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## *businessclass bespoke* - Injury and Travel

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### Assistance

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**ACE Online Policy Number:** UKBBBO11975115

**Policyholder:** British Film Designers Guild

**Period of Insurance: From** 31 December 2015 **to** 30 December 2016

The Policyholder and Insured Person may call *businessclass* Assistance for a number of assistance, counselling, advice and information services providing emotional support and practical advice.

Please note that the counselling service and the advice lines are only available to persons resident in the United Kingdom.

**If Assistance is required at any time,  
Please call +44 (0)20 7173 7796 and follow the instructions on the Assistance  
line.**

#### Using *businessclass* Assistance

When *businessclass* Assistance is called the following information will be needed;

1. The caller's name and the name of the their employer, company or organisation;
2. The contact number and address where the caller can be reached;
3. The nature of the assistance needed,

The assistance services are included automatically and available 24 hours a day, every day of the year. Access to the services is available for as long as the company's *businessclass* policy is placed with ACE European Group Limited. Costs and expenses authorised by *businessclass* Assistance will normally be covered by this insurance. The section of the Policy that is likely to apply is indicated against each item where relevant. ACE accepts no responsibility for any advice given or information provided by third party service providers.

#### Injury Section

##### Hospital Transfer

Assistance with the transfer of an Insured Person to a Hospital more than 25 miles away from home at the request of the Policyholder and with the agreement of the Insured Person or his/her Partner or next of kin, the Qualified Medical Practitioner attending the Insured Person and ACE's medical advisors.

##### Return Home

Assistance in returning the Insured Person, their personal belongings and any portable Business equipment to their home if more than 10 miles away from it and being prevented from returning there due to physical incapacity lasting 72 hours.

##### Counselling

Identifying and managing stress and stressful situations, crisis counselling, debt counselling, addiction counselling, advice on the practical and emotional aspects of living with a long-term injury or disablement, following death - support and help for the bereaved family and colleagues to cope with the trauma of their loss, support in dealing with the psychological



impact of not being able to continue in employment due to injury and advice about finding more suitable employment, providing information and details of organisations which provide face-to-face counselling.

### **Legal Advice**

Advice on employment issues.

### **Personal Tax advice**

General advice on tax issues of a personal nature (but excluding financial planning advice relating to ways of avoiding or reducing personal tax liability).

### **Medical Advice**

General medical advice which can be given over the telephone, how to access details of the length of hospital waiting lists, providing details of additional sources of information and societies who specialise in dealing with particular disabilities, information on facilities available through Social Services, advice on how to obtain a second opinion.

### **Bereavement Advice**

Information on locating wills, obtaining grant of probate or letters of administration or the need to consult a solicitor, advice on how to register death, the duties of the coroner and information on the documents required by the registrar, referral to a funeral director and advice on the practical details.

### **State Benefit Advice**

Information on entitlements to state benefits, and advice on the financial implications of long term absence from work due to injury.

## **Travel Section – Medical Assistance services:**

### **24 hour Service**

Multi-lingual staff are available at all times to assist in any emergency.

### **Medical Staff**

Qualified doctors and nurses are ready to respond to any emergency and to make sure that the Insured Person receives treatment in the most appropriate facility.

### **Communication**

Arranging and monitoring any overseas hospitalisation with the attending local medical attendants. Keeping GP's, hospital services, the Insured Person's relatives and employer up to date and informed of the situation and progress.

### **Emergency Repatriation**

If required, repatriation by air ambulance or scheduled flights, depending on the specific circumstances and, if necessary, with a fully equipped medical team in attendance. Arrangements for onward transportation upon return can also be made. Refer to Section B1 for the insurance terms and conditions.

### **Travel Arrangements**

If the Insured Person remains in hospital overseas, assisting relatives or a business associate of the Insured Person to be with them by arranging their transport and accommodation. In the event of death, help with returning the body back to the Country of Domicile. Refer to Section B1 for the insurance terms and conditions.

### **Search and Rescue**

Co-ordinating with rescue or police authorities to instigate an emergency search and rescue operation where an Insured Person is missing overseas. Refer to Section B1 for the insurance terms and conditions.

### **On-going Medical Treatment**

If required, arrangements will be made for the Insured Person to be admitted to a NHS hospital (or local equivalent) for treatment. Refer to Section B1 for the insurance terms and conditions.



## **Paying medical bills**

No need for the Insured Person to worry about the costs of treatment or whether they will have to use their own funds.

## **Travel Section – services available pre-travel or during a trip:**

### **Travel Advice**

Useful information for the traveller to help prepare for a Journey to another country including health precautions, vaccinations, reciprocal health agreements, business and social customs, political and security situations, Visa and entry permit requirements, currency and banking hours, driving restrictions.

### **Security Reports**

Customised reports for volatile countries are available upon request which will give security advice tailored to protect the Insured Person during a specific trip. These reports are available within 24 hours of making the request.

### **Emergency Evacuation**

Making arrangements to evacuate an Insured Person from a country declared unsafe because of the political situation, or a natural disaster. Refer to Section B5 for the insurance terms and conditions.

### **Security**

Provision of specialists to make arrangements to extricate an Insured Person from a Kidnap or other Life-threatening situation. Refer to Section B5 for the insurance terms and conditions.

### **Emergency Cash**

Advance of emergency funds following loss or theft of cash overseas. A temporary loan will be provided when there is a loss of Money and will result in a claim under the Policy. Any amount advanced will be deducted from any subsequent valid claim or otherwise reimbursed to ACE. Any fees that occur as a result of using the Businessclass assistance will be repayable. This service does not extend to cover credit cards or debit cards lost or stolen, but, advice on cancellation of lost or stolen financial cards or travellers cheques overseas. Refer to Section B3 for the insurance details.

### **Drugs and Personal Items**

Replacement of essential maintenance medication or prescribed drugs, blood and medical equipment or contact lenses glasses which are unavailable at the Insured Persons overseas location.

### **Luggage and Documents**

Help with the tracking of lost luggage, and assistance with the replacement of lost or stolen passport, tickets, or other travel documents.

### **Legal**

Referral to an Embassy, Consulate or other source if legal consultation is needed, including an English speaking Lawyer.

## **businessclass Assistance Internet services:**

To access and register for these services log onto [www.businessclassassistance.com](http://www.businessclassassistance.com) and follow the link to Assistance Services. When prompted for a password please enter the last four digits of the *businessclass* Assistance telephone number (7796).

### **Travel Advice**

A wide range of medical, travel advice and safety information to help guide and inform the traveller.

### **Security Updates**

After registering for this service, free concise security updates will be e-mailed daily to the Insured Person's inbox.

ACE accepts no responsibility for any advice given or information provided by third party service providers.