

## Incidental Holiday to a Business Trip

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From time to time insured persons will request extension of the Travel Insurance to provide cover in respect of Holiday trips in conjunction with a formal trip for the member organisation. We take the view that it is reasonable to extend a business trip, before or after such trip for a number of days relative to the business trip duration – for example if there was a trip to Paris commencing on a Wednesday it would be fine to extend the stay over the following weekend or travel a few days early, this would include stopping off en-route either to or from the trip.

Incidental days do not intend to accommodate what would normally be considered to be stand-alone holiday cover.

The following guide may be used, but to discuss any particular trip details you are unsure about, please contact AJG to discuss.

<b><u>Business trip duration</u></b>	<b><u>Holidays duration</u></b>
Less than 5 days business trip	0
5-12 days business trip	2
13-21 days business trip	5
22-35 days business trip	8
36-50 days business trip	12
51-65 days business trip	16
66-80 days business trip	20
81-100 days business trip	23
101-365 days business trip	25
Over 365 days	28

Cover includes stopping off in another country e.g. stopping of in Bali en-route from Australia back to the UK.