

20 January 2016

**"TO WHOM IT MAY CONCERN"**

**Group Business Travel Insurance:- HPR (UK) Ltd and HPR ROV Ltd**

We have pleasure in providing brief details of the cover we arrange for our above named client.

**Insurers:** Underwriters at Lloyds via Accident & Health Underwriting Agency

**Policy Number:** GABT2518/11/15

**Period of Cover:** 15 October 2015 to 31 January 2017

**PART A – PERSONAL ACCIDENT**

**Basis of cover selected:** OT3 Business Travel Only

**Persons insured:** All Directors and employees of the Insured whilst travelling outside their country of residence for business purposes

**Age Limit:** Under 75 years attained at inception

**Geographical Limits:** Worldwide

**Schedule of Benefits:-**

Compensation payable in respect of accident:-

Death and other capital sums £ 50,000

Maximum sum insured any one person £ 50,000

Accumulation Limit: £ 1,000,000

**Extensions provided:-**

- Permanent partial disablement
- Medical expenses
- Dependents benefits
- Funeral expenses benefit
- Hospital in-patient and coma benefit
- Personal property following assault benefit
- Retraining expenses benefit
- Visitors and guests benefits (not applicable to OT3)

## PRINCIPAL EXCLUSIONS

- Aviation except as a passenger
- Mountaineering and rock climbing involving ropes and/or guides
- Motor competitions and other professional sports

## PART B – BUSINESS TRAVEL

**Persons Insured:** All Directors and employees of the Insured whilst travelling outside their country of residence for business purposes

**Geographical Limits:** Worldwide

**Age:** Under 75 years (at the commencement of the trip)

### Schedule of Benefits:-

1) Medical and additional expenses	£10,000,000
2) Cancellation and Curtailment	£ 7,500
3) Employee Replacement expenses	£ 10,000
4) Journey Continuation	£ 5,000
5) Travel Delay (each 4 hours)	£ 50 (max £750)
6) Personal Liability	£ 5,000,000
7) Legal Expenses	£ 50,000
8) Hospital benefit (each 24 hours)	£ 50 (max £20,000)
9) Personal Property and Money (Including Business Samples)	
- Personal Property	Not Insured
- Money	Not Insured
10) Hijack, Kidnap or Detention (each 24 hours)	£ 100 (max £5,000)
Additional Incidental Expenses	£ 50,000 (max £50,000)
11) Car Hire Excess Waiver	£ 250
12) Political Evacuation	£ 50,000 (inc £100 per insured person per day for a max of 30 days in respect of expenses)

Own Country of Residence extension excluded

### **Terms and conditions:-**

Maximum duration any one trip is 3 months unless otherwise declared and agreed

Benefit 10 excludes Afghanistan, Columbia, Iraq, Mexico, Nigeria, Pakistan, Philippines, Somalia, Venezuela or Yemen

Including territorial waters in own Country of Residence (but excluding work on wind farms in UK waters by UK nationals)

### **Extensions provided:-**

- Own country of residence in-patient medical expenses

### **PRINCIPAL EXCLUSIONS**

- Travelling against Doctors orders or to receive medical treatment or after a terminal prognosis has been made
- Pregnancy if the expected delivery date is during the trip or within 8 weeks of the end of the trip
- Any claim not exceeding £50 (not applicable to benefits 5 and 9)

### **Main exclusions applicable to both sections:-**

- War in country of residence
- Intentional self injury and suicide and whilst taking part in civil commotion or riots
- Excluding terrorism involving the actual or threatened use of pathogenic or poisonous, biological or chemical materials
- Nuclear reaction, nuclear radiation or radioactive contamination

No cover shall be operative under this insurance for trips to the following territories/countries:-

Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Iraq, Ivory Coast, Mali, Libya, Niger, Nigeria, Pakistan (other than Punjab and Sind Provinces), Palestinian Territories, Somalia, Sudan, South Sudan, Syria, Ukraine and Yemen

All other terms, conditions and exclusions apply as per Accident & Health Underwriting Group Personal Accident and Business Travel Wording

**We would draw your attention to the fact that in the event of an Insured Person requiring in-patient treatment, it is imperative that the assistance company (CEGA) is contacted and authorisation obtained prior to treatment taking place (Tel (UK) +44 (0) 1243 621525). Failure to contact the assistance company and obtain authorisation may prejudice the claim and may mean that not all the costs involved will be paid.**

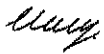
The policy cover shown above is subject to the full terms, conditions, exclusions and any specific warranties, endorsements or excesses applying. With the permission of the Policyholder, additional details can be supplied upon request.

The information given is a summary of cover in force at the time of writing and obviously cancellation or mid- term alterations can occur during the period of insurance. The current position can be confirmed upon request.

These statements have made in good faith and we cannot accept any liability whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or for any loss, damage or expense thereby occasioned to any recipient of this letter.

Should any further information be required then please contact us.

Yours faithfully



Joanne Lacey  
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Please reply to the Norwich address.