2BA, is underwritten by Royal & Sun Alliance Insurance PLC. No 93792 registered in England and Wales. Registered office is St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Both Royal & Sun Alliance and BUPA are members of the General Insurance Standards Council.

BUPA is a registered trademark of The British United Provident Association Ltd, and is used by the underwriter under licence.

Please note in the interests of continuously improving our services to customers, your call may be monitored or recorded.

Rate table

Business cover only -

designed to cover employees for business trips but not for personal leisure travel

Business and leisure cover -

designed to cover employees for both business and personal leisure travel, including winter sports holidays

Business, leisure and family cover -

designed to extend the benefits to an employee's family

Business

Number of employees covered†	BUPA Travel Complete	BUPA Travel Possessions	BUPA Travel Medical	BUPA Travel Essentials	BUPA Travel Prestige
3-10	£62.00	£56.00	£47.00	£40.00*	For groups in excess of 150 employees. Rates are by negotiation
11-20	£58.00	£53.00	£45.00	£37.00	
21-50	£56.00	£50.00	£40.00	£34.00	

Business and leisure

Number of employees covered†	BUPA Travel Complete	BUPA Travel Possessions	BUPA Travel Medical	BUPA Travel Essentials	BUPA Travel Prestige
3-10	£80.00	£72.00	£60.00	£46.00*	For groups in excess of 150 employees. Rates are by negotiation
11-20	£77.00	£69.00	£57.00	£43.00	
21-50	£74.00	£66.00	£54.00	£39.00	

Business, leisure and family

Number of employees covered†	BUPA Travel Complete	BUPA Travel Possessions	BUPA Travel Medical	BUPA Travel Essentials	BUPA Travel Prestige
3-10	£137.00	£123.00	£102.00	£91.00*	For groups in excess of 150 employees. Rates are by negotiation
11-20	£132.00	£118.00	£97.00	£86.00	
21-50	£125.00	£112.00	£92.00	£77.00	

† For more than 50 employees, rates are by negotiation. Please contact BUPA Travel Services on 0870 555 0088.

* For BUPA Travel Essentials, the minimum group size is 5-10.

"Business" and "Business and leisure" prices are in £ sterling and per person. "Business, leisure and family" prices are for the insured named person, his/her spouse or partner and his/her dependent children aged up to 21 who are in full-time education and normally live with the main insured person. Independent family travel cover is included under BUPA Travel Complete and BUPA Travel Possessions only. Family members, including spouses, must reside at the same address as the main insured person to be eligible for cover.

Prices quoted are for employees undertaking non-manual work. Prices for manual work available on application.

Maximum age limit 74 years of age (unless otherwise agreed). BUPA Travel Essentials has a maximum age of 65 years.

Business trips within the employee's country of residence can also be covered subject to payment of an additional premium.

Prices include 5% Insurance Premium Tax. Prices correct as at 1st July 2003. These rates may change without notice.

Cover under BUPA Travel products is subject to acceptance. Terms and conditions apply to cover.