

**Political and Natural Disaster Evacuation Insurance**

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**The Contract of Insurance**

This is Your Political and Natural Disaster Evacuation Insurance Policy, which with the application form and/or declaration made by You and The Policy Schedule should be read together and forms the contract of Insurance between You and Us, International Insurance Company of Hannover Limited but it is only valid if You have paid the premium.

Your premium has been based upon the information shown in The Policy Schedule and recorded in the written application You have signed and/or declaration You have made. Please read them carefully to make sure that they meet Your requirements and that the details on The Policy Schedule are correct. If after reading Your Policy and The Policy Schedule You have any questions, please contact Your insurance adviser.

In return for You having paid the premium for the Period of Insurance, We will indemnify You by payment in respect of the Evacuation Costs of the Insured Persons to the extent of and subject to the terms contained in or endorsed on the Policy.



Nick Parr, Chief Executive Officer

Signed on behalf of International Insurance Company of Hannover plc.

**IMPORTANT**

*This Policy is a legal contract. You must tell Us about any facts or changes which affect Your insurance and which have occurred either since the Policy started or since the last renewal date.*

*If You are not sure whether certain facts are relevant please ask Your adviser. If You do not tell Us about relevant changes, Your Policy may not be valid or the Policy may not cover You fully.*

*You should keep a written record (including copies of letters) of any information You give Us or Your insurance adviser when You renew this Policy.*

**Choice of Law**

The laws of England and Wales apply and in any suit or legal action the courts of England and Wales shall have jurisdiction unless We agree with You otherwise.

**Data Protection**

It is understood by the Insured Person that any information about him will be processed by Us in compliance with the Data Protection Act 1998 and only for the purpose of providing Insurance cover and handling any claims. This may necessitate providing such information to third parties although the protection provided by the Act shall still apply.

**International Insurance Company of Hannover plc**

Registered Address: 10 Fenchurch Street, London EC3M 3BE, UK

Registered No: 1453123

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202640

**Contents** – a guide to your Policy

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**Our Service to You**

Our goal is to give excellent service to all Our customers but We recognise that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all of Our customers' problems promptly. To ensure that We provide the kind of service You expect, We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

**What will happen if You complain**

1. We will acknowledge your complaint within 2 working days of receipt.
2. We aim to resolve complaints, following assessment and investigation, within 5 working days of receipt.

Most of Our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update and give You an expected date of response.

**What to do if You are dissatisfied**

Seek resolution by your insurance adviser or with Us.

If You are disappointed with any aspect of the handling of Your insurance We would encourage You, in the first instance, to contact the manager concerned. You can write or telephone, whichever suits You, and ask your contact to review the problem.

If You remain unhappy with the decision You receive from Us, You may write to the Complaints Officer.

If You are dissatisfied with Our final decision from the Complaints Officer, You may be entitled to refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of both Our Managing Director and the FOS will be provided at the same time as We acknowledge Your complaint.

Note that the FOS will only consider Your complaint if You have given Us the opportunity to resolve it and You are a private Policyholder, a business with a group turnover of less than £1 million, a charity with an annual income of less than £1 million, or a Trustee of a trust with a net asset value of less than £1 million. If, however, We do not resolve Your complaint within 40 working days, the FOS will accept a direct referral.

Whilst We are bound by the decision of the FOS, You are not. Following the complaint procedure does not affect Your right to take legal action.

**Financial Services Compensation Scheme**

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If We were unable to meet Our obligations, You could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

You would be covered for all of the first £2,000 of any claim and 90% of the remainder without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London E1 8BN.

**Useful Telephone Numbers and Websites**

Crisis Management Company Call Centre: 443-569-0217

Complaints: 0207 015 4000

Financial Ombudsmen: 0845 080 1800

Financial Services Compensation Scheme: 0207 892 7300

Foreign Office Travel advice: www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/

Inter Hannover: [www.inter-hannover.com](http://www.inter-hannover.com)

**Inter Hannover Assistance Services**

**Security Assistance**

In the event of a Security Emergency please contact **Our Crisis Management Company- 443-569-0217**

**Telephone: 443-569-0217**

Our Crisis Management Company provides responses in respect of Political or Natural Disaster Evacuation.

Assistance and support is given to You through

* In house expert crisis management and response consultants
* In house security analysts.
* A network of response teams and security professional throughout the world.
* In country assistance and deployable resources in support and response to an emergency situation.

**Optional Travel Risk Management Services**

You can access our range of uninsured services from iJET International at exclusive rates including

* Detailed country travel reports
* Country Risk Profiles
* Travel alerts by country
* Daily security alerts by email
* Updates to country risk profiles
* In house security analysts
* iJET University Online training courses
* Bespoke Reports

To request these services email partnerships@ijet.com and reference your policy number. Additional details can be found at [www.ijet.com](http://www.ijet.com)

**Definitions**

Each time We use one of the words or phrases listed below, it will have the same meaning wherever it appears in Your Policy unless We state otherwise. A defined word or phrase will start with a capital letter each time it appears in the Policy, except for headings and titles.

**Accident / Accidental**

Shall mean a sudden violent external unforeseen and identifiable event.

**Accidental Bodily Injury**

1. Injury caused by Accidental and/or violent means or
2. Injury resulting from Exposure
	* occurring within 12 months from the date of the Accident by which such injury is caused.

**Annual Aggregate Limit**

The maximum We will pay in respect of all claims payable during the Period of Insurance.

**Appropriate Authorities**

The Foreign and commonwealth Office of the United Kingdom, The United States Department of State, the Foreign Office of Canada or similar authority of the Policyholder’s Host Country.

**Assignment**

When an Insured Person is working in or travelling to a country on Your behalf.

**Capital Benefits**

Capital Benefits include Loss of Hearing, Loss of Limb, Loss of Sight, Loss of Speech, Permanent Total Disablement.

**Consultants Costs**

The reasonable and necessary fees and expenses of Our Crisis Management Company incurred following the Kidnaping of an Insured Person as follows:

1. the fees and expenses of an independent negotiator and/or consultants employed by Our Crisis Management Company during the Kidnaping of an Insured Person.
2. the fees and expenses of security guards temporarily retained by Our Crisis Management Company solely and directly for the purpose of protecting the Insured Person once located once an Insured Event has occurs.
3. the cost of communication equipment, recording equipment and advertising incurred by Our Crisis Management Company solely and directly to obtain the release of a Kidnapped, Insured Person

**Country of Domicile**

The country in which the Insured Person resided in before taking up Assignment and/or the country to which the Insured Person shall return to when repatriated or country in which they hold a valid passport

**Host Country**

The country in which the Insured Person resides in whilst on Assignment.

**Dependant(s)**

The natural or legally adopted children or legal wards of an Insured Person (and/or Insured Person’s Partner where applicable) living at the same address who are no older than 18 years of age or 23 years of age if in full time education at the time a claim occurs.

**Evacuation Costs**

The costs incurred within 30 days of an Insured Event to evacuate the Insured Person to the nearest place of safety or their Country of Domicile.

If the Insured person is in imminent peril, cover will apply to the evacuation of the Insured Person by any appropriate means consistent under the circumstances with their health and safety, otherwise cover hereunder will apply to the transportation only at economy fares unless unavailable or manifestly impractical.

**Expenses**

The cost of accommodation, transportation and food and any other reasonable and necessary expenses.

**Hibernation Costs**

The costs of security and relocation if an Insured Event has occurred and at the sole discretion of the Crisis Management Company the Insured Person may remain in their Host Country, in either their current location or relocate to a site chosen by the Crisis Management Company up to a period of 14 days from the time the Insured Event first occurs.

**Insured Event**

1. The Insured’s Appropriate Authority issues a travel advice for a particular country or region where the Insured Person is on Assignment in, recommending that certain categories of person which includes the Insured Person should leave that country or region.

- or -

1. The recognised Government in their Host Country:

a) Declares a state of emergency necessitating immediate evacuation or

b) Formally recommends or instructs that the Insured Person should leave that country or region for safety or

c) Seizes, confiscates or expropriates the Insured or Insured Person’s property, plant or equipment or

d) Expels the Insured Person or declares the Insured Person “persona non grata”.

e) Withdraws all scheduled international commercial flights for a period of excess of 24 hours as a result of political or military action intervention which has a direct impact on the Insured persons safety and prevents them leaving the country.

1. Natural Disaster within their Host Country which has a direct impact on the Insured Person and their safety.
2. The Political or military events in the country the Insured Person is staying in represents an imminent threat to their safety.

**Insured Journey**

Whilst the Insured Person is on a journey not exceeding 12 months in duration (unless otherwise agreed by Us) which You have authorised in connection with The Business (including any period of holiday which is purely ancillary to the Insured Journey) which begins during the Period of Insurance, and commences from the time the Insured Person leaves their home or place of business in their Country of Domicile whichever is the later and continues during the entire period of the journey and terminating at the time of return to their home or place of business in their Country of Domicile whichever is reached first.

**Insured Person**

Any director or employee, including temporary and contract staff, under a contract of employment with You or person or category of persons shown in The Policy Schedule.

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**Insured Person’s Partner**

The spouse or civil partner of an Insured Person living at the same address as the Insured Person for the last 12 months and sharing financial and where applicable responsibility for their Dependants.

**Kidnap/Kidnapping**

Unlawful seizure, Detention or taking by force or fraud of an Insured Person (except a child by its parent or legal guardian) by a third party without the consent of that Insured Person.

**Operative Time of Cover**

The period of time for which We will cover the Insured Person for benefits described within the The Policy Schedule.

**Period of Insurance**

From the effective date until the expiry date shown in The Policy Schedule and any subsequent period for which We accept payment for renewal of this Policy.

**The Business**

Activities directly connected with The Business described in The Policy Schedule.

**The Policy Schedule**

The document which specifies details of The Policyholder, The Insured Persons, The Operative Time of Cover, The Business, and specifies details of the benefits covered, sums insured and any Excesses, Endorsements and Conditions applying to the Policy.

**We/Us/Our/The Company**

International Insurance Company of Hannover plc.

**You/Your/The Policyholder**

The Insured Person or persons, companies, partnerships or unincorporated associations named in The Policy Schedule as The Policyholder.

**Conditions**

The following Conditions apply to this Policy.

**Adjustable Premium**

If it has been agreed with Us that any part of the premium, being based on estimates, is adjustable You shall within 30 days of the end of each Period of Insurance provide Us with the actual figures and the premium will be adjusted accordingly.

**Aggregate Limit**

If the aggregate amount of all benefits payable exceeds the stated Aggregate Limit the benefits payable to an Insured Person shall be proportionately reduced until the total of all Benefits does not exceed the Aggregate Limit.

**Alteration of Risk**

We will at Our option void the Policy from the inception of this insurance where there has been any

alteration to The Business and/or the occupation or pursuits of any Insured Person after the effective date of this insurance which increases the risk of loss, liability, destruction, damage, accident, injury or illness or where Your interest ceases except by will or operation of law unless We have accepted the alteration.

**Assignment**

You may not assign the benefits under this Policy. We shall not be bound to accept or be affected by any notice of any trust charge, lien, purported assignment or other dealing with or relating to this Policy.

**Cancellation**

We may cancel this Policy by sending You 30 days written notice to Your last known address and

We will return any unearned proportion of the premium paid.

You may cancel this Policy at any time by sending us 30 days written notice and any unearned premium shall be returned to you provided that We have not made any claims payment under this policy or have any claims for consideration or You are not aware of any claims that have not been reported to Us. Any claim payments made or under consideration shall be deducted from the amount of unearned premium due to be returned.

**Contribution**

If at the time of an event giving rise to a claim there is any other insurance Policy in force in Your name which covers You or the Insured Person for the same expense, loss or liability We will only pay a proportion of the claim being determined by reference to the cover provided by each of the relevant policies with the exception of Personal Accident benefits which will be payable in full.

**Force Majeure**

We shall not be liable for failure to provide Services and/or delays caused by acts of God, strikes or other conditions beyond our reasonable control, including but not limited to flight conditions or situations where the performance of this Policy is prohibited or delayed by local laws, regulations or regulatory agencies. We shall notify You immediately of any Force Majeure event.

In the event of such Force Majeure lasting longer than 7 days You will have the right to cancel this Policy immediately and We shall return any premium paid by You less any amount for claims paid or due to be paid.

**Fraud**

If a claim made by You or anyone acting on Your behalf, or any person claiming to be indemnified is fraudulent or exaggerated, whether ultimately material or not or if a false declaration or statement is made or if a fraudulent device is used in support of a claim We may at Our option void the Policy from the inception of this insurance or cancel the Policy from the date of the claim or alleged claim and repudiate the claim.

**Identification**

The Policy and The Policy Schedule will read as one contract. A particular word or phrase which is not defined will have its ordinary meaning.

**Reasonable Precautions**

You must take all reasonable precautions to avoid Accident, injury or illness to any person, or loss, destruction or damage to their property, and You must comply with all legal requirements and safety regulations and conduct The Business in a lawful manner. If in relation to any claim You have failed to fulfil any of these conditions, You will lose your right to indemnity or payment for that claim.

**The Contracts (Rights of Third Parties) Act 1999**

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto does not apply to this Policy. Only We and the Policyholder can enforce the terms of this Policy. No other party may benefit from this contract as of right. The Policy may be varied or cancelled without the consent of any third party.

**Misdescription**

We will void this Policy if there has been any misrepresentation, misdescription or failure to disclose any material fact by You or anyone acting for You.

**Rate Variations**

We may give you 14 days’ notice of any change to rates charged to cover War under this policy

**Sanction Limitation and Exclusion Clause**

We shall not provide cover or pay or be liable for any claims or provide any benefit under this Policy if by providing any cover, paying any claims or providing any benefit under this Policy would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**Your Cover**

We will indemnify You up to the sums insured shown in The Policy Schedule if during the Operative Time of Cover You incur Evacuation Costs, Hibernation Costs , Expenses as a result of an Insured Event or Consultant Costs following the Kidnapping of the Insured Person in Your Country of Residence.

**Claims Conditions**

The following Claims Conditions apply to this Policy.

1. Our Crisis Management Call Centre must be advised immediately of any situation that may give rise to a claim or as soon as reasonably possible thereafter. If the Crisis Management Call Centre is not contacted immediately Our liability to pay any subsequent claim under this section will cease.
2. You must provide Us and Our Crisis Management Company with all assistance and information requested in a timely manner.
3. The Insured Person must follow the advice of Our Crisis Management Company at all times.
4. Where you or an Insured Person is entitled to any refund on unused tickets or returnable deposits or advanced payments We will be entitled to deduct these from the value of any claim.
5. You and the Insured Person shall take all reasonable and necessary steps to ensure that the existence of this Cover is not made common knowledge.
6. You must not make or attempt to make arrangements without the agreement of Our Crisis Management Company.

**Exceptions**

The following Exceptions apply to this Policy.

This Policy does not cover

1. Any expense related to the Insured Person engaging in the commission of, or the attempt to commit, an unlawful act.
2. Any expense incurred as a result of the Insured Person engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection unless declared to Us and accepted by Us in writing.
3. Any losses incurred by You which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to You.
4. Any losses incurred for which You are responsible under a Workmen’s Compensation Act
5. The Insured Person being in their own Country of Domicile or country in which they hold a valid passport
6. Your failure to reasonably prove that there is any threat to the Insured Person’s safety.
7. You taking part in any political activity or operations of any security or armed forces unless declared to and agreed by Us.
8. Or attributable to an alleged violation of the laws of the Host Country by You or the Insured Person.
9. Your failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation required in the Insured Person’s Host Country.
10. Accommodation, Evacuation Expenses or Hibernation Costs incurred more than 30 days after the Insured Event.
11. Or attributable in whole or in part to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
12. Your failure to honour any contractual obligation bond or specific performance condition in a license.
13. You at inception of this policy having prior knowledge of or had received information of any specific matter, fact or circumstance which would lead to an Insured Event that has not been declared to and accepted by Us.
14. Any Losses incurred by You that have been increased by Your failure to follow the advice of Our Crisis Management Company.
15. Any losses that have been increased by Your failure to follow the advice of Our Crisis Management Company promptly.