



# PEOPLESURE PERSONAL ACCIDENT AND BUSINESS TRAVEL INSURANCE

Summary of Key Amendments against previous Chubb Personal Accident and Business Travel Policy CAHP1b

## Personal Accident Specification

Benefit	Amendment	Description
<b>Paraplegia</b>	£50,000	Additional benefit payable following Paraplegia and Permanent Total Disablement
<b>Quadriplegia</b>	£125,000	Additional benefit payable following Quadriplegia and Permanent Total Disablement
<b>Funeral Expenses</b>	£10,000	Expenses incurred in the burial or cremation of the Insured Person
<b>Relocation Expenses</b>	£25,000	Expenses incurred as a direct consequence of the Insured Person having to move from their Residence to an alternative place of Residence
<b>Medical Expenses</b>	£20,000	Expenses incurred for Medical Expenses
<b>Partner Disability Benefit</b>	Paraplegia £25,000 Quadriplegia £100,000	A benefit payable where the Partner of an Insured Person sustains Bodily Injury resulting in Paraplegia or Quadriplegia
<b>Executor Expenses</b>	Up to £2,000	Expenses which require immediate payment by the executor to the Insured Person's estate whilst the administration of the Insured Person's estate is being arranged
<b>Partner Training Expenses</b>	Up to £15,000	Expenses incurred by the Insured Person's Partner in training for an occupation or retraining for an alternative occupation up to a maximum period of 26 weeks
<b>Disability Assistance Expenses</b>	Up to £25,000	Expenses incurred for alterations that have to be made to the Insured Person's Residence or car or usual place of work
<b>Domestic Assistance Expenses</b>	Up to £50 per week (Maximum £5,000)	Expenses incurred for domestic assistance provided to the Insured Person at their Residence up to a maximum period of 104 weeks
<b>Childcare Expenses</b>	Up to £5,000	Expenses incurred for the services of a registered childcare provider up to a maximum period of 104 weeks
<b>Travel for Out-Patient Treatment Expenses</b>	Up to £100 per week (Maximum £1,000)	Expenses incurred for the services of a chauffeur or taxi or other additional travel costs to convey the Insured Person from their usual place of work or Residence to Hospital up to a maximum period of 52 weeks
<b>Travel to Hospital Expenses</b>	Up to £100 per day (Maximum £3,000)	Expenses incurred for the services of a chauffeur or taxi or other additional travel costs to convey the Insured Person's Partner Child or parent from the Insured Person's Residence to Hospital up to a maximum period of 52 weeks
<b>Travel to Work Expenses</b>	Up to £100 per day (Maximum £10,000)	Expenses incurred for the services of a chauffeur or taxi to convey the Insured Person between their usual place of work and their Residence up to a maximum period of 52 weeks
<b>Personnel Replacement Expenses</b>	Up to £500 per week (Maximum £5,000)	Reasonable costs incurred in employing a temporary employee through a registered recruitment company to directly replace the Insured Person
<b>Recruitment Expenses</b>	Up to £5,000	Reasonable costs incurred in employing a registered recruitment company to recruit a permanent employee as a direct replacement for the Insured Person
<b>Dental Expenses</b>	Up to £2,000	Reasonable expenses incurred on the advice of a Qualified Medical Practitioner following a Dental Injury
<b>Medical Expenses following Workplace Assault</b>	Up to £5,000	Reasonable Medical Expenses incurred as a result of unprovoked assault at the usual place of work of the Insured Person or whilst in the course of their duties on behalf of the Insured
<b>Permanent Partial Disablement</b>	Improved scale of Benefits	See Definitions under Section 5 of our full policy wording which can be viewed at <a href="http://search.chubb.com/formsearchEUZ/">http://search.chubb.com/formsearchEUZ/</a> - Reference CAHP2
<b>Accidental Death benefit limit for a minor</b>	£20,000	See Conditions under Section 5 of our full policy wording which can be viewed at <a href="http://search.chubb.com/formsearchEUZ/">http://search.chubb.com/formsearchEUZ/</a> - Reference CAHP2
<b>Visitors' Personal Accident*</b>	AD/Capital Benefits £25,000	Whilst a Visitor of the Insured is visiting the Insured for business purposes with the knowledge and consent of the Insured at premises owned by or leased to the Insured
<b>Compassionate Travel – Personal Accident*</b>	AD/Capital Benefits £25,000	Cover extended for up to two relatives or friends required to travel to or remain with an Insured Person on medical advice (see Travel Expenses)
<b>Corporate Guests – Personal Accident*</b>	AD/Capital Benefits £25,000	Whilst a Guest of the Insured is travelling on a journey organised by the Insured with the knowledge and consent of the Insured