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## To Whom It May Concern

# Confirmation of Insurance – The Institution of Engineering and Technology and IET Services Ltd and IET Conventions Ltd and Subsidiary Companies.

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

PERIOD : 1st January 2025 to 31st December 2025

**INSURED PERSONS**: Any member or non-member (including volunteers) travelling

on behalf of and with the knowledge of the Insured

**INSURERS** : Chubb European Group SE

POLICY NUMBER : UKBBBD30252

### **Personal Accident Cover**

**OPERATIVE TIME** : Whilst travelling on behalf of and with the knowledge of the

Insured

BENEFITS/LIMITS : • Accidental Death - GBP 25,000

Permanent Total Disablement from Usual Occupation-

GBP 25,000

Permanent Disabling Injuries (Full Specified Scale, per

policy wording) - GBP 25,000

• Catastrophic Accident - GBP 1,000,000

Chauffeur or Taxi - GBP Up to 10% of the main benefit

Child/Children - GBP 10,000 or 5% of Insured Person's

death benefit, whichever is greater \*

Cosmetic Surgery - GBP 15,000

Dependant Adult - GBP 50,000 \*

Estate Administration - GBP 3,500

• Funeral Expenses - GBP 10,000

Hemiplegia - GBP 125,000 \*

Home Adaptation/Relocation - GBP 50,000

Home Help and Childcare - 5% of main benefits 2-5 up to

GBP 24,000



- Independent Financial Advice GBP 3,000
- Injury Medical Expenses GBP 30,000
- Paraplegia GBP 150,000 \*
- Personnel Replacement GBP 15,000
- Post Traumatic Stress Disorder Terrorism GBP 600 or 50% of main benefit 4 per week, whichever is less for up to 26 weeks
- Prosthesis GBP 100,000
- Psychological Counselling GBP 5,000
- Quadriplegia GBP 250,000 \*
- Quality of Life Improvement Advice GBP 15,000
- Rehabilitation Case Management & Treatment GBP 7,500
- Retraining GBP 25,000
- Retraining for a Partner GBP 25,000
- Triplegia GBP 200,000 \*
- Coma within Country of Domicile GBP 140 per day up to 730 days
- Ergonomics Expenses GBP 500
- Fractures GBP 7,500
- Full Thickness Burns GBP 15,000
- Hospital Confinement within Country of Domicile GBP 150 per day up to 730 days
- Hospital Transfer GBP 5,000
- Hospital Visiting GBP 100 per day up to 5,000 days
- Lifesaver GBP 30,000
- Loss of or Damage to Personal Belongings GBP 3,750
- Partner or Child Paraplegia, Quadriplegia, Hemiplegia and Triplegia - GBP 100,000
- Permanent Disfigurement or Scarring of the face GBP 25,000
- Recruitment Expenses following suicide GBP 15,000
- Return Home GBP 5,000
- Trauma Counselling GBP 5,000
- Workplace Assault Medical Expenses GBP 10,000
- Medical Certificate Expenses GBP 250
- Dental Expenses GBP 3,000

Benefits amounts are maximum amounts payable other than those marked \* which are fixed sums

#### **Travel Cover**

**OPERATIVE TIME** 

Business Travel (Maximum Duration - 12 months any one

trip)

**BENEFITS/LIMITS** 

Medical Expenses - Unlimited

- Coma outside Country of Domicile GBP 140 per day up to 730 days
- Emergency Dental Expenses in Country of Domicile GBP 750
- Hospital Confinement outside Country of Domicile GBP 150 per day up to 730 days
- Hotel Confinement outside Country of Domicile GBP 100 per day up to 60 days
- Supplementary Travel, Childcare and Accommodation Expenses Unlimited
- Repatriation Expenses Unlimited
- Ongoing treatment as an in-patient following repatriation -GBP 50,000
- Search and Rescue Expenses GBP 50,000
- · Repatriation of Mortal Remains Unlimited
- Petcare as a result of hospitalisation GBP 500
- Dental Expenses on return to Country of Domicile GBP 3,000
- Childcare Expenses as a result of Hospitalisation or Death
  GBP 1,000 (Maximum Indemnity Period of 14 days)
- Business Equipment GBP 10,000
- Personal Belongings GBP 15,000 (Coinsurance of 25% for items over GBP 2,000)
- Personal Belongings Delay GBP 3,000
- Loss or Delay of Keys GBP 1,500
- Repatriation of Personal Belongings and Business Equipment - GBP 5,000
- Mobility Benefit GBP 30,000
- Money GBP 10,000 (Coinsurance of 25 % for cash in excess of GBP 2,500)
- Rental Vehicle Excess GBP 5,000
- Financial Card and Cheque Misuse GBP 10,000
- Travel Documents GBP 3,000
- Identity Theft Expenses GBP 5,000
- Express Kidnapping GBP 10,000
- Cancellation GBP 250,000 \*\*

- Alteration of Itinerary or Curtailment GBP 250,000 \*\*
- Rearrangement GBP 250,000 \*\*
- Replacement GBP 250,000 \*\*
- Petcare following a delay of more than 24 hours
  GBP 300 \*\*
- Travel Delay GBP 200 for the first 4 hours and GBP 75 per hour thereafter - GBP 2,450 \*\*
- Seat Bumping GBP 200 for the first 4 hours and GBP 75 per hour thereafter - GBP 2,450 \*\*
- Natural Hazard GBP 250,000 \*\*
- Detention GBP 100 per day for up to 30 days \*\*
- Pest Control and Fumigation GBP 300 \*\*
- Evacuation, Alteration of Itinerary or Curtailment GBP 50,000
- Rearrangement GBP 50,000
- Replacement GBP 50,000
- Business Disruption Hijack or Kidnap GBP 500 per day up to 100 days
- Payment or Loss of Extortion or Ransom Monies or Expenses - GBP 350,000
- Security Specialist Costs GBP 75,000
- Personal Liability GBP 5,000,000
- Legal Expenses GBP 75,000
- Travel and Accommodation Expenses to attend court GBP 1,000

## **Aggregate Limits:**

Evacuation, Alteration of Itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap - GBP 50,000 per event and GBP 250,000 per Period of Insurance

Payment or Loss of Extortion or Ransom Monies or Expenses – Kidnap - GBP 500,000 per Period of Insurance

Security Specialist Costs - GBP 75,000 per Period of Insurance

<sup>\*\*</sup> Limit per journey for all marked items - GBP 250,000 per Journey and all Insured Persons travelling together on any one Journey

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully,

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Trevor Hopkins Senior Client Advisor