



Allianz Insurance plc

# MartialGuard Travel

Policy Overview



Chartered

**Allianz** 



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Allianz Insurance plc is one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we have been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with Towergate Insurance for your MartialGuard cover to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

Should you need any further details or have any questions Towergate Insurance will be delighted to help.

Please contact them or visit their website:

[www.martial-arts-insurance.co.uk](http://www.martial-arts-insurance.co.uk)

Address: Pegasus Court, Olympus Avenue, Tachbrook Park, Warwick, CV34 6LW

Telephone: 01926 439511

Email: [martialguard@towergate.co.uk](mailto:martialguard@towergate.co.uk)

### Important

This document provides an overview of your policy.

Please read it carefully and keep it in a safe place.



# MartialGuard Travel Policy Overview

This is a policy overview only and does not contain the full terms and conditions of the contract. The covers applicable will depend on the level of policy cover you have chosen, details of which can be found within the quote or policy schedule. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

## What is the MartialGuard Travel Policy?

The MartialGuard Travel Policy is designed to cover the main insurance needs, including medical expenses (outside the UK), of instructors or club or association members when travelling on an insured trip.

Other features include telephone help lines for pre-advice travel prior to a trip and while abroad, advice and assistance for emergency medical treatment for illness or accident, the loss of passport or travel documents, lost luggage plus stolen and lost credit cards.

Cover can be arranged on an annual basis or a per-trip basis, for participating instructors or club or association members, and accompanying non participants. Both policies provide the following benefits for each person travelling:

Medical and Emergency Travel Expenses	£10,000,000
Replacement Personnel Expenses	£5,000
Baggage	£3,000
Money	£2,000
Cancellation and Curtailment	£5,000
Missed Departure & International Connection	£500
Hijack and Kidnap	£15,000
Personal Liability	£2,000,000
Legal Expenses	£50,000

## What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your quote or policy schedule) and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

## How do I cancel the contract?

The policy may be cancelled at your request however you will not be entitled to a return premium. To cancel the policy, please contact Towergate Insurance who arranged the policy.

## How do I make a claim?

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should contact the following Allianz claims handling office:
  - promptly, if an incident occurs that may lead to you making a claim
  - immediately, in the event of a serious accident, loss or damage
  - please provide your policy number and as much information as possible about the claim

Allianz Claims  
PO Box 10509  
51 Saffron Road  
Wigston  
LE18 9FP

Telephone: 0344 893 9500

Lines are open from 9am to 5pm Monday to Friday

24 Hour Claim Notification

If you have to notify us of a claim outside of our normal operating hours please contact us on our 24 hour claim notification telephone 0208 603 9514.

## Your obligations

You must make a fair presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to Towergate Insurance about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

## Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

## What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

## How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager  
Allianz Insurance plc  
57 Ladymead  
Guildford  
Surrey  
GU1 1DB

Telephone number: 01483 552438

Email: [accsm@allianz.co.uk](mailto:accsm@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: [accsm@allianz.co.uk](mailto:accsm@allianz.co.uk).

Alternatively, you can contact the Financial Ombudsman Service directly.

## Policy Premiums

The following prices apply on a per person per trip basis, for single trip policies. Please contact Towergate Insurance for a quote for annual travel.

Length of Trip in Days	Destination & Premium per person per trip including IPT					
	UK		Europe		Worldwide	
	Participant	Non-Participant	Participant	Non-Participant	Participant	Non-Participant
Up to 5	£14	£13	£21	£17	£42	£29
6 to 10	£18	£17	£36	£24	£50	£33
11 to 17	£22	£20	£44	£30	£56	£37
18 to 25	£26	£23	£50	£36	£62	£40
26 to 35	£31	£28	£56	£39	£66	£44
36 to 50	£33	£31	£63	£44	£70	£47

All premiums shown are inclusive of Insurance Premium Tax.

Please complete the Club, Association or Instructor Details, each section you wish to insure (either single trip travel or annual travel) and the General Questions and Declaration

# Covers Provided

Business Travel Policy	
Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>This policy covers instructors, or club or association members, whilst on a martial arts business trip. Non-participants, including accompanying spouse, partner, parent, legal guardian or child can also be included. Cover can be arranged on an annual basis or a per trip basis, and both policies give the same benefits.</p>	<p>Exclusions applying to all Business Travel Sections The policy does not cover injury arising from:</p> <ul style="list-style-type: none"> <li>• Suicide or self injury</li> <li>• Drugs or Alcoholism</li> <li>• Participation in off-piste winter sports</li> <li>• Radioactive contamination</li> <li>• Service in the armed forces</li> <li>• Flying as a member of the aircraft crew</li> <li>• War within Europe in which any of the major powers are involved, or UN enforcement action</li> <li>• When travelling against the advice of a medical practitioner</li> <li>• When the purpose of the trip is to receive medical treatment or advice</li> <li>• Childbirth/pregnancy in the last month prior to the expected date of confinement</li> <li>• When the purpose of the trip is to receive cosmetic treatment</li> </ul>

## Section 1 – Medical Expenses

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>This section provides indemnity for medical expenses incurred whilst on an insured journey outside of the UK. This includes, where necessary, repatriation of an Insured Person or bringing an Insured Person's remains back to the UK.</p> <p>Medical and emergency travel expenses up to £10,000,000</p> <p>Continued medical expenses necessarily incurred, and not otherwise available from the NHS in the UK, for up to 6 months to a maximum benefit amount of £5,000</p> <p><b>Emergency Medical Assistance Service:</b> A free service operating 24 hours a day, 365 days a year</p> <p><b>Emergency Travel Expenses</b> Additional costs incurred following death, injury or illness for:</p> <p>Travel and accommodation of 2 relatives or friends (if required on medical advice)</p> <p>Funeral expenses outside the UK</p> <p>Transportation costs of the body or ashes and personal effects back to the UK</p> <p>Travel expenses to attend a funeral or in the event of critical illness of an immediate member of the family (if unforeseeable at the time of the trip)</p> <p><b>Section 1B - Extensions of cover:</b> Overseas Hospitalisation</p> <p>£50 for each complete 24 hour period of hospitalisation or convalescence occurring as a result of accidental bodily injury or illness up to a maximum of £1,000</p>	<p>This policy does not cover medication costs known or required prior to travelling</p> <p>The Excess for Medical Expenses is £25</p> <p>The Emergency Medical Assistance Service must be consulted prior to incurring any costs</p> <p>The Excess for Emergency Travel Expenses is £25</p>

## Section 2 – Replacement Personnel Expenses

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Covers cost of transportation and accommodation, up to £5,000, which the Insured necessarily incurs in sending one or more persons to replace the original Insured Person in order to complete the original purpose of the Business Trip.</p>	<p><b>Provided:</b> You do not incur unnecessary costs</p> <p>The replacement personnel are a business necessity</p> <p>Losses must be notified to the appropriate authorities as soon as possible, and in any event within 48 hours of discovery, and a written report obtained</p>

## Section 3 – Baggage and Money

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Baggage</b> Loss, theft or damage to an Insured Person's personal effects, up to £750 per item, and £3,000 in total</p> <p><b>Money</b> Loss or theft of money and items with a monetary value, e.g. tickets, up to £2,000</p>	<p><b>The policy does not cover:</b> Loss of monetary value due to depreciation The Excess of £25 Loss/damage to or theft of deeds, securities or manuscripts Baggage stolen or lost from an unattended vehicle unless in a locked boot/concealed in a locked vehicle</p> <p>Money stolen or lost from an unattended vehicle</p> <p>Computer equipment, unless declared to and acceptable by the Insurer</p> <p>Loss or damage caused by delay, detention or confiscation by any government or public authority</p>

## Section 3a – Baggage and Money Extensions of Cover

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p><b>Pre-journey and post journey money cover</b> The money limit is extended to 72 hours prior to and after travelling</p> <p><b>Pre-journey loss of passport</b> If the passport or visa is stolen and reported to the Police within 7 days of travelling, we will cover any necessary incurred costs up to £250 to procure a replacement</p> <p><b>Loss of passport during a journey</b> If the passport or visa is stolen whilst travelling, we will cover any necessary incurred costs up to £1,000 to procure a replacement</p> <p><b>Temporary deprivation of baggage</b> In the event baggage is temporarily deprived for over 4 hours, we will cover any necessarily incurred emergency essential purchases up to £1,000</p> <p><b>Fraudulent use of credit cards</b> If credit/charge/debit/bankers cards are lost or stolen and fraudulently used, will cover up to £750</p>	<p>The Excess for all baggage and money extensions is £25</p> <p>Any claim under this extension for lost baggage</p> <p>As long as the card issuers terms have been complied with and the Insured is obliged to reimburse the Insured Person at the time of loss</p>

## Section 4 – Cancellation and Curtailment

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Covers the costs relating to the necessary cancellation or curtailment of an insured trip due to any cause outside the insured or the insured person's control up to £5,000</p>	<p><b>The policy does not cover:</b></p> <ul style="list-style-type: none"> <li>Disinclination to travel</li> <li>Travelling or planning to travel against the advice of a registered medical practitioner</li> <li>Childbirth/pregnancy in the last month prior to the expected date of delivery</li> <li>Cancellation or rescheduling of the intended purpose of the trip</li> <li>Redundancy or termination of employment</li> <li>Financial circumstances of the Insured or Insured Person</li> <li>Default of any provider of transport or accommodation</li> </ul>

## Section 5 – Delayed Departure

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Cover for the delay in departure of the aircraft, ship or train. £30 after the first 4 hours delay, with £30 for each subsequent hour of delay up to £750.</p>	<ul style="list-style-type: none"> <li>Travellers must check-in no later than the latest published check-in time</li> <li>Travellers must accept alternative means of travel</li> <li>Travellers must obtain written confirmation of the delay, and the reason for it, from the travel provider</li> </ul> <p><b>The policy does not cover:</b></p> <ul style="list-style-type: none"> <li>Strike or industrial action</li> <li>Financial failure of the travel agent/travel accommodation provider</li> </ul>



## Section 6 – Missed International Connection/Missed Departure

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
Reasonable travel, accommodation and refreshment expenses for missed departure of the aircraft, ship or train up to £500.	<p>The transfer time must have been sufficient to allow reasonable expectation of checking-in at least 45 minutes prior to the latest permitted time</p> <p>The traveller must obtain written confirmation of the delay, and reason for it, from the travel provider</p> <p>Travellers must accept alternative means of travel</p> <p><b>The policy does not cover:</b></p> <ul style="list-style-type: none"> <li>Strike or industrial action</li> <li>Financial failure of the travel agent/travel accommodation provider</li> <li>Any claim covered under Delayed Departure</li> <li>The Excess of £25</li> </ul>

## Section 7 – Hijack & Kidnap

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
Compensatory benefit of £300 for each complete 24 hours, up to a maximum of £15,000 in the event of an Insured Person being involved in a hijack or kidnap	<p><b>The policy does not cover:</b></p> <ul style="list-style-type: none"> <li>Where the country travelled to, or via, is in a state of war</li> <li>Ransom money</li> </ul>

## Section 8 – Personal Liability

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
Covers against costs and damages associated with having caused death or injury to a third party or damage to their property, up to £2,000,000 any one claim.	<p><b>The policy does not cover:</b></p> <ul style="list-style-type: none"> <li>Bodily injury to employees' immediate family</li> </ul> <p>Any act/duty in connection with the Insured's business or profession Injury/damage/loss arising out of ownership or use of:</p> <ul style="list-style-type: none"> <li>• land or buildings</li> <li>• mechanically propelled or towed vehicles</li> <li>• aircraft, hovercraft or watercraft</li> <li>• animal (of a species defined as dangerous in the Animals Act or Dangerous Dogs Act)</li> </ul> <p>Malicious or unlawful act</p> <p>Liability covered under any other insurance</p> <p>Loss/damage occurring in any country outside the UK in which the Insured Person owns premises or is resident/domiciled</p> <p>Fines, penalties, liquidated damages, punitive, exemplary or aggravated damages</p>

## Section 9 – Legal Expenses

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>Cover for legal expenses to pursue a negligent third party for damages who caused injury or illness, up to £50,000 any one event.</p>	<p>The Insured Person must notify and provide all information as may be required to the Insurer</p> <p>The Insurer may take over and conduct the claim in the Insured Person's name</p> <p>Claims must be made within 6 months of the situation giving rise to a loss</p> <p>The Insurer will choose the lawyer to handle the claim</p> <p><b>The policy does not cover:</b></p> <p>Legal costs insured under another insurance policy</p> <p>Claims related to driving a motor vehicle</p> <p>Claims relating to medical treatment</p> <p>Legal costs not agreed by Allianz Legal Protection</p> <p>Claims arising from War, invasion, riot, revolution and terrorism</p> <p>Legal costs incurred outside Europe</p> <p>Fines or penalties</p> <p>Where the Insured Person has deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid/prevent/limit that claim</p> <p>Disputes between the Insured Person and any other person covered by this policy, or the Insured Person and the Insured, or the Insured Person and the Insurer.</p> <p>Disputes between the Insured Person and someone they live with or have lived with</p> <p>Disputes to do with written/verbal remarks which damage the Insured Person's reputation</p>

### Limitations applying across all sections

Age Limit	Up to 80
Accumulation Limit	
Event Accumulation Limit	£10,000,000
Scheduled Aircraft Accumulation Limit	£10,000,000
Non-Scheduled Aircraft Accumulation Limit	£250,000
Contamination by Terrorism Limit (Terrorism limit excluding nuclear, biological and chemical contamination is covered up to the Event Accumulation limit).	Nil

Please note cover cannot commence until a signed proposal form and payment have been received and accepted by Towergate Insurance. Please contact Towergate Insurance if you require any further information.



**[www.allianz.co.uk](http://www.allianz.co.uk)**

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