

WHAT WE CONSIDER INCIDENTAL HOLIDAY TO BE

We appreciate that 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. RSA 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.

Business trip duration	Holidays duration
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 off in Bali en-route from Australia back to the UK.