

## Business cover extension (Policy B)

on payment of additional premium

### Business Equipment

We will pay up to the amount shown in the schedule of cover for:

1. the accidental loss, theft of or damage to **your business equipment**.
2. any emergency courier expenses **you** have incurred, in obtaining any **business equipment**, which is essential to your intended business itinerary as a result of the accidental loss, theft, or damage to **your business equipment**.
3. the purchase of essential **business equipment** to enable **you** to complete the intended business itinerary, if **your business equipment** is delayed or lost in transit on your outward journey for more than 12 hours.

### Business Equipment Hire

We will pay up to the amount shown in the schedule of cover for:

the cost of hiring **business equipment** if **your business equipment** is delayed due to being misplaced, lost, or stolen on **your** outward journey from **your home country** for over 24 hours from the time **you** arrive at **your** trip destination.

### Business Money

We will pay up to the amount shown in the schedule of cover for:

the loss or theft of **your** business **money** or **cash** during your trip.

#### Provided:

- **you** have paid **your excess** or accept it will be deducted from any settlement.
- **you** have complied with the carrier's conditions of carriage.
- **you** have notified the Police, **your** carrier or tour operator's representative of any loss or theft and obtained an independent written report.
- the **business equipment, money, or cash** **you** are claiming for is owned by **your** employer or **you** if self-employed and **you** are able to provide proof of ownership/purchase and the original purchase price for any **business equipment** over £50 in value.
- **you** are able to provide evidence of the amount of any **cash** or **money** that is stolen.
- **you** are not claiming for **business equipment** which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e., food, liquids, gels etc.
- **you** are not claiming for **business equipment** which have been lost or stolen from a beach or lido (if so, **we** will only pay a maximum of £50).
- **you** have not left **money, cash, or business equipment unattended** (including being contained in **luggage** during transit) except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked holiday or **trip** accommodation. This includes **business equipment** left behind following **you** disembarking **your** coach, train, bus, **flight**, ferry, or any other mode of transport.

- **you** have not left **your business equipment unattended** away from **your** holiday or **trip** accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered **luggage** area of a motor vehicle and entry was gained by violent and forcible means.
- **you** have obtained written confirmation of any loss, damage, or delay from **your** tour operator / airline provider.
- **you** are not claiming for **business equipment** which was being carried on a vehicle roof rack.

There is a maximum amount you can claim and a maximum amount in total for each category. These are shown under the Schedule of cover.

The business equipment section only provides cover for items that are listed under the business equipment definition, belong to you/your business, is not 'new for old' and an amount for age, wear and tear will be deducted.

There is no cover provided under this section for anything mentioned in the General conditions and exclusions applying to all sections of cover in the main policy wording or any business equipment, cash or money that do not fall within the categories above. Additionally, no cover is provided under this section for:

1. any loss, theft, or damage arising from the delay, detention, seizure or confiscation by Customs or other officials.
2. any damage caused by the leakage of powder or liquid carried within your **business equipment**.
3. any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which **you** are being carried.
4. **business equipment** in the custody of a person who does not have an official responsibility for the safekeeping of the **business equipment**.
5. any claims following the loss or theft of or damage to anything whilst being shipped as freight or under a bill of loading.
6. the loss or theft of traveller's cheques if the issuer provides a replacement service.
7. any depreciation in value, currency changes or shortage caused by any error or omission.
8. any claim not evidenced by a report specified in this section, unless otherwise agreed by **us**.

#### If you need to claim

Download a claim form at

[www.imglobal.com/member/assistance/claims](http://www.imglobal.com/member/assistance/claims) or call +44 (0)2920 474138 or write to Travel Claims Team, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL.

Our claims handlers will need to see:

- Completed luggage and money claim form
- Booking invoice(s) for the **trip**
- Proof of ownership / purchase for the **business equipment** claimed
- Damaged: Estimate for repair, or proof that the **business equipment** is beyond repair or destroyed
- Loss or theft: Official written loss, theft or damage report, from police in resort, carrier and / or tour

operator's representative obtained within 24 hours of the incident being noticed by **you**.

- Delayed, loss or damage (checked-in baggage): Property Irregularity Report (PIR) or equivalent obtained within 24 hours of the incident, and if applicable the carrier's written confirmation the **business equipment** are permanently lost
- Delayed, loss or damage (checked-in baggage): Tickets and luggage tags
- Delayed, loss or damage (checked-in baggage): Evidence from the carrier of any compensation or reimbursement issued to **you** towards **your** losses
- Delayed: Invoices and receipts for **essential items** purchased in resort
- Delayed: Evidence of the date and time **your business equipment** were returned to **you**
- Delayed: **you** must keep all receipts for the **business equipment hired** and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the **business equipment** is permanently lost.
- business **money**: Evidence of the original amount exchanged for **your** trip, by way of currency exchange receipts, withdrawal slips etc.
- business **money**: Evidence of funds used to continue with **your** trip, including bank / card statements, withdrawals slip(s) etc
- Details of other insurance, or third party responsible, if applicable

**For damaged items:**

Keep damaged **business equipment** in case we ask for them.

If requested, they will need to be sent to: Travel Claims

Team, 3<sup>rd</sup> Floor, Fitzalan House, Fitzalan Court, Cardiff CF24

OEL. We will not cover the postage cost applicable.

**Any business equipment with a purchase price over £50 must be supported by original proof of ownership or purchase. An individual limit of £50 will apply to each item of business equipment not supported, with an overall limit of £150 for all such possessions.**