

# Gartner Global Business Travel Insurance

## Administrative Guide

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<b>Insurer:</b>	Zurich Insurance
<b>Master Policy #:</b>	7106178
<b>Period of Insurance:</b>	Commences July 1, 2015; renewed annually by June 30
<b>Insured Persons:</b>	1) All Employees as well as their Spouse/Partner and Dependent Children when accompanying the Employee on Business Travel.  2) All Non-Employee Directors of the Policyholder while in pursuit of normal occupational duties on behalf of the Insured.  3) Guests and Visitors of the Insured while traveling on behalf of the Insured.
<b>Effective Time:</b>	All Domestic or International Business travel (including Incidental Holiday travel). Any trip made primarily for Business purposes, including Incidental Holiday travel.
<b>Maximum Trip Length:</b>	12 Months

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### Schedule of Benefits – Personal Accident Coverage

This reference is a summary only. For full terms and conditions please email [john.riley@gartner.com](mailto:john.riley@gartner.com).

#### Personal Accident Benefits (1 – Employees)

Death	5x Annual Salary Minimum USD 250,000 Maximum USD 1,000,000
Loss of Limb(s) (one or more) and/or Loss of Sight (in one or both eyes)	5x Annual Salary Minimum USD 250,000 Maximum USD 1,000,000
Permanent Total Disablement	5x Annual Salary Minimum USD 250,000 Maximum USD 1,000,000
Total Loss of Hearing (in both ears) and/or Total Loss of Speech	5x Annual Salary Minimum USD 250,000 Maximum USD 1,000,000

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Total Loss of Hearing in one ear	25% of main benefit
Permanent Partial Disablement	5x Annual Salary Minimum USD 250,000 Maximum USD 1,000,000

### Personal Accident Benefits (2 – Non-Employee Directors)

Death	USD 250,000
Loss of Limb(s) (one or more) and/or Loss of Sight (in one or both eyes)	USD 250,000
Permanent Total Disablement	USD 250,000
Total Loss of Hearing (in both ears) and/or Total Loss of Speech	USD 250,000
Total Loss of Hearing in one ear	25% of main benefit
Permanent Partial Disablement	USD 250,000

### Personal Accident Benefits (3 – Guests/Visitors)

Death	USD 250,000
Loss of Limb(s) (one or more) and/or Loss of Sight (in one or both eyes)	USD 250,000
Permanent Total Disablement	USD 250,000
Total Loss of Hearing (in both ears) and/or Total Loss of Speech	USD 250,000
Total Loss of Hearing in one ear	25% of main benefit
Permanent Partial Disablement	USD 250,000

### Additional Personal Accident Covers (1-3)

Catastrophic Injury Rehabilitation	Up to USD 240,000
Childcare Expenses and Domestic Staff Expenses	Up to USD 800 a week
Coma Benefit	USD 880 per week up to 104 weeks
Compassionate Travel Personal Accident	Up to USD 40,000

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Corporate Events Cover – Employees and Guests Personal Accident	Up to USD 40,000
Corporate Reputation Protection	Up to USD 16,000
Damage to Personal Effects following Occupational Assault	Up to USD 1,600
Dental Injury Expenses	Up to USD 4,800
Dependants Benefit	Up to USD 80,000
Directors Family Personal Accident	Up to USD 40,000
Disability Assistance	Up to USD 60,000
Disappearance	Included
Domestic Travel Expenses	Up to USD 8,000
Employees Family Travel Personal Accident	Up to USD 40,000
Executor Expenses	Up to USD 3,200
Exposure	Included
Facial Scarring	Up to USD 16,000
Funeral Expenses	Up to USD 16,000
Hi-Jack or Kidnap	Included
Hospitalisation Benefit	USD 880 per week up to 52 weeks
Medical Expenses	Up to USD 40,000
Moving Costs	Up to USD 40,000
Out-patient expenses	USD 100 per week up to a maximum amount of USD 1,600

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Partner Disability Expenses	Paraplegia USD 160,000 Quadraplegia USD240,000
Permanent Partial Disablement	Refer to Policy
Personnel Replacement Expenses	Up to USD 16,000
Physiotherapy	Up to USD 8,000
Post-Traumatic Stress Disorder - Terrorism	Up to USD 560 per week up to 13 weeks
Recruitment Expenses	Up to USD 16,000
Retraining Expenses – Insured Person or Partner	Up to USD 40,000
Simultaneous Death of Insured Person and Partner	Up to USD 400,000
Suicide – Recruitment Costs	Up to USD 8,000
Travel to Hospital Expenses	Up to USD 160 per day, up to USD 4,800 max.
Visitors Personal Accident	Up to USD 40,000

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### Schedule of Benefits – Business Travel Coverage

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<b>Overseas Medical Expenses</b>	Medical Expenses	Unlimited
	Supplementary Travel & Accommodation Expenses	USD 40,000
	Emergency Repatriation Expenses	Unlimited
	Search and Rescue Expenses	USD 40,000
<b>Personal Property</b>	Personal Belongings	USD 8,000
	Single Article Limit	USD 3,200
	Delayed Personal Property	USD 2,400
	Passport Indemnity	USD 2,400

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<b>Money</b>	Money	USD 8,000
	Cash Limit	USD 3,200
<b>Electronic Business Equipment</b>	Electronic Business Equipment	USD 1,600
<b>Travel Interruption</b>	Cancellation	USD 16,000
	Alteration of Itinerary or Curtailment	USD 16,000
	Rearrangement	USD 16,000
	Travel Delay	USD 120 per hour
	(for each complete hour in excess of the first 4 hours up to a maximum of USD 1,200)	
<b>Personal Security Assistance</b>		USD 16,000
<b>Political and Natural Disaster Evacuation</b>		USD 100,000
<b>Legal Expenses</b>		USD 120,000
<b>Personal Liability</b>		USD 8,000,000
<b>Rental Vehicle Collision Damage Waiver</b>		USD 40,000

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### Claims

#### **Associates in Brazil, China, India, Mexico, Russia, Switzerland and the United States**

Claims in these countries require local claim forms. To request the appropriate claim form, please contact:

Drew D. Bambrick  
Assistant Vice President  
Aon | Special Risk Practice  
T +1.212.441.2045  
E [drew.bambrick@aon.com](mailto:drew.bambrick@aon.com)

#### **All other Associates**

Please use the following forms when submitting a claim:

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Business Travel Claim  
Form



Personal Accident  
Claim Form

Submit the above claim forms to Zurich Insurance Claims Service. Their contact information is:

Email: [gukcasualty@uk.zurich.com](mailto:gukcasualty@uk.zurich.com)

Telephone number +44 01489 868901

Zurich GCUK Casualty Claims Team  
3000C Parkway  
Whiteley  
Fareham  
PO15 7JZ  
United Kingdom

Please contact John Riley ([john.riley@gartner.com](mailto:john.riley@gartner.com)) for any claim issues.