



# LifelinePlus

Group Personal Accident & Travel + Crisis Insurance

## Policy Wording

### Lifeline Plus 360 for WillisTowersWatson

This policy is a contract between the *Insured* and the *Company*, American International Group UK Limited.

The *Company* agrees to give the insurance cover set out in this policy under the sections (and subsections) of cover that are shown as being included on the *Schedule*. This policy, the *Schedule* and all attached memoranda and endorsements detail the entire cover provided and the terms and conditions applying to it.

The *Company* will only provide cover for those *Insured Persons* on the *Schedule* or any attached memoranda or endorsements for the *Period of Insurance* as long as the required premium has been paid and the *Company* has accepted it.


The *Insured* should read this policy to make sure that they understand the cover provided and the limitations applying. If there are any elements of the cover that require clarification or do not meet the needs of the *Insured*, the *Insured* should in the first instance raise these with their insurance intermediary, where applicable.

This insurance is underwritten by American International Group UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109). This information can be checked by visiting the FS Register <https://register.fca.org.uk>.

American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is a member of the Association of British Insurers.

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## Claims Procedure

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The *Company* should be notified as soon as reasonably practical after the event that a claim is to be made. The claim may be rejected if it is made so long after the event that the *Company* is unable to investigate the claim fully. It may also result in the *Insured* (or *Insured Person* at the request of the *Insured*) not receiving the full amount claimed if the amount claimed is increased as a result of the delay.

For a claim under sections:

B1.1 – Medical and other Emergency Travel Expenses  
 B6 – Kidnap and Ransom  
 B7 – Political and Natural Disaster Evacuation  
 C – Crisis Containment Management

Please contact the 24 hour, 7 days a week emergency medical number immediately on:

Telephone: **+44 (0)1273 740984**

For a claim under sections:

B2 – Personal Property  
 B3 – Personal Money

Please notify:

### Concierge Claims Service

Telephone: **0344 892 0319** (UK Only)  
**+44 (0) 207 359 3433** (Worldwide)

E-Mail: [lifelinebaggageclaims@aig.com](mailto:lifelinebaggageclaims@aig.com)  
 (Open 8am-6pm Monday to Friday UK time)

For a claim under all other sections, please notify:

### Personal Accident Claims Department,

American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.

Telephone: **+44 (0) 345 602 9429**

E-Mail: [claimsuk@aig.com](mailto:claimsuk@aig.com)  
 (Open 9:15am-5pm Monday to Friday UK time)

The *Company* will ask for the completion of a claim form and for the claimant to provide all reasonable and necessary evidence (including receipts and invoices as applicable) required by the *Company* to support a claim at their own expense. If the information supplied is insufficient, the *Company* will identify the further information required. If the *Company* does not receive the information it needs, the *Company* may reject the claim or withhold payment until the information it may reasonably require is received. If a claim is made under section A, the *Company* may require information to show that the *Bodily Injury* is as a result of an *Accident*.

The *Insured Person* must give the *Company* permission to obtain any medical reports or other records needed from any *Medical Practitioner* who has treated the *Insured Person* otherwise the *Company* may not pay the claim.

The *Company* may ask the *Insured Person* to attend one or more medical examinations. If the *Company* does, the *Company* will pay the cost of the examination(s) and for any medical reports and records (and the reasonable costs of the *Insured Person*, and any person required to travel with the *Insured Person*, provided these expenses are agreed by the *Company* in advance). If the *Insured Person* fails to attend without reasonable cause, the *Company* may reject the claim. If an *Insured Person* dies, the *Company* has the right to ask for a post-mortem examination at its own expense. If this is refused, the *Company* may not pay the claim.

The *Company* may also contact third parties who have or who were to provide services to the *Insured* or *Insured Person* (for example an airline, travel company or hotel) to verify the information provided to support a claim.

If the *Insured*, the *Insured Person* or the claimant, does not comply with any reasonable request by the *Company* under this claims procedure, the *Company* may not pay the claim.

All claim payments under this policy will be made to the *Insured*. The *Company* will not pay an *Insured Person* or other person directly other than at the *Insured's* request and the *Company* has agreed to do so.

The receipt of the full claim payment will be a full discharge of all liability by the *Company* for the claim.

## General Policy Definitions

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There are words and expressions used in this policy which have a specific meaning, and sometimes those meanings are unique to this policy. These words are shown below and each time one of them is used in the policy and *Schedule* (and any endorsements or memoranda attached to the *Schedule*), it is shown in italicised type with Initial Capital Letters. Plural forms of the words defined have the same meaning as the singular form.

Please read sections A, B, C and Policy Special Extensions for additional definitions applicable to those sections and subsections.

### **Accident**

A sudden, unexpected and specific event, external to the body which occurs at an identifiable time and place including *Exposure*.

### **Biological Agent**

Any pathogenic organism, or any toxin biologically or chemically produced, created or synthesised therefrom or any genetically modified organism.

### **Bodily Injury**

Identifiable physical injury to the *Insured Person's* body which is caused directly and solely by an *Accident*, is not intentionally self-inflicted, does not result from sickness or disease and is not as a result of a *Gradually Operating Cause*.

### **Business Trip**

Any trip undertaken primarily for the purpose of the *Insured's* business which commences during the *Period of Insurance* and is scheduled to last for a maximum duration of twelve months. Non-business activities are covered when incidental to a business trip.

### **Channel Islands**

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

### **Charity Trip**

Any trip undertaken by a *Director* or *Employee* and paid in whole or part by the *Insured* to raise money on behalf of a charity registered with the Charity Commission, the Office of Scottish Charity Regulator or equivalent body in the *Insured Person's Permanent Country of Residence* that the *Insured* has designated as one of their official partner charities and with whom they have entered into a written fundraising agreement.

### **Chemical Agent**

Any artificially created, produced or synthesised chemical toxin or compound or a substance derived from a genetically modified organism.

### **Child**

Any person who is:

- a) under 18 years of age or under 25 years of age if in full-time education; or
- b) unmarried and dependant on the *Insured Person* due to diagnosed permanent mental or physical disability.

### **Company**

American International Group UK Limited.

**Contractor**

Any person employed by the *Insured* on a temporary contract for services that the *Insured* has agreed to be included under this policy.

**Dental Injury**

Damage to teeth, gingival tissues, alveoli or dental prostheses (whilst in situ within the mouth of the *Insured Person*) or the loss of dental prostheses (whilst in situ within the mouth of the *Insured Person*) which is caused solely by an *Accident* external to the mouth of the *Insured Person*.

**Director**

Any person holding the position of director or company secretary of the *Insured* (but excluding non-executive directors unless agreed in writing by the *Company*) or any person who is a member of a limited liability partnership or in the case of a partnership any person who is a partner as defined under the Partnership Act 1890 or subsequent replacement legislation or member of its management or executive committee (or equivalent body).

**Domestic Staff**

Any person employed on a salaried basis by a *Director* in one or more of the following capacities: nanny, house-keeper, au-pair, butler, driver, maternity nurse, tutor, personal trainer.

**Employee**

Any person under a contract of employment, contract of service or apprenticeship with the *Insured* who is not a *Director*.

**Event**

A sudden, unexpected, unusual and specific event occurring at an identifiable time and place. The duration and extent of an event is limited to 72 consecutive hours and within a 10-mile radius of the event.

**Expatriate**

An *Insured Person* who is not a *Secondee* and is resident in a country that is not their country of nationality or origin and who:

- a) has no definite date of return; and
- b) has taken permanent residency or citizenship or become naturalised in the designated country.

**Exposure**

The deliberate emission, discharge, dispersal, release, spread or escape of any *Nuclear Agent*, *Biological Agent* or *Chemical Agent* as a result of *Terrorism* or other cause.

**Gradually Operating Cause**

A cause that is the result of a series of events which occur or develop over time that cannot be wholly attributable to a single *Accident*.

**Hospital**

An institution which has accommodation for inpatients and facilities for diagnosis, surgery and treatment. It does not include, for example, a long-term nursing home including palliative care, a rehabilitation centre, a retirement home, an extended-care facility or a convalescence home.

**Incentive Trip**

Any trip undertaken by a *Director* or *Employee* and accompanying *Partner* and/or *Child(ren)* paid for by the *Insured* in recognition or as a reward for the performance or loyalty of the *Director* or *Employee* or to incentivise the *Director* or *Employee*.

**Insured**

The legal entity or organisation shown on the *Schedule*.

**Insured Person**

The person or persons described on the *Schedule* or any memoranda attached to the policy.

**Leisure Trip**

Any holiday trip which starts during the *Period of Insurance* and if within the *Insured Person's Permanent Country of Residence* must involve at least one night in pre-booked accommodation.

**Medical Consultant**

A *Medical Practitioner* or *Medical Specialist* (other than, an *Insured Person*, a relative of an *Insured Person*, or an *Employee* of the *Insured*) who either holds a full-time National Health Service (NHS) Consultant Post or holds a current Certificate of Completion of Specialist Training (CCST), or is on the Specialist Register held by the General Medical Council (GMC) and holds a specialist accreditation issued by the General Medical Council in accordance with European Union Medical Directives (or foreign equivalents) or other similarly recognised body.

For dental treatment only, a dental practitioner who is registered with the British Dental Association (or foreign equivalent) and who either holds an NHS Consultant post (or foreign equivalent) or who specialises in a specific branch of dentistry.

**Medical Practitioner**

A medically qualified person other than an *Insured Person*, a relative of an *Insured Person*, or an *Employee* of the *Insured*, who is currently registered with the General Medical Council in the *United Kingdom* (or foreign equivalent) to practise medicine.

**Medical Specialist**

A person who is not an *Insured Person*, or related to an *Insured Person*, or an *Employee* of the *Insured*, who currently holds a recognised qualification and all the required accreditation to practise in a specific medical field in the *United Kingdom*, including, but not limited to, audiology or optometry, from a recognised body registered in the *United Kingdom* (or foreign equivalent).

**Nuclear Agent**

Any fissile material emitting ionizing radiation or radioactivity.

**Operative Time**

When the *Insured* or an *Insured Person* is covered by this policy. This is set out on the *Schedule* and described in this policy wording.

**Partner**

A person who is an *Insured Person's* husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

**Period of Insurance**

The period of time shown on the *Schedule* during which cover applies.

**Permanent Country of Residence**

A country in which an *Insured Person* currently resides, has resided or intends to continue to reside for a continuous period of 12 months or longer for reasons of employment or self-employment.

**Schedule**

The document showing details of the *Period of Insurance*, *Insured Persons*, *Operative Time*, included policy sections and the *Sums Insured* which should be read with this policy.

**Seconded**

An *Insured Person* who is not an *Expatriate* and who is resident in a country which is neither their country of nationality or origin and who:

- a) has been temporarily assigned to that country for employment purposes;
- b) is resident and it is intended that they will be working in that country for a period in excess of 12 months in duration;
- c) has a known date of return or it is known that they will be returning;
- d) is working in that country under a permit or work visa and has not taken residency in the designated country (unless local law requires them to do so); and
- e) is employed by the *Insured* in a position for a specified contractual period.

**Sum Insured**

The policy benefit or maximum amount of cover up to which the *Insured* can claim.

**Terrorism**

Any act or acts by any person or group whether acting alone or on behalf or in connection with any organisation or government undertaken for economic, political, religious, ideological or similar purposes with the intention to influence any government and/or put the public, or any section of the public, in fear.

**Trip**

A *Business Trip*, a *Charity Trip*, an *Incentive Trip* or a *Leisure Trip* taken by an *Insured Person* during the *Operative Time*.

**United Kingdom**

England, Scotland, Wales, Northern Ireland and the Isle of Man.

**War**

Military action, either between nations or resulting from civil war or revolution.

## Operative Times

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An *Insured Person* is only covered for the period of time shown on the *Schedule*. A full explanation of this *Operative Time* is shown below or, if different by endorsement to the *Schedule*.

### **OP1 - 24 Hours a Day Worldwide Cover**

- At any time.

### **OP2 – All Occupational Related Cover**

- Whilst an *Insured Person* is carrying out their occupational duties for the *Insured* either on or away from the *Insured's* premises.
- At any time while an *Insured Person* is on the *Insured's* premises.
- Whilst an *Insured Person* is travelling between their place of residence and place of work.
- Whilst an *Insured Person* is travelling between their places of work where the travel is at the expense of the *Insured*.
- Whilst an *Insured Person* is getting in and out of, travelling in, loading or unloading, carrying out emergency road-side repairs to and re-fuelling a motor vehicle owned, hired by, or leased to the *Insured* or an *Insured Person* (for an *Insured Person*, where travel is at the expense of the *Insured*), or any vehicle temporarily replacing it.
- At any time where *Bodily Injury* is suffered by an *Insured Person* and is the direct result of an unprovoked malicious assault by another person or where *Bodily Injury* is the direct result of theft or attempted theft of the *Insured's* or an *Insured Person's* property.

### **OT1 - Business Travel**

- Whilst an *Insured Person* is on a *Business Trip*, cover starting from the time of leaving their place of residence or place of work, whichever is left first, until return to their place of residence or place of work, whichever is reached last.
- If an *OP2 - All Occupational Related Cover Operative Time* also applies under section A, cover is extended to include any time between leaving an *Insured Person's* place of residence at the start of the *Business Trip* and return to place of residence at the end of the *Business Trip*.

### **OT2 – Business and Leisure Travel**

- Whilst an *Insured Person* is on any *Trip*, cover starting from the time of leaving their place of residence or place of work whichever is left first, until return to their place of residence or place of work, whichever is reached last.
- If an *OP2 - All Occupational Related Cover Operative Time* also applies under section A, cover is extended to include any time between leaving an *Insured Person's* place of residence at the start of the *Trip* and return to place of residence at the end of the *Trip*.



## Section A - Personal Accident

Please check the schedule to determine if cover under this section is operative.

### Section A - Personal Accident

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If an *Insured Person* sustains *Bodily Injury* during the *Period of Insurance* and *Operative Time* which within two years solely and independently of any other cause results in death, *Disablement*, or the incurring of *Accident Medical Expenses*, the *Company* will pay the *Insured* the *Sum Insured* shown on the *Schedule*.

#### Additional definitions applicable to section A

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

##### **Accident Medical Expenses**

The cost of medical, surgical or other remedial attention or treatment given or prescribed by a *Medical Practitioner* and all *Hospital*, nursing home and ambulance charges connected with a valid claim under items 1-6 of section A shown on the *Schedule* or Workplace assault medical expenses as indicated in the extensions to section A.

##### **Annual Salary**

The total gross basic annual salary (but not including payments for national insurance, overtime, commission, dividend or bonus unless declared to and agreed by the *Company*) payable by the *Insured* to the *Insured Person* at the date *Bodily Injury* is sustained. For weekly paid *Insured Persons*, annual salary will be calculated by taking the average gross basic weekly salary of the *Insured Person* for the thirteen weeks prior to sustaining *Bodily Injury* and multiplying this amount by fifty-two.

##### **Any One Accident Limit**

The maximum amount the *Company* will pay in total under section A including any extensions to it and any other policy of personal accident insurance issued by the *Company* in the *Insured's* name for all *Insured Persons* suffering *Bodily Injury* in the same *Accident* or series of *Accidents* contributed to or caused by the same original cause, *Event* or circumstance.

##### **Cosmetic Surgery**

Reconstruction of skin or underlying skin tissues performed to improve and correct a structural defect or to remove a scar.

##### **Deferment Period**

The initial period of *Temporary Total Disablement* or *Temporary Partial Disablement* during which the *Sum Insured* under items 5 or 6 of section A shown on the *Schedule* is not payable.

##### **Dependent Adult**

Any person who is dependent on the *Insured Person* and for whom the *Insured Person* is in receipt of a carer's or attendance benefit from the state.

##### **Disablement**

*Loss of Limb, Loss of Sight, Loss of Speech, Loss of Hearing, Permanent Partial Disablement, Permanent Total Disablement, Paraplegia, Quadriplegia, Hemiplegia, Triplegia, Full Thickness Burns, Fractures, Temporary Partial Disablement and Temporary Total Disablement.*

##### **Face**

The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

##### **Fracture**

A break in a bone into two or more pieces.

##### **Full Thickness Burns**

Burns which result in the destruction of both the epidermis (the outer layers of the skin) and dermis (the layers of the skin that contain hair follicles, nerve endings, sweat and sebaceous glands), and which require surgery or a skin grafting to treat.

**Gross Weekly Wage**

The average weekly gross basic salary (excluding payments for overtime, commission, bonuses, dividends or national insurance contributions). For weekly paid *Insured Persons* this means the average gross weekly basic salary for the thirteen weeks prior to sustaining *Bodily Injury* (or the average for the period of employment if less than thirteen weeks). For monthly paid *Insured Persons* this will be calculated by dividing the *Insured Person's Annual Salary* by fifty-two.

**Hemiplegia**

The permanent, total and irrecoverable paralysis of one leg below the hip and one arm below the shoulder on the same side of the body.

**Hospital Confinement**

Admission to a *Hospital* as an *Inpatient* as a result of *Bodily Injury* for a continuous period of 24 hours or more on the advice of and under the constant supervision of a *Medical Practitioner*.

**Hospital Transfer Expenses**

Costs reasonably and necessarily incurred in transferring the *Insured Person* to the most suitable *Hospital* or nursing home nearest to his/her home, including:

- i) the cost of medical surgical or remedial treatment given or prescribed by a *Medical Practitioner*; and
- ii) hospital and nursing home treatment, and ambulance charges necessary to enable the transfer to be undertaken and without which the transfer could not be made.

**Inpatient**

An *Insured Person* who has gone through the full *Hospital* admission procedure and for whom a clinical case record has been opened and whose admission is necessary for the medical care and treatment of *Bodily Injury*.

**Loss of Hearing**

Permanent, total and irrecoverable loss of hearing resulting in the *Insured Person* being classified as *Profoundly Deaf*.

**Loss of Intellectual Capacity**

Total and permanent loss of ability to remember, reason, perceive, understand, express and give effect to ideas.

**Loss of Limb**

In the case of a leg or lower limb

- a) loss by permanent physical severance at or above the ankle; or
- b) permanent, total and irrecoverable loss of use of a complete leg or foot.

In the case of an arm or upper limb

- a) loss by permanent physical severance of the four fingers at or above the metacarpophalangeal joints (where the fingers join the palm of the hand); or
- b) permanent, total and irrecoverable loss of use of a complete arm or hand.

**Loss of Sight**

Permanent, total and irrecoverable physical loss of one or both eyes or the permanent, total and irrecoverable loss of a substantial part of the sight of one or both eyes. The *Company* will consider loss of sight to be substantial if the loss of sight:

- a) in both eyes results in the *Insured Person's* name being added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- b) remaining in one eye is assessed at 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

**Loss of Speech**

Permanent, total and irrecoverable loss of the ability to speak.

**Natural Catastrophe**

Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire.

**Non-Scheduled Aircraft Accumulation Limit**

The maximum amount the *Company* will pay in the aggregate under section A including any extensions to it and any other policy of personal accident insurance issued by the *Company* in the *Insured's* name for all *Insured Persons* suffering *Bodily Injury* in the same aircraft accident (this not being an accident involving a *Scheduled Aircraft*) or series of aircraft accidents contributed to or caused by the same original cause, *Event* or circumstance.

**Paraplegia**

The permanent, total and irrecoverable paralysis of both legs below the hip, the bladder and rectum.

**Permanent Partial Disablement**

A disability that is described under the extension to *Permanent Total Disablement* which is beyond hope of recovery and will in all probability continue for the remainder of the *Insured Person's* life.

**Permanent Total Disablement**

A permanent, total and irrecoverable disablement which totally prevents an *Insured Person* from working in their usual occupation which in all probability will continue for the remainder of their natural life as determined by a *Medical Consultant*.

**Personal Belongings**

Clothing and personal articles which are the property of the *Insured Person*.

**Profoundly Deaf**

The inability to hear sounds when tested by a qualified audiologist quieter than 90 decibels across frequencies between 500 Hz and 3,000 Hz.

**Publicly Licensed Conveyance**

A licensed form of private or public transport.

**Quadriplegia**

The permanent, total and irrecoverable paralysis of both arms below the shoulder and both legs below the hip.

**Rehabilitation Case Management**

The managed medical case management services provided by the *Company* to offer a proactive approach to injury management.

**Rehabilitation Treatment**

Clinically evidenced based procedures and therapies including but not limited to: MRI/CT scans, X-rays, physiotherapy and gym based programmes, osteopathy, chiropractic, counselling/CBT, surgical procedures, consultations and podiatry.

**Scheduled Aircraft**

Any multi-engine aircraft

**Scheduled Aircraft Accumulation Limit**

The maximum amount the *Company* will pay in the aggregate under section A including any extensions to it and any other policy of personal accident insurance issued by the *Company* in the *Insured's* name for all *Insured Persons* suffering *Bodily Injury* in the same *Scheduled Aircraft* accident or series of *Scheduled Aircraft* accidents contributed to or caused by the same original cause, *Event* or circumstance.

**Temporary Partial Disablement**

Temporary disablement which prevents the *Insured Person* from carrying out the majority of their usual occupation for the *Insured*.

**Temporary Total Disablement**

Temporary disablement which prevents the *Insured Person* from carrying out all parts of their usual occupation for the *Insured*.

**Triplegia**

The permanent, total and irrecoverable paralysis of both legs below the hip and one arm below the shoulder or both arms below the shoulder and one leg below the hip.

**Extension applicable to section A Item 4b - Permanent Partial Disablement.  
(This extension is applicable if shown as being operative on the schedule).**

**Permanent Partial Disablement**

In the event an *Insured Person* sustains *Bodily Injury* which does not result in a payment under items 1-4a of section A and item 4b of section A is shown as being operative on the *Schedule*, the *Company* will pay an amount for *Permanent Partial Disablement* for the amount shown under this extension or as a percentage of the *Sum Insured* for item 4a of section A, shown on the *Schedule*, depending on the degree of permanent disability following a medical assessment. The percentages of the *Sum Insured* payable under item 4a of section A for specific disabilities are:

Specific Disabilities

A	Permanent severance or permanent, total and irrecoverable loss of use of:	
	i) one thumb	30%
	ii) forefinger	20%
	iii) any finger other than forefinger	10%
	iv) big toe	15%
	v) any toe other than big toe	10%
	vi) wrist, shoulder or elbow	25%
	vii) hip, knee or ankle	40%
	viii) lower jaw by surgical operation	30%
	ix) the back or spine (vertebral column) with no injury to the spinal cord	40%
	x) the neck or cervical spine with no damage to the spinal cord	35%
B	<i>Loss of Intellectual Capacity</i>	100%
C	Post traumatic stress disorder (diagnosed by a suitably qualified <i>Medical Consultant</i> ) Subject to a maximum payment of £50,000	25%

Non-Specified Disabilities

- D A permanent partial disability which is not provided for under items 2-4a of section A as shown on the *Schedule* or any of the specific disabilities noted under A i)-x), B or C above up to a maximum of 100% of item 4a of the *Schedule* (please see non-specified injury assessment below).

Additional Payments

E.	<i>Paraplegia</i>	£125,000
F.	<i>Quadriplegia</i>	£250,000
G.	<i>Hemiplegia</i>	£125,000
H.	<i>Triplegia</i>	£200,000

**Non-specified injury assessment**

a) If the *Insured Person* suffers *Bodily Injury* to a part of the body that is listed on the *Schedule*, items 2-4a of section A or listed under items A i)-x), B or C contained within the specific disabilities table above.

The *Company* will ask the *Medical Consultant*, *Medical Practitioner* or *Medical Specialist* who treated the *Insured Person's* injury to assess the degree of their post-*Accident* impairment and disability and explain their assessment. If they are unable or unwilling to do this in a timely manner or if they are unable to provide the *Company* with justifiable evidence to support their assessment, the *Company* will appoint an independent *Medical Specialist* to make this assessment. This may require them to examine the *Insured Person* and/or review their medical records and other medical reports and/or refer to medical assessment guides so that an assessment can be made.

The *Company* may also ask an independent *Medical Specialist* to examine the *Insured Person* and/or review their medical records and other medical reports to obtain a second opinion. The *Company* may also ask the *Insured Person's* treating *Medical Consultant*, *Medical Practitioner* or *Medical Specialist* to

review and comment on the assessment made by the independent *Medical Specialist* the *Company* appoints to reach a joint agreement.

Once the *Company* is in receipt of the assessment(s) it will then calculate as a percentage disablement to the nearest *Permanent Disability* item shown on the *Schedule* to arrive at a claim payment amount. The *Insured Person's* occupation or age will not be a relevant factor in assessing the relevant percentage.

b) If the *Insured Person* suffers *Bodily Injury* to a part of the body that is not listed in section A on the *Schedule* under items 2-4a or cannot be assessed by reference to the stated percentages of the Specific Disabilities table above items A i)-x), B or C

The *Company* will assess the injury as a percentage of the body as a whole and apply this to the amount shown for item 4a of section A. To do this the *Company* will ask the treating *Medical Consultant, Medical Practitioner* or *Medical Specialist* that treated the *Insured Person's* injury to review the impairment and disability and provide the *Company* with their assessment. If they are unable or unwilling to do this in a timely manner or if they are unable to provide the *Company* with justifiable evidence to support their assessment, the *Company* will appoint an independent *Medical Specialist* to make this assessment. This may require them to examine the *Insured Person* and/or review their medical records and other medical reports and/or refer to medical assessment guides so that an assessment can be made.

The *Company* may also ask an independent *Medical Specialist* to examine the *Insured Person* and/or review their medical records and other medical reports to obtain a second opinion. The *Company* may also ask the *Insured Person's* treating *Medical Consultant, Medical Practitioner* or *Medical Specialist* to review and comment on the assessment made by the independent *Medical Specialist* the *Company* appoints to reach a joint agreement.

Once the *Company* is in receipt of the assessment(s) it will then calculate a percentage disablement of the body as a whole and apply this to the amount shown for item 4a of section A to arrive at a claim payment amount. The *Insured Person's* occupation or age will not be a relevant factor in assessing the relevant percentage.

When more than one form of *Disablement* results from one *Accident* the percentages from each will be added together, but the *Company* will not pay more than 100% of the *Sum Insured* under item 4a of section A on the *Schedule* other than for *Permanent Partial Disablement* items E - H (Additional Payments) which will be payable in addition to the amount payable under item 4a.

Other than as provided for above, if a claim is payable for loss of, or loss of use of a whole part of the body, a claim for any component of that whole part cannot also be made.

### Provisions applicable to section A

1. If an *Insured Person* goes missing during the *Operative Time* and after a suitable period of time it is reasonable for the *Company* to believe that the *Insured Person* has died as a result of *Bodily Injury* during the *Period of Insurance*, the *Company* will pay the *Sum Insured* shown on the *Schedule* to the *Insured* provided that the *Insured* signs an agreement that if it later transpires that the *Insured Person* has not died, any amount paid will be refunded to the *Company*.
2. If an *Insured Person* suffers *Bodily Injury* as a result of exposure to severe weather conditions, unintentional drowning, poisoning, asphyxiation or an insect or animal bite, attack, sting or scratch this will be considered to have been caused by an *Accident* under the terms of this policy.
3. Under section A of the *Schedule*, the *Company* will only pay for the *Bodily Injury* an *Insured Person* has suffered if it is directly as a result of the *Accident*. Any existing physical impairment or medical condition an *Insured Person* has before the *Accident* will be taken into consideration in calculating the amount payable on the basis of the difference between their physical impairment or medical condition before and after the *Accident*. The *Company* will ask an *Insured Person's* *Medical Practitioner* (if suitably qualified) or the *Medical Specialist* that treated them to make these assessments (or an independent *Medical Specialist* or other suitably qualified person if they are unable or unwilling to do so). The assessment will be converted into a percentage and applied to the policy benefit payable.
4. If an *Insured Person* is not a *Director* or *Employee* of the *Insured* then *Permanent Total Disablement* will be defined as "a permanent, total and irrecoverable disablement which totally



prevents an *Insured Person* from working in paid employment for which they are suited by way of training, education or employment which in all probability will continue for the remainder of their natural life.” In addition, no claim for *Temporary Total Disablement* or *Temporary Partial Disablement* under items 5 and 6 of section A will be payable.

5. The *Sum Insured* under item 1 of section A as shown on the *Schedule* for an *Insured Person* who is a *Child* will be limited to £30,000 except where an *Insured Person* is aged 16 and over at the time of sustaining *Bodily Injury*, and is a *Director* or an *Employee* of the *Insured*.
6. The amount the *Company* will pay for any *Insured Person* after expiry of the *Period of Insurance* during which that *Insured Person* reaches age 80 in respect of:
  - items 1 to 3a of section A shown on the *Schedule* will be the *Sum Insured* or £150,000, whichever is less;
  - items 3b and 3c of section A shown on the *Schedule* will be reduced to 10% of the *Sum Insured* or £150,000, whichever is less.
 No claim will be payable for items 4a, 4b, 5 or 6 for any *Insured Person* after expiry of the *Period of Insurance* during which that *Insured Person* reaches age 80.
7. Unless specifically agreed otherwise, the amount the *Company* will pay will be reduced to the *Sum Insured* shown on the *Schedule* or £10,000, whichever is less, for items 1-4b of section A and no claim will be payable for items 5 and 6, for *Bodily Injury* as a result of the *Insured Person* flying as a pilot (including ballooning, hang-gliding, paragliding, microlight flying).
8. If an *Insured Person* is not covered under item 1 but is covered under items 2-4b of section A as shown on the *Schedule*, the *Company* will not pay claims under items 2-4b if the *Insured Person* dies during the 13 week period following the date of the *Accident*. If the *Insured Person* is covered under item 1 but the *Sum Insured* is less than that for items 2-4b, the *Company* will only pay item 1 if the *Insured Person* dies in the 13 weeks following the date of the *Accident*.
9. The *Company* will only pay one of the items 1-4b under section A of the *Schedule* in respect of the same loss, and the amount paid will be for the cover item that most closely describes the loss and any payment made under items 5 and 6 of section A will stop when the *Company* pays the full amount due under items 1-4b.
10. Where a period of *Temporary Total Disablement* is less than 7 consecutive days the amount the *Company* will pay for each working day will be calculated as a percentage of the *Insured Person's* normal days/hours of work per week in accordance with their contract of employment and applied to the amount specified on the *Schedule*.
11. If the *Company* has extended the policy to include cover for dividends, payments under any of the items 1-5 of section A, they will be treated as being the *Insured Person's Annual Salary* or *Gross Weekly Wage* provided that such dividend payments are paid instead of wages/salary, they are declared and are shown with the *Insured's* accounts and they are consistent and reasonable with the *Insured's* trading position on a continuing basis.
12. The *Company* will not pay a benefit under the extensions to section A for the burns benefit, facial scarring benefit and fracture benefit in addition to a claim under items 1-4b of section A.
13. If a claim or series of claims from one event exceeds the *Scheduled Aircraft Accumulation Limit*, the *Non-Scheduled Aircraft Accumulation Limit* or the *Any One Accident Limit* shown on the *Schedule*, the *Company* will pay either the limit shown on the *Schedule* or reduce each claim made proportionately until the combined total does not exceed the limit shown on the *Schedule*.

## Extensions applicable to section A

### 1. **Accident Medical Expenses**

The *Company* will pay the *Insured* up to £30,000 for *Accident Medical Expenses* and not as shown under item 7 of section A in the *Schedule*.

2. **Bereavement counselling**

In the event of the death of an *Insured Person* which results in a valid claim under item 1 of section A, the *Company* will pay the *Insured* for the cost of bereavement counselling recommended by a *Medical Practitioner* for the *Insured Person's Partner* and/or *Child* up to £5,000 in total for all recipients.

3. **Burns benefit**

In the event of *Bodily Injury* being sustained by an *Insured Person* that results in *Full Thickness Burns*, the *Company* will pay at the request of the *Insured* the amount specified below dependent on the extent of the injury:

i)	25% or more of the body surface	£10,000
ii)	between 10 - 24% of the body surface	£5,000
iii)	less than 10% of the body surface	£1,500

up to a maximum payment of £10,000 for all *Full Thickness Burns*.

4. **Catastrophic fatal accident**

In the event of 5 or more *Insured Persons*, being *Directors* or *Employees*, sustaining *Bodily Injury* resulting in death in the same *Accident*, the *Company* will pay to the *Insured* at their request an additional 25% of the *Sum Insured* under item 1 of section A as shown on the *Schedule*.

5. **Chauffeur or taxi**

If in the event of a valid claim for any of the items 2-6 of section A, the *Insured Person* recovers sufficiently to return to work but is medically certified as being unable to travel to and from work using the method of transport normally used prior to the *Accident*, the *Company* will pay the *Insured* at their request up to £100 per day subject to a maximum of £10,000 in all, for the reasonable costs of a chauffeur or taxi service to convey the *Insured Person* to and from work until:

- such time as the *Insured Person* is medically certified as being well enough to resume using the method of transport normally used prior to the *Accident*; or
- benefit ceases to be payable under items 5 or 6 of section A; or
- 104 weeks from the date the *Accident* occurred, whichever occurs first.

Where the *Insured* requests payment of benefit under this extension in order to mitigate a claim that would otherwise be payable under items 5 or 6 of section A then, subject to the limitations above, the *Company* may at its sole discretion pay the benefit for chauffeur or taxi service expenses based on the benefit amount that would otherwise have been payable under items 5 or 6 of section A.

6. **Childcare expenses**

In the event of *Bodily Injury* being sustained by an *Insured Person* that results in a valid claim under items 2, 3, 4, 5 or 6 of section A, the *Company* will reimburse the *Insured* at their request up to £500 per calendar week for each *Child* subject to a maximum payment in all of £25,000 for the reasonable additional expenses necessarily incurred as a direct result of the *Bodily Injury* that would not otherwise have been incurred to engage the services of a registered childcare provider for a period of up to 104 weeks from the date of *Bodily Injury* or until the amount payable for items 5 or 6 is no longer payable, whichever is the sooner.

7. **Coma benefit**

In the event of *Bodily Injury* being sustained by an *Insured Person* that results in the continuous unconscious state of the *Insured Person*, the *Company* will pay the *Insured* at their request £100 per day (or part day) of continuous unconsciousness, up to a maximum of 730 days. Any claim the *Company* pays under this extension is in addition to any amount paid under extension 18 - Hospitalisation benefit.

**8. Cosmetic surgery benefit**

In the event of *Bodily Injury* being sustained by an *Insured Person* that results in a valid claim under items 2, 3 or 4b of section A as shown on the *Schedule*, the *Company* will pay at the request of the *Insured* up to £10,000 for *Cosmetic Surgery* if incurred within a period of 730 days of the *Accident*.

**9. Dental expenses**

In the event of an *Insured Person* sustaining *Bodily Injury* that results in *Dental Injury* the *Company* will pay the *Insured* up to £2,500 for reasonable and necessary dental expenses incurred on the advice of a *Medical Consultant*.

In the event of a claim being made under both this extension and the Home country ongoing dental expenses extension to section B1.1 in respect of the same *Dental Injury* the maximum the *Company* will pay in total is £2,500.

**10. Dependent adult benefit**

In the event of a *Bodily Injury* resulting in death of an *Insured Person* and a benefit amount is shown for such *Insured Person* under item 1 of section A of the *Schedule*, the *Company* will pay the *Insured* the amount of £25,000 for each *Dependent Adult*. This benefit is payable in addition to the amount payable for death.

**11. Dependent children additional payment**

- a) In the event of a *Bodily Injury* being sustained by an *Insured Person* who is a *Director* or *Employee* that results in a valid claim under item 1 of section A, at the request of the *Insured* the amount payable will be increased if they have a dependent *Child*. The *Company* will pay as an additional amount the greater of £10,000 or 5% of the *Sum Insured* for item 1 for each *Child*.
- b) In the event that an *Insured Person* who is a *Director* or *Employee* and their *Partner* suffer a fatal injury in the same *Accident* and leave a dependent *Child*, the *Company* will pay at the request of the *Insured* the greater of double the *Sum Insured* for item 1 of section A or an additional amount of £100,000 for each *Insured Person*.

**12. Domestic help**

In the event of a valid claim for any of the items 2-6 of section A, the *Company* will reimburse the *Insured* at their request up to £200 per week, subject to a maximum of £20,000 in all, for in-home domestic services reasonably and necessarily incurred while recovery is in progress until:

- a) benefit ceases to be payable under items 5 or 6 of section A; or
- b) 104 weeks from the date of the *Bodily Injury* occurring, whichever occurs first.

**13. Executor expenses**

In the event of a claim being paid for item 1 of section A death, the *Company* will reimburse the *Insured* at their request up to £2,500 in all for reasonable and necessary administration costs required by the executor to the estate of the *Insured Person* whilst the administration of the estate is being arranged.

**14. Facial scarring benefit**

In the event of *Bodily Injury* being sustained by an *Insured Person* that results in a permanent and visible scar to the *Face*, the *Company* will pay the *Insured* at their request the amount specified below dependent on the extent of injury as determined by a *Medical Practitioner*. A scar to the *Face* that is:

- |  |         |
|--|---------|
| i) 1 to 5 centimetres in length or square centimetres in area  | £7,500  |
| ii) over 5 centimetres in length or square centimetres in area | £15,000 |

The *Company* will not pay this benefit in addition to extension 3 - Burns benefit.



**15. Fracture benefit**

In the event of *Bodily Injury* being sustained by an *Insured Person* that results in a *Fracture* that does not result in a claim payment under items 1-4b of section A, the *Company* will pay the *Insured* at their request the amount specified below dependent on the *Fracture* sustained. *Fracture* of the:

i) hip or pelvis (excluding coccyx or thigh)	£1,500
ii) femur or heel	£500
iii) skull (excluding jaw and nose), lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist but not a Colles' fracture)	£500
iv) spine (vertebrae but excluding coccyx)	£1,500

Up to a maximum payment of £7,500 for all *Fractures*. The *Company* will pay a *Fracture* benefit only once during the lifetime of the policy if the *Insured Person* is diagnosed with osteoporosis prior to or as a result of the *Accident* that results in a claim under this policy.

**16. Funeral expenses**

In the event of a claim being paid for item 1 of section A death, the *Company* will pay the *Insured* at their request the reasonable and necessary funeral expenses incurred up to a maximum of £10,000 for any one *Insured Person* and subject to the total amount payable under both section A and section B1.2 not exceeding £10,000 in all. Funeral expenses do not include refreshments following the funeral service, death notices or obituaries. If death occurs whilst on a *Trip*, Lifeline Plus Assistance can arrange the transportation of the *Insured Person's* body to their *Permanent Country of Residence* or the local funeral/cremation. Please refer to section B1.3 for contact details.

**17. Home and workplace alteration expenses**

In the event of a valid claim being paid for items 2, 3a), 3b), 3c) or 4a of section A, the *Company* will reimburse the *Insured* at their request up to £50,000 for the reasonable expenses necessarily incurred to adapt the *Insured Person's* usual home, usual place of employment and/or vehicle or to relocate to another home to cater for the physical changes necessarily required in living with the permanent disablement.

**18. Hospitalisation benefit**

The *Company* will pay the *Insured* at their request £150 per day (or part day) up to a maximum of 730 days in the event of the *Insured Person* being admitted to a *Hospital* as an *Inpatient* as a result of *Bodily Injury*. Any claim the *Company* pays under this extension will be in addition to any amount paid under extension 7 - Coma benefit.

**19. Hospital transfer expenses**

In the event of *Bodily Injury* resulting in the *Insured Person's Hospital Confinement* within the *United Kingdom* or (*Insured Person's Permanent Country of Residence*) more than 25 miles away from their normal place of residence and such *Hospital Confinement* is expected to last 72 hours or more, the *Company* will reimburse the *Insured* up to £5,000 for any *Hospital Transfer Expenses* incurred. Lifeline Plus Assistance must be contacted to arrange the transportation. Please refer to section B1.3 for contact details.

**20. Independent financial advice**

In the event of *Bodily Injury* being sustained by an *Insured Person* that results in a claim for item 1, 2, 3a, 3b, 3c(i), item 4a of section A or Item 4b, Specific Disabilities B of section A, the *Company* will pay the *Insured* at their request up to £2,500 for the fees charged by an independent financial consultant who is authorised and regulated by the Financial Conduct Authority, to provide the *Insured Person* or *Insured Person's* legal representatives with professional financial advice.

**21. Lifesaver**

If an individual (who is not an *Insured Person* or a member of the emergency services) sustains *Bodily Injury* whilst trying to save the life of an *Insured Person* that results in the death or *Permanent Total Disablement* of that person, the *Company* will pay at the request of the *Insured* £30,000 to this person (or to their legal representatives in the event of their death).

**22. Loss or Damage to personal property following bodily injury**

Where the *Insured Person* sustains *Bodily Injury* which also results in loss of or damage to the *Insured Person's Personal Belongings*, or where the *Insured Person* is hospitalised as a result of *Bodily Injury* and the *Insured Person's Personal Belongings* are lost by the hospital or ambulance, the *Company* will pay the *Insured* at their request up to £2,500 in all for the replacement or repair of the *Personal Belongings*.

**23. Optical expenses**

In the event of an *Insured Person* sustaining *Bodily Injury* resulting in a valid claim under items 2 to 6 of section A and which also results in loss of or damage to prescription glasses or contact lenses, the *Company* will pay the *Insured* up to £2,500 for reasonable and necessary costs incurred in consulting an optician and replacing or repairing the lost or damaged prescription glasses or contact lenses provided that such treatment is required within 12 months of the date of the *Accident*.

**24. Personal accident benefits for additional insured persons**

- a) Cover is automatically extended under each category of *Insured Person* shown on the *Schedule* to include their *Partners* and their dependent *Children* provided an *Insured Person* shown on the *Schedule* is a *Director* or *Employee* of the *Insured*.

The *Operative Time* and cover are:

<i>Operative Time:</i>	<i>OP1 – 24 Hours a Day Worldwide Cover</i>	
<i>Cover for:</i>	<i>Hemiplegia</i>	<i>Sum Insured</i> £50,000
	Item 3a and 3c(i)	<i>Sum Insured</i> £50,000
	<i>Paraplegia:</i>	<i>Sum Insured</i> £50,000
	<i>Quadriplegia:</i>	<i>Sum Insured</i> £100,000
	<i>Triplegia</i>	<i>Sum Insured</i> £75,000

In the event of a valid claim for the *Partner* or *Child* under this extension, the *Company* will pay at the request of the *Insured* the *Sum Insured* specified.

- b) In the event that an Additional Insured Person as shown below sustains *Bodily Injury*, the *Operative Time* and cover are:

<i>Additional Insured Person:</i>	any <i>Director</i> including their accompanying <i>Partner</i> and <i>Children</i>
<i>Operative Time:</i>	<i>OT1 – Business Travel</i> <i>OT2 – Business and Leisure Travel</i>
<i>Cover for:</i>	Items 1 to 4b <i>Sum Insured</i> £50,000

In the event of a valid claim, the *Company* will pay at the request of the *Insured* the *Sum Insured* specified.

The *Sum Insured* under item 1 of section A for a *Child* is limited to £30,000.

The cover provided by this extension will not apply in respect of any *Director* who is already an *Insured Person* under this section with the *Operative Time* of *OP1 - 24 Hours a Day Worldwide Cover*.

- c) In the event that an Additional Insured Person as shown below sustains *Bodily Injury*, the *Operative Time* and cover are:

Additional Insured Person:	any <i>Employee</i> including their accompanying <i>Partner</i> and <i>Children</i>
<i>Operative Time</i> :	OT1 – <i>Business Travel</i>
Cover for:	Items 1 to 4b <i>Sum Insured</i> £50,000

In the event of a valid claim, the *Company* will pay at the request of the *Insured* the *Sum Insured* specified.

The *Sum Insured* under item 1 of section A for a *Child* is limited to £30,000.

The cover provided by this extension will not apply in respect of any *Employee* who is already an *Insured Person* under this section with the *Operative Time* of *OP1 - 24 Hours a Day Worldwide Cover*.

- d) In the event that an Additional Insured Person as shown below sustains *Bodily Injury*, the *Operative Time* and cover are:

Additional Insured Person:	any member of <i>Domestic Staff</i> accompanying a <i>Director</i> or <i>Director's Partner</i> or <i>Children</i> on a <i>Trip</i>
<i>Operative Time</i> :	OT1 – <i>Business Travel</i> OT2 – <i>Business and Leisure Travel</i>
Cover for:	Items 1 to 4b <i>Sum Insured</i> £50,000

In the event of a valid claim, the *Company* will pay at the request of the *Insured* the *Sum Insured* specified

The *Company* will not pay this extension in addition to extensions applicable to Section A.

- e) In the event that an Additional Insured Person as shown below sustains *Bodily Injury*, the *Operative Time* and cover are:

Additional Insured Person:	The <i>Insured Person's Partner</i> and up to three persons being relatives, friends or business associates of an <i>Insured Person</i> whilst on a <i>Trip</i> made solely for the purposes of being with an <i>Insured Person</i> who has a valid claim under Section B1.1 or B1.2 of the Policy.
<i>Operative Time</i> :	OT1 – <i>Business Travel</i> ; or OT2 – <i>Business and Leisure Travel</i>
Cover for:	Items 1 to 4b <i>Sum Insured</i> £35,000

In the event of a valid claim, the *Company* will pay at the request of the *Insured* the *Sum Insured* specified.

The *Sum Insured* under item 1 of section A for a *Child* is limited to £30,000.

## 25. **Physiotherapy**

In the event of an *Insured Person* sustaining *Bodily Injury* resulting in a valid claim for items 2 to 6 of section A or under the Facial scarring benefit or Fracture benefit extensions to section A, the *Company* will pay the *Insured* up to £5,000 for fees charged by a physiotherapist registered with the Chartered Society of Physiotherapy (or equivalent in the *Insured Person's Permanent Country of Residence*) where such treatment is advised by a *Medical Consultant*. This benefit will not be payable in addition to item 7 - Accident Medical Expenses of section A.

26. **Post-traumatic stress disorder**

If during the *Operative Time* an *Insured Person* directly witnesses an act of *Terrorism* or *Natural Catastrophe* and, without sustaining physical injury, suffers post-traumatic stress disorder (diagnosed by a suitably qualified *Medical Consultant*) which, within 6 months of witnessing such act, results in their *Temporary Total Disablement*, the *Company* will pay the *Insured* at their request 50% of the amount payable for item 5 up to a maximum payment of £500 per week and for a maximum period of 26 weeks or the period of *Temporary Total Disablement*, whichever is the lesser. This extension is only applicable where a *Sum Insured* is shown on the *Schedule* under item 5 of section A that covers the *Insured Person*.

27. **Prosthesis cover**

In the event of *Bodily Injury* being sustained by an *Insured Person* that results in a valid claim for *Loss of Limb* under item 2 or item 3a of section A as shown on the *Schedule*, the *Company* will pay the *Insured* at their request for the costs of providing a prosthesis recommended by the treating *Medical Practitioner* up to £100,000 for each lost limb.

28. **Psychological Assistance**

In the event of *Bodily Injury* being sustained by an *Insured Person* that results in a valid claim for item 4a or 4b of section A, the *Company* will pay the *Insured* at their request up to £5,000 in all for the cost of professional psychological counselling treatment for the *Bodily Injury* provided that such treatment is started within 12 months of the date of the *Accident* and it is prescribed by the treating *Medical Practitioner*. Lifeline Plus Assistance can help in finding a suitable counselling provider. Please refer to section B1.3 for contact details.

29. **Quality of life improvement advice**

In the event of a valid claim for item 4a of section A as a result of the *Bodily Injury* of a *Director* or *Employee* which renders the *Insured Person* incapable of performing any and every occupation whatsoever, the *Company* will pay the *Insured* up to £15,000 for reasonable and necessary external costs incurred by the *Insured* to engage professional advice and assistance aimed at improving the quality of the *Insured Person's* life.

30. **Recruitment costs**

a) **following death or permanent total disablement**

In the event of a valid claim for item 1 or item 4a of section A as a result of the *Bodily Injury* of a *Director* or *Employee*, the *Company* will reimburse the *Insured* at their request for the reasonable, necessary and documented recruitment costs incurred in engaging a replacement *Insured Person* up to a maximum of £15,000 in all.

b) **following suicide**

In the event of death of a *Director* or *Employee* of the *Insured* as a result of suicide or attempted suicide, the *Company* will reimburse the *Insured* at their request for the reasonable, necessary and documented recruitment costs incurred in engaging a replacement *Insured Person* up to a maximum of £15,000 in all.

31. **Rehabilitation case management and treatment**

In the event of an *Insured Person* sustaining *Bodily Injury* resulting in a valid claim for items 2, 3a, 3b, 3c (i), 3d or 4a of section A, the *Company* will pay up to £5,000 to engage independent injury management specialists to provide *Rehabilitation Case Management* and to pay for reasonable and necessary *Rehabilitation Treatment* until:

- a) the *Insured Person* has returned to work in their pre-injury occupation (where relevant); or
- b) the clinical indication is that further functional improvement is unlikely; or
- c) the benefit amount of £5,000 has been exhausted,

whichever occurs first.

32. **Repatriation of household items following accidental death**

In the event of a valid claim for item 1 of section A for an *Insured Person*, whilst the *Insured Person* is on a *Business Trip* exceeding six months duration outside the *United Kingdom* or their *Permanent Country of Residence*, the *Company* will pay the *Insured* up to £2,500 towards the cost of repatriating the *Insured Person's* household items back to their *Permanent Country of Residence*. Lifeline Plus Assistance must be contacted to arrange the transportation. Please refer to section B1.3 for contact details.

33. **Return Home Benefit**

In the event of *Bodily Injury* being sustained by an *Insured Person* resulting in the *Insured Person* being physically incapacitated and unable to return to their place of residence for a period in excess of 48 hours the *Company* will reimburse the *Insured* at their request for any reasonable costs necessarily incurred in returning the *Insured Person* and their *Personal Property* and any portable business equipment to their place of residence or the nearest appropriate *Hospital* up to a maximum payment of £5,000. Lifeline Plus Assistance must be contacted to arrange the transportation. Please refer to section B1.3 for contact details.

34. **Temporary personnel replacement expenses**

In the event of a valid claim under items 1 to 4b of section A, the *Company* will reimburse the *Insured* at their request up to £10,000 for the reasonable costs incurred in the 6 month period directly following *Bodily Injury* in the employment of a person on a temporary basis to directly replace the *Insured Person* provided that such employment is arranged through a registered recruitment company. Cover will end when the *Company* pays items 1, 2, 3, 4a or 4b of section A or on the 180th calendar day after the *Accident*, whichever is the sooner.

35. **Total blindness**

Where a claim is paid under Item 3a for *Loss of Sight* in both eyes, an additional benefit of £50,000 will be payable.

36. **Training expenses**

a) **Director or Employee**

In the event of a claim being paid for items 2, 3a, 3b or 4a of section A, the *Company* will reimburse the *Insured* at their request up to £25,000 for the reasonable and necessary expenses incurred in retraining the *Director* or *Employee*, for an alternative occupation.

b) **the director or employee's partner**

In the event of a claim being paid for items 1 or 4a of section A, for a *Director* or *Employee*, the *Company* will pay at the request of the *Insured* up to £25,000 for the reasonable expenses incurred:

- i) in training or retraining the *Insured Person's Partner* for gainful employment; or
- ii) to improve the *Insured Person's Partner's* employment prospects; or
- iii) to enable the *Insured Person's Partner* to improve the quality of care they can provide for the *Insured Person*.

c) **replacement director or employee**

In the event of a claim being paid for items 1 or 4a for a *Director* or *Employee*, the *Company* will pay the *Insured* up to £25,000 for reasonable internal and external training costs and expenses incurred in training the permanent replacement *Director* or *Employee* to undertake their new role

37. **Translation services**

In the event of an *Insured Person* sustaining *Bodily Injury* outside the *Insured Person's Permanent Country of Residence* resulting in a valid claim under this section the *Company* will pay to the *Insured* at their request up to £5,000 for the necessary and reasonable costs of a translator. A claim shall only be payable under either section A or section B1.1 in respect of the same injury.



**38. Trauma counselling**

In the event of an *Insured Person* suffering psychological trauma as a result of being an eye witness to or victim of an act of assault, sexual assault, rape, violent death or injury, murder, *Terrorism* or *Natural Catastrophe*, carjacking, violent robbery or attempted robbery, the *Company* will pay the *Insured* up to £5,000 for the cost of trauma counselling by a registered psychologist which is recommended by a *Medical Consultant*.

**39. Travel for out-patient treatment expenses**

In the event of an *Insured Person* sustaining *Bodily Injury* resulting in a valid claim for any of the items 2 to 6 of section A, the *Company* will pay the *Insured* up to £10,000 for the reasonable costs of a chauffeur or taxi service to convey the *Insured Person* from their usual home or usual place of work to *Hospital* for out-patient treatment until:

- i) such time as the *Insured Person* is well enough to resume using the method of transport normally used prior to the *Accident*; or
- ii) benefit ceases to be payable under items 5 or 6 of section A; or
- iii) 12 months from the date the *Accident* occurred, whichever occurs first.

**40. Visiting expenses**

In the event that an *Insured Person* is admitted to a *Hospital* as an *Inpatient* due to an *Accident*, the *Company* will pay at the request of the *Insured* up to £5,000 for additional travel and accommodation expenses reasonably and necessarily incurred by:

- a) the *Insured Persons Partner, Child/Children*, parents, legal guardians or other family member and/or;
- b) any *Employee*

for the purpose of visiting the *Insured Person*. This is payable in addition to any other claimable expense under section B of this policy.

**41. Visitor cover**

In the event that a third party visits a premises owned by or leased to the *Insured* in a business capacity (other than a person who has been contracted by the *Insured* to work at the premises itself) and sustains *Bodily Injury* which would, had the visitor been an *Employee*, result in a valid claim under items 1 to 4b of section A, the *Company* will pay £35,000 to the *Insured* at their request. No additional cover for visitors is provided under the other extensions to section A other than for visiting expenses.

**42. Workplace assault medical expenses**

In the event of an *Insured Person* sustaining *Bodily Injury* as a result of an unprovoked assault at the *Insured Person's* usual place of work or whilst undertaking their duties, the *Company* will pay the *Insured* up to £5,000 for *Accident Medical Expenses*. This will not be payable in addition to Item 7 of Section A.

## Section B - Travel

Please check the schedule to determine if cover under this section (and sub-sections) is operative.

### Section B1.1 - Medical and other Emergency Travel Expenses

If an *Insured Person* is injured or suffers illness during the *Period of Insurance* and *Operative Time*, the *Company* will pay directly or reimburse the *Insured* for any *Medical Expenses* and *Emergency Travel Expenses* reasonably and necessarily incurred as a direct result of the injury or illness, for up to two years from the date of injury or first diagnosis of illness up to the *Sum Insured* on the *Schedule*.

#### Additional definitions applicable to section B1.1

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

##### **Emergency Travel Expenses**

The reasonable additional transport, sustenance, accommodation expenses and telephone charges (less any possible refund received or saving made) incurred by the *Insured*, an *Insured Person* or a person who needs to travel to, remain with, or escort an *Insured Person*.

##### **Medical Expenses**

The reasonable and necessary costs incurred outside the *United Kingdom*, or outside an *Insured Person's Permanent Country of Residence*, for medical, surgical or other remedial attention or treatment given or prescribed by a *Medical Practitioner* and all hospital, nursing home and ambulance charges. Medical expenses include optical and pregnancy/childbirth expenses and dental expenses if incurred as a result of an emergency or if they are the result of *Bodily Injury*.

#### Additional condition applicable to section B1.1

The *Insured* or an *Insured Person* must contact Lifeline Plus Assistance as soon as possible in respect of injury or illness that results in the need for inpatient hospital treatment.

Emergency Helpline: **+44 (0)1273 740984 (24 Hour)**

#### Extensions applicable to section B1.1

1. **Family visit**

The *Company* will pay for the reasonable additional travel, sustenance and accommodation expenses necessarily incurred by the *Insured Person's Partner* and up to three relatives, friends or business associates who on medical advice from a *Medical Consultant* are advised to travel to or remain with the *Insured Person*. Cover will also be provided under section B for the same benefits as the *Insured Person*. In the event that only the *Insured Person's Partner* travels, the *Company* will pay for the necessary additional cost incurred to engage the services of a registered childcare provider for their dependent *Children* during the period of the visit.

2. **Foreign Coma benefit**

In the event of an *Insured Person* sustaining injury or illness that results in the continuous unconscious state of the *Insured Person* outside of their *Permanent Country of Residence*, the *Company* will pay the *Insured* at their request £100 per day (or part day) of continuous unconsciousness, up to a maximum of 730 days. Any claim the *Company* pays under this extension is in addition to any amount paid under extension 5 - Hospitalisation benefit.

3. **Home country ongoing dental expenses**

In the event of an *Insured Person* sustaining *Bodily Injury* resulting in *Dental Injury* during the *Operative Time* the *Company* will pay the *Insured* up to £2,500 for reasonable expenses necessarily incurred in the *Permanent Country of Residence* of the *Insured Person* on the advice of a *Medical Consultant* within one calendar month of their return to their *Permanent Country of Residence*.

In the event of a claim being made under both this extension and the Dental expenses extension to section A in respect of the same *Dental Injury* the maximum the *Company* will pay in total is £2,500.

4. **Home country ongoing medical treatment**

In the event of a valid claim under this section, the *Company* shall pay the costs of *Hospital* medical charges or emergency dental treatment charges necessarily incurred within the twelve months immediately following the date of return to the *United Kingdom* or the *Insured Person's Permanent Country of Residence*, up to a maximum payment of £50,000 for any one claim.

5. **Hospitalisation benefit**

The *Company* will pay £150 per day (or part day) up to a maximum of 730 days in the event of an *Insured Person* being admitted to a hospital as an inpatient as a result of injury or illness.

6. **Hotel convalescence**

The *Company* will pay the reasonable additional costs of accommodation and sustenance of the *Insured Person* as a result of the *Insured Person* being declared unfit to travel for medical reasons by a *Medical Practitioner* after being discharged from hospital.

7. **Petcare**

In the event that an *Insured Person* is hospitalised as an inpatient and this results in a delayed return for more than 24 consecutive hours at the end of the original pre-booked *Trip*, the *Company* will pay at the specific request of the *Insured* up to £300 for the additional costs necessarily incurred by the *Insured Person* for additional domestic cattery or kennel fees for pets owned by the *Insured Person*.

8. **Search and Rescue expenses**

If during the *Period of Insurance* whilst on a *Trip* an *Insured Person* is reported as missing and it becomes necessary for the rescue or police authorities to instigate a search and rescue operation where:

- a. it is known or believed that the *Insured Person* may have suffered injury or illness; or
- b. local weather or safety conditions are such that it becomes necessary to do so in order to prevent the *Insured Person* from sustaining injury or suffering illness

the *Company* will reimburse the *Insured* for up to £50,000 for any one *Insured Person* and any one event in respect of the necessary and reasonable costs incurred by Lifeline Plus Assistance and/or levied by recognised rescue, coastguard, police authority or other authority with specific responsibility in searching for such *Insured Person* and for bringing them to a place of safety.

**Specific conditions applicable to search and rescue extension**

- a. The *Insured* and *Insured Persons* must comply at all times with local safety advice and adhere to recommendations prevalent at the time of the *Trip* or the excursion/activity whilst on a *Trip*.
- b. *Insured Persons* must not knowingly endanger either their own life or the life of any other *Insured Persons* or engage in activities where their experience or skill levels fall below those reasonably required for them to participate in such activities.
- c. Lifeline Plus Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.
- d. Where it is reasonable and practical to do so, the *Insured* and/or *Insured Person* must make arrangements for search and rescue only with the involvement and/or agreement of Lifeline Plus Assistance.
- e. The *Company* will only pay the *Insured Person's* proportion of any search and rescue operation.
- f. The *Company* will only pay up to the point where the *Insured Person* is recovered by search and rescue operation or at the time when the search and rescue authorities advise that continuing the search is no longer viable.
- g. A written statement from the rescue authorities involved in the search and/or rescue must be obtained and provided to the *Company* in the event of a claim.



9 **Translation services**

In the event of an *Insured Person* sustaining *Bodily Injury* outside the *Insured Person's Permanent Country of Residence* resulting in a valid claim under this section the *Company* will pay to the *Insured* at their request up to £5,000 for the necessary and reasonable costs of a translator. A claim shall only be payable under either section A or section B1.1 in respect of the same injury.

10. **United Kingdom emergency dental expenses**

The *Company* will pay up to £750 for unforeseeable emergency dental expenses incurred for the relief of pain incurred in the *United Kingdom* provided that the *Insured Person* was on a *Business Trip* involving travel of more than 100 miles (160 kilometres) from their normal place of residence, the *Business Trip* is more than 2 consecutive days and the *Trip* involved an overnight stay or air flight. Lifeline Plus Assistance can help in locating a private dental practice and issue payment guarantees to the dental practice, if required. Please call the emergency helpline above to access this service.

11. **United Kingdom medical expenses**

Cover is extended to include charges for *Medical Expenses* made by the *United Kingdom* National Health Service or a National Health Service Trust Hospital for *Insured Persons* specified on the *Schedule* whose *Permanent Country of Residence* is not the *United Kingdom* that suffer injury or illness whilst travelling to the *United Kingdom* on a *Business Trip* (but not including commuting to or from normal place of work). No amount will be paid for a claim that is recoverable under a more specific medical insurance policy or medical insurance program that covers the *Insured Person*.

## Exclusions applicable to section B1.1

This section of the policy does not cover any claim:

1. where an *Insured Person* is travelling against the advice of a *Medical Practitioner*;
2. where the purpose of the *Trip* is to receive medical treatment or advice.

## Section B1.2 - Repatriation Expenses

If an *Insured Person* dies, is injured or suffers illness during the *Period of Insurance* and *Operative Time*, the *Company* will pay directly or reimburse the *Insured* for any *Repatriation Expenses* reasonably and necessarily incurred as a direct result of the injury or illness, for up to two years from the date of injury or first diagnosis of illness up to the *Sum Insured* on the *Schedule*.

### Additional definitions applicable to section B1.2

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

#### **Personal Belongings**

Clothing and personal articles which are the property of the *Insured Person*.

#### **Repatriation Expenses**

The cost of transportation of the *Insured Person* and *Personal Belongings* by any suitable means (including medical transport) to an appropriate medical facility or to an *Insured Person's* home in the *United Kingdom* or *Permanent Country of Residence* as recommended by the *Company's* appointed medical advisor in conjunction with the local attending or treating *Medical Practitioner*.

### Additional condition applicable to section B1.2

The *Insured* or *Insured Person* must contact Lifeline Plus Assistance as soon as possible if injury or illness results in the need for inpatient hospital treatment or the possible need for repatriation otherwise the costs may not be reimbursed.

Emergency Helpline: **+44 (0)1273 740984 (24 Hour)**

### Additional extensions applicable to section B1.2

#### 1. **Additional Expenses**

In the event of the death of an *Insured Person* whilst on a *Trip*, the *Company* will pay the reasonable funeral expenses up to a maximum total of £10,000. The *Company* will pay additional travel and accommodation costs of the *Insured Person's* travelling companions to accompany the remains on return to the *United Kingdom* or the *Insured Person's Permanent Country of Residence* up to a maximum total of £25,000 in all. Lifeline Plus Assistance can arrange the funeral/cremation and transportation of the *Insured Person's* body.

#### 2. **Return home**

The *Company* will pay the reasonable and necessary additional costs of transporting the *Insured Person* to their usual home in their *Permanent Country of Residence* subsequent to a stay as an inpatient at a *Hospital* as a result of the *Insured Person* sustaining injury or illness during a *Trip* within their *Permanent Country of Residence*.

### Exclusions applicable to section B1.2

This section of the policy does not cover any claim:

1. where the *Insured Person* is travelling against the advice of a *Medical Practitioner*;
2. where the purpose of the *Trip* is to receive medical treatment or advice.

## Section B1.3 - My Lifeline Assistance

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The network of Lifeline Plus Assistance offices are available 24 hours a day, 365 days a year. If assistance is required at any time please call the telephone helpline on:

**Telephone: +44 (0)1273 740984 (24 Hour)**

### Using Lifeline Plus Assistance

When Lifeline Plus Assistance is contacted for assistance, the following information should be provided:

- 1) The *Insured Person's* name and policy number
- 2) The telephone number on which the *Insured Person* can be reached;
- 3) The nature of the assistance;
- 4) The name of the *Insured Person's* employer, company or organisation.

### The medical assistance services include:

- 1) **24 hour service** - 24 hours a day, 365 days a year staffed by multi-lingual assistance coordinators.
- 2) **Medical Expertise** - On hand at any time to ensure that the most appropriate medical treatment is provided, or give medical advice.
- 3) **Local Hospital Payment** - Arranging for hospitals and clinics to bill the *Company* directly where appropriate.
- 4) **Air Ambulance** - Emergency repatriation including use of air ambulance or scheduled airline depending on the circumstances of the case and if necessary, with a fully equipped medical team in attendance. On return, suitable transportation will take an *Insured Person* to hospital or home address whenever necessary.

**Medical assistance is only one aspect of the service. Lifeline Plus Assistance also provides travel advice both before and during the trip and non-travel related assistance including:**

- 1) **Pre-Travel Advice** - Helpful and relevant information to the traveller providing valuable help in preparation for the journey, including currency and banking regulations, visa details, health requirements and reciprocal agreements.
- 2) **SMS or Email Travel Alerts** - Regular alerts sent directly to *Insured Persons'* mobile phones or by email enabling them to stay ahead of changing political situations or severe weather conditions which might otherwise disrupt important travel.
- 3) **Concierge Service** - A pre-travel concierge service is available enabling an *Insured Person* to plan ahead for travel, entertainment, dining and shopping. Advice is provided on an impartial basis.
- 4) **Medical Referral** - To a suitable hospital, clinic or dentist for treatment.
- 5) **Legal Referral** - To an embassy, consulate or other source if legal consultation is needed, including an English speaking lawyer.
- 6) **Emergency Medical Supplies** - To help locate and send drugs, blood or medical equipment if unavailable locally.
- 7) **Emergency Message Relay** - To pass on messages to family and business associates in an emergency.
- 8) **Emergency Travel Service** - Provides a complete emergency travel service in liaison with an *Insured Person's Medical Practitioner*, hospital or relatives to make all arrangements for people to visit an *Insured Person* who is hospitalised or ill abroad, including any receipted travel, accommodation, guide, interpreter, taxi, telephone and childcare expenses incurred on the recommendation of the Lifeline Plus Assistance medical officers and within the constraints of the policy. Anyone who is required to travel abroad to visit an ill or hospitalised *Insured Person* will be insured under section B - Travel.

**9) Lost Ticket & Baggage Location** - To help with replacement of lost or stolen tickets, passport or travel documents and help with locating lost baggage. If required Lifeline Plus Assistance will help locate and dispatch contact lenses and glasses.

**10) Emergency Cash Advance** - To help with replacement of cash that has been lost or stolen overseas and advice on cancellation of lost or stolen financial cards or traveller's cheques. Any cash amount which is replaced will be deducted from any subsequent valid claim made under section B3 - Personal Money or must otherwise be reimbursed to the *Company*.

**11) Port/Airport Assistance** - To liaise with carrier and advise if an *Insured Person* has been delayed on the way to departure point and if necessary make onward travel arrangements.

**12) Funeral arrangements** - Organising the repatriation of human remains and arranging the necessary import/export documents.

**13) Replacement travel documents** - Assistance in arranging replacement passports and visas if lost or stolen whilst on a *Trip* plus travel and accommodation alterations in connection with a claim under section B2 - Personal Property.

**14) Lost Keys** - Assistance in sourcing tradesman in connection with a claim under section B2 - Personal Property, however the *Company* will not arrange for the work to be carried out.

**15) Security Awareness Training** - Access to an e-learning security and situation awareness program that can help the *Insured* to comply with their duty of care to *Insured Persons* who travel on business. It provides practical advice about personal security, preparation and arrival, travel health risks, getting around, street crime, robbery, kidnapping, terrorism and unrest and provides a verifiable audit trail that allows the *Insured* to benchmark awareness levels.

**16) Counselling** - Help in finding a suitable counselling provider in connection with a claim under section A - extension 28 - Psychological Assistance.

**17) Other non-insured services** - (These services are available at the *Insured's/Insured Person's* own expense) -The provision of interpreters at business meetings or the translation of documents and forwarding essential business documents and urgent messages.

**Web Information Service via:**  
[www.mylifeline.co.uk](http://www.mylifeline.co.uk)

Valuable medical, travel advice and safety information including advice on changing security situations can be obtained about travel destinations via Country reports.

Personal medical details can be recorded before travelling for faster reference in a medical emergency and important documents such as passport, travel tickets and driving licence can be securely uploaded to the site to provide easy access in the event of loss.

**To access these internet services please register on the website. The insured's policy number is also required.**

## Section B1.4 - Legal Expenses

The *Company* will reimburse the *Insured* up to the *Sum Insured* on the *Schedule* for *Legal Expenses* incurred by or on behalf of an *Insured Person* in pursuit of a claim for damages or compensation against a third party who has caused physical injury to, or death or illness of, that *Insured Person* from an incident occurring during the *Period of Insurance* and *Operative Time*.

### Additional definitions applicable to section B1.4

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

#### **Legal Expenses**

- a) The reasonable costs in obtaining the opinion of the *Legal Representative* upon the merits of pursuing a claim for damages or compensation prior to the commencement of any legal proceedings against the third party who has caused the *Bodily Injury*, death or illness of an *Insured Person*;
- b) Any costs, fees, expenses and other amounts reasonably incurred by the *Legal Representative* in connection with any claim or legal proceedings, including costs and expenses of expert witnesses as well as those incurred by the *Company* on behalf of an *Insured Person* in connection with any such claim or legal proceedings;
- c) Any costs payable by an *Insured Person* following an award of costs by any court or tribunal and any costs payable following an out-of-court settlement made in connection with any claim or legal proceedings;
- d) Any fees, expenses and other amounts reasonably incurred by the *Legal Representative* in appealing or resisting an appeal against the judgment of a court tribunal or arbitrator.

#### **Legal Representative**

A *Preferred Law Firm*, solicitor, firm of solicitors, law firm or any appropriately qualified person, firm or company, appointed by the *Company* to act for the *Insured* in respect of an *Insured Person* in accordance with the terms of this sub section of the policy.

#### **Preferred Law Firm**

A law firm or barristers' chambers the *Company* chooses to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the claim and they should comply with the *Company's* agreed service standard levels.

### Additional conditions applicable to section B1.4

1. The *Company's* consent to pay *Legal Expenses* must firstly be obtained in writing before they are incurred. The *Company's* decision to grant to the commencement of legal proceedings will take into account the opinion of:
  - a) the *Legal Representative*, and
  - b) the *Company's* own *Preferred Law Firm* which may include an opinion from counsel upon the merits of the claim.
2. Consent will be given if:
  - a) the collective legal opinion of the *Legal Representative* and the *Company's* own *Preferred Law Firm* is that there is a reasonable prospect of success (more than 50%) for pursuing the legal proceedings; and
  - b) the cost in pursuing a claim is likely to be less than the amount of damages or compensation that the *Insured Person* is likely to receive; and
  - c) it is reasonable for *Legal Expenses* to be paid by the *Company*.
3. If the opinion of the *Legal Representative* and the *Company's* legal advisers differ, the *Company* may at its own cost obtain an opinion from a qualified barrister to be mutually selected, or if agreement upon selection cannot be reached, to be chosen by the President of the Law Society. This opinion will determine whether the *Company* gives its consent to the commencement of legal proceedings.
4. If the *Company* does not give its consent, then the *Company* will only pay for the reasonable costs in obtaining the initial opinion of the *Legal Representative* upon the merits of pursuing a claim for damages or compensation.
5. All claims including any appeal against a judgment resulting from the same original cause, event, or circumstances, will be regarded as one claim.

6. If following any successful claim or legal proceedings an award of costs is made in favour of the *Insured Person* or those acting on behalf of the *Insured Person*, any *Legal Expenses* paid by the *Company* will be reimbursed by the *Insured Person* or those acting on behalf of the *Insured Person* to the *Company* from the full amount of such costs awarded.
7. If the legal opinion (which determines whether the *Company* gives its consent to the commencement of legal proceedings) is that there is a reasonable prospect of success but the cost of pursuing a claim is likely to be more than the amount of damages or compensation that the *Insured Person* is likely to receive, the maximum the *Company* will pay is the anticipated amount of damages or compensation or the *Sum Insured* stated on the *Schedule*, whichever is the lesser amount.
8. The *Insured* must consent for an *Insured Person* to make a claim under this section.
9. For *Legal Expenses*, the *Company* will not pay more than that it would have paid to a *Preferred Law Firm*.

### Extensions applicable to section B1.4

1. **Bail bond**  
In the event that an *Insured Person* is placed or is threatened to be placed in detention by a government or local civil authority whilst on a *Trip*, at the request of the *Insured* only, the *Company* will provide up to £50,000 for a bail bond. The *Insured* must repay the amount loaned by the *Company* within 3 months of the date of payment, or immediately upon repayment by the local authorities or if the bail bond is forfeited by failure of the *Insured Person* to appear in court. The *Company* will require a satisfactory financial guarantee from the *Insured* to repay it. This extension will not be provided if the bail bond is obtainable under another insurance program. To access this service the *Insured* must contact Lifeline Plus Assistance. Please refer to section B1.3 for contact details.
2. **Court attendance**  
If a court requires an *Insured Person* to attend a court in connection with an event that has resulted in a valid claim under this section of the policy during the *Period of Insurance*, the *Company* will reimburse the *Insured* up to £1,000 for additional travel and accommodation expenses reasonably and necessarily incurred to attend the court.
3. **Legal detention**  
In the event that an *Insured Person* is placed or is threatened to be placed in detention by a government or local civil authority whilst on a *Trip*, the *Company* will at the request of the *Insured* pay the costs for a local legal representative to defend the *Insured Person* up to a maximum of £5,000. Lifeline Plus Assistance can help in sourcing the legal representative. Please refer to section B1.3 for contact details.

### Exclusions applicable to section B1.4

This section of the policy does not cover any claim for:

1. *Legal Expenses* incurred in the defending of any civil claim or legal proceedings made or brought against the *Insured Person*;
2. fines or other penalties imposed by a court of criminal jurisdiction;
3. *Legal Expenses* incurred in connection with any criminal act deliberately or intentionally committed by the *Insured Person*;
4. *Legal Expenses* incurred in pursuing any claim against any travel agent, tour operator, insurer or their agents;
5. any claim or circumstance notified more than two years after the incident from which the cause of action arose or where the *Insured* or *Insured Person* has failed to notify the *Company* of the incident giving rise to a claim within a reasonable time and the *Company* believes this failure has prejudiced its position;
6. *Legal Expenses* incurred by an *Insured Person* making a claim against the *Insured*, the *Company* or any organisation or person involved in arranging this policy;
7. *Legal Expenses* incurred before the *Company* has given its consent.



## Section B1.5 - Personal Liability

The *Company* will reimburse the *Insured* up to the *Sum Insured* on the *Schedule* for any legal liability to pay damages incurred by the *Insured Person* whilst on a *Trip* during the *Period of Insurance* and *Operative Time* as the result of:

- a) bodily injury, sickness or disease of any person, and/or
- b) accidental loss or damage to the property of any person.

In addition the *Company* will pay all costs and expenses incurred with its written consent in connection with the defence of any claims against an *Insured Person* that are covered under this section of the policy.

### Additional provisions applicable to section B1.5

1. No admission of liability, offer, promise or payment must be made without the *Company's* written consent.
2. The *Company* will, if the *Company* considers it necessary, take over and conduct the defence or settlement of any claim against the *Insured Person* and for that purpose can use the *Insured Person's* name. The *Company* can conduct the defence however it sees fit. In the course of conducting the defence the *Company* can pursue, at its own expense and for its own benefit, any claim against any other person(s).
3. The *Insured* and *Insured Person* must give the *Company* full assistance in defending or prosecuting any claim and will provide the *Company* with any information and documents available.

### Extension applicable to section B1.5

#### **Court attendance**

If a court requires an *Insured Person* to attend a court in connection with an event that has resulted in a valid claim under this section of the policy during the *Period of Insurance*, the *Company* will reimburse the *Insured* (or pay the *Insured Person* at the *Insured's* request) up to £1,000 for additional travel and accommodation expenses reasonably and necessarily incurred to attend the court.

### Exclusions applicable to section B1.5

This section of the policy does not cover any liability which is the result of:

1. *Bodily Injury* to, or sickness or disease of, any person who is under a contract of employment, service or apprenticeship with the *Insured* or the *Insured Person* when injury results from their employment by the *Insured* or the *Insured Person*;
2. *Bodily Injury* to, or sickness or disease of a travelling companion of the *Insured Person* on the same trip or journey;
3. liability arising directly or indirectly, by or through, or in connection with, any mechanically or electrically propelled vehicle (other than golf buggies used on golf courses and not on public roads), aircraft hovercraft or watercraft;
4. liability arising directly or indirectly, by or through, or in connection with:
  - a) the ownership, possession or occupation of land, or buildings, immobile property or caravans other than occupying a temporary residence;
  - b) any wilful, malicious or criminal act;
  - c) the carrying on of any trade, business or profession;
  - d) racing;
  - e) through the use of firearms (other than sporting guns being used for sport);
5. accidental loss or damage to property belonging to, held in trust by, or in the custody or control of the *Insured* or an *Insured Person* or any of their employees including *Domestic Staff* or any member of the *Insured Person's* family or household;
6. liability attaching to the *Insured* or an *Insured Person* under an express term of any contract, unless liability would have attached to the *Insured* or *Insured Person* irrespective of the express term;
7. liability for which payment should be more specifically claimed under any other insurance policy in the name of the *Insured* or the *Insured Person*.

## Section B2 - Personal Property

The *Company* will reimburse the *Insured* the amount paid by the *Insured* to an *Insured Person* (or pay the *Insured Person* at the *Insured's* request) for the cost of replacement or repair up to the *Sum Insured* on the *Schedule* if an *Insured Person* loses, has stolen or accidentally damages *Personal Property* or *Business Equipment* during the *Period of Insurance* and *Operative Time*. For *Business Equipment*, the *Company* will only pay the *Insured*.

### Additional definitions applicable to section B2

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

#### **Business Equipment**

Any property (other than money, vehicles, vehicle parts or accessories) including business samples required for the *Insured Person* to undertake their duties for the *Insured* that are the property of the *Insured* and for which the *Insured Person* is responsible that are taken on or obtained during the *Business Trip*.

#### **Personal Property**

Property owned by or in the custody or control of an *Insured Person* taken on or purchased during the *Trip* other than money, vehicles, vehicle parts, vehicle accessories or *Business Equipment*.

### Provisions applicable to section B2

1. The *Company* will not pay more than £3,500 for any item unless the *Insured* or the *Insured Person* bears the first 25% of any amount in excess of £3,500, up to the replacement value of the item or the *Sum Insured*, if less.
2. In the event of total loss or destruction of any article of *Personal Property* or *Business Equipment* the basis of settlement shall be the cost of replacing the article as new provided that:
  - i) the replacement article is substantially the same but not better than the original article when new; and
  - ii) the receipt for the replacement item is provided.
3. In the event of any loss or damage to the *Insured Person's Personal Property* or *Business Equipment* the *Company* shall not reduce the *Sum Insured* shown on the *Schedule* for any one *Trip* for any subsequent loss or damage sustained by the *Insured Person* during the same *Trip*.

### Extensions applicable to section B2

#### 1. **Loss or delay of keys**

If access is denied to the keys to the main home, any safe, any alarm or usual place of employment of the *Insured Person* or any motor vehicle owned by or hired by or leased to the *Insured* or the *Insured Person* as a result of:

- a) loss of or theft of such keys during a *Trip*; or
- b) delay of *Personal Property* containing such keys after the *Insured Person's* disembarkation in their *Permanent Country of Residence* on completion of the final leg of their *Trip*;

the *Company* will pay the *Insured* up to £1,500 for reasonable and necessary costs incurred:

- i) in having such keys or spare keys couriered to the *Insured Person*; or
- ii) for travel to obtain spare keys; or
- iii) for locksmiths charges in gaining access and/or replacement and fitting costs of lock mechanisms and the reprogramming of remote control car keys.

Lifeline Plus Assistance can help in sourcing tradesman, however the *Company* will not arrange for the work to be carried out. Please refer to section B1.3 for contact details.



2. **Replacement travel documents**

If the *Insured Person* loses, has stolen or damages their passport, visa, driving licence, travel tickets or other essential travel documents whilst on a *Trip* or during the 120 hours immediately prior to the commencement of the *Trip* up until 120 hours after the completion of the *Trip*, the *Company* will pay the *Insured* or an *Insured Person* up to £3,000 for the reasonable and necessary additional travel and accommodation and the costs of replacing the lost or damaged items. Lifeline Plus Assistance can help with replacement passports and visas plus travel and accommodation alterations. Please refer to section B1.3 for contact details.

3. **Temporary loss of personal property**

If the *Insured Person's Personal Property* is temporarily lost during the outward or onward journeys of the *Trip*, the *Company* will pay up to £3,000 towards the cost of buying essential and reasonable replacement items. If the *Personal Property* which has been temporarily lost becomes permanently lost and this results in a claim, the *Company* will deduct the amount already paid for temporary loss from the payment.

4. **Pairs and Sets**

Loss of or damage to the *Insured Person's Personal Property* consisting of an article in a pair or set is at the option of the *Insured* to constitute a total loss of such pair or set provided always that the *Company* shall have the right to any salvage.

## Exclusions applicable to section B2

This section of the policy does not cover any claim for:

1. any loss due to chipping, scratching or breakage of glass, china or other fragile articles, unless due to fire, theft or accident to the transport in which they were being carried;
2. loss or damage due to:
  - a) moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration;
  - b) mechanical or electrical failure or breakdown;
  - c) any process of cleaning, dying, restoring, repairing or alteration;
3. loss of *Money* (as defined under section B3), bonds, negotiable instruments and securities of any kind;
4. loss or damage caused by delay, detention or confiscation by order of any government or public authority;
5. loss of or damage to *Personal Property* sent as freight or under an airway-bill or bill of lading.

## Section B3 - Personal Money

The *Company* will reimburse the *Insured* for the amount paid by the *Insured* to an *Insured Person* (or pay the *Insured Person* at the *Insured's* request) for the physical loss or theft of *Money* up to the *Sum Insured* on the *Schedule* which occurs during the *Period of Insurance* and *Operative Time*. The *Company* will also pay for the financial loss suffered as the result of fraudulent use of credit, debit or charge cards or mobile phone.

### Additional definition applicable to section B3

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

#### **Money**

Coins, bank or currency notes, banker's drafts, bills of exchange, letters of credit, luncheon vouchers, credit, debit or charge cards, phone cards, postal or money orders, traveller's cheques, travel tickets, petrol or other coupons with a monetary value, or credit vouchers which belong to or are in the custody and control of the *Insured Person* and are intended for travel, meals, accommodation and personal expenditure only.

### Provisions applicable to section B3

1. The *Company* will not pay more than £3,500 for cash unless the *Insured* or the *Insured Person* bears the first 25% of any amount in excess of £3,500.

2. The *Company* will pay for the loss or theft of a credit card, charge card or cash card which results in fraudulent use, if the *Insured Person* has complied with all the terms and conditions under which the card was issued.
3. In the event of any loss insured by this section the *Company* shall not reduce the *Sum Insured* shown on the *Schedule* for any one *Trip* for any subsequent loss sustained by the *Insured Person* in respect of the same *Trip*.

### Extension applicable to section B3

Foreign currency and traveller's cheques purchased for a *Trip* are covered from the time of collection or 120 hours prior to departure on the *Trip*, whichever occurs last and up to 120 hours after completion of a *Trip* or until deposited or cashed, whichever happens first.

### Exclusion applicable to section B3

This section of the policy does not cover any claim for shortages of *Money* due to confiscation or detention by Customs or other officials, error, omission or depreciation in value.

## Section B4.1 - Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay

The *Company* will reimburse the *Insured* up to the *Sum Insured* on the *Schedule* for this section for each *Insured Person* if a *Trip* during the *Operative Time* and *Period of Insurance* is cancelled, curtailed, rearranged, is altered or disrupted as specified below as a direct result of any cause outside the *Insured's* or *Insured Person's* control, unless the cause is a *Natural Catastrophe*, in which case the terms of the cover under section B4.2 will apply.

### Event Limit

The maximum the *Company* will pay under this section of the policy for all claims arising from a single event, or a series of events linked to one original cause is £250,000.

### Cancellation or Curtailment

Where the *Trip* has to be cancelled prior to departure or cut short following departure the *Company* will pay the cost of irrecoverable deposits and advanced payments for transport and accommodation costs which have been paid or will be payable, or become payable under contract, or cannot be recovered elsewhere.

### Rearrangement

When pre-booked travel arrangements in connection with a *Trip* have to be altered, including *Missed Departure* and *Missed International Connection*, the *Company* will pay for the additional costs of travel and accommodation that are reasonably and necessarily incurred to enable the *Insured Person* to continue the *Trip* or return to the *United Kingdom* or *Permanent Country of Residence*.

### Replacement

Where a *Trip* has to be cut short, the *Company* will pay for the additional costs necessarily incurred for travel and accommodation up to the *Sum Insured* shown on the *Schedule* less any amount recoverable elsewhere:

- a) to return an *Insured Person* to the *United Kingdom* or *Permanent Country of Residence*; and
- b) to send one replacement person to assume the duties of the original *Insured Person*; or
- c) to return the original *Insured Person* to resume their duties within six months of the date of curtailment.

### Travel Delay

If the departure of the scheduled ship, aircraft, vehicle or train on which an *Insured Person* is booked to travel in order to get to their planned destination at the start, during or on completion of a *Trip* is delayed for at least four hours from the departure time indicated by the carrier due to strike, industrial action, adverse weather conditions or mechanical breakdown, the *Company* will pay £300 for the first full consecutive 4 hours and £75 thereafter up to a maximum of £1,800.

## Additional definitions applicable to section B4.1

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

### **Conveyance**

An aircraft, ship, train, coach, or similar means of transport which operates under a scheduled published timetable.

### **Missed Departure**

The failure of a *Conveyance* in which an *Insured Person* is travelling in order to reach the departure point at the beginning of a *Trip* for a journey that involves travel outside the *United Kingdom* or the *Insured Person's Permanent Country of Residence*.

### **Missed International Connection**

The failure of a *Conveyance* in which an *Insured Person* is travelling to arrive at its destination airport, port or station outside the *United Kingdom* or an *Insured Person's Permanent Country of Residence* at the published expected time of arrival which results in an *Insured Person* arriving too late to board an onward connecting aircraft, ship or train on which an *Insured Person* is booked to travel.

### **Natural Catastrophe**

Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire.

## Extensions applicable to section B4.1

### 1. **Local authority assistance**

If an *Insured Person* is required to extend their pre-booked *Trip* on the order of the local authorities to assist them in their enquiries over the disappearance of another *Insured Person* the *Company* will reimburse the *Insured* for the loss of any irrecoverable advance payments for transport and accommodation costs and the additional travel and accommodation expenses for the extended period.

### 2. **Termination of employment**

If a *Director* or *Employee* of the *Insured* resigns prior to the commencement of a pre-booked *Trip*, the *Company* will reimburse the *Insured* for all reasonable and necessary deposits and advance payments for transport and accommodation costs incurred due to the cancellation of the *Trip*, less any expenses recoverable elsewhere.

### 3. **Petcare as a result of travel delay**

In the event that an *Insured Person's* return home departure of their scheduled ship, aircraft, vehicle, train or *Publicly Licensed Conveyance* on which an *Insured Person* is booked to travel as part of the original booked *Trip* is delayed more than 24 consecutive hours from the departure time indicated by the carrier, the *Company* will pay at the specific request of the *Insured* up to £300 for the additional costs necessarily incurred by the *Insured Person* for additional domestic cattery or kennel fees for pets owned by the *Insured Person*.

### 4. **Seat Bumping**

If an *Insured Person's Trip* is delayed for at least 4 hours due to being unable to travel on any pre booked publicly licenced scheduled flight during any leg on the *Trip* solely as a result of such seat being unavailable due to overbooking by the airline or carrier, the *Company* will pay the amounts shown below until the airline or carrier has provided an alternative flight booking provided that:

- i) a signed statement is obtained from the carrier or airline confirming that the *Insured Person* is not travelling on the flight and on the seat reserved solely as a result of the seat being unavailable due to overbooking by such airline or carrier;
- ii) the *Insured Person* has complied with the carrier's terms of carriage and minimum connecting and/or check in times (or if not published allowed a minimum of 3 hours for international flights and one and a half hours for domestic flights);
- iii) the amount the *Company* will pay will be reduced by any amount of compensation or payment made to the *Insured Person* by the airline in respect of the same event;
- iv) No benefit shall be payable for delays of less than 4 hours. For delays of 4 hours or more the benefit payable shall be £75 per hour up to a maximum benefit of £1,800.

## Exclusions applicable to section B4.1

This section of the policy does not cover any claim as the result of:

1. a *Natural Catastrophe*;
2. the *Insured Person* deciding not to travel prior to commencement, (unless this decision is made as a result of Foreign and Commonwealth Office advising against all or all but essential travel (or other similar advice for *Insured Persons* not resident in the *United Kingdom*) and the advice had not been given before the *Trip* was booked) or, if on a *Trip*, deciding not to continue;
3. redundancy of an *Insured Person* or the termination of an *Insured Person's* contract of employment by the *Insured* within 31 days of the *Trip* departure date or once a *Trip* has started;
4. the *Insured's* or an *Insured Person's* financial circumstances;
5. the default of any provider (or their agent) of transport or accommodation acting for the *Insured* or an *Insured Person*;
6. regulations made by any public authority or government or persons with the authority under legislation or licence to make regulations;
7. a claim that is recoverable under section B7 - Political and Natural Disaster Evacuation;
8. for the delayed departure of the ship, aircraft or train on which an *Insured Person* is booked to travel, due to strike, labour dispute, mechanical breakdown or failure of a means of transport, where the delay lasts for less than 24 hours other than for Travel Delay;
9. for the delayed departure of the ship, aircraft or train, due to strike or industrial action which existed or for which advance warning had been given before the date on which the *Trip* was booked;
10. curtailment on medical grounds that is not based on the recommendation of a *Medical Practitioner* and which does not also result in a valid claim under sections B1.1 or B1.2;
11. the delay of a ship, aircraft or train, if
  - a) the *Insured Person* fails to check in according to the itinerary supplied unless the failure was itself due to strike or industrial action; or
  - b) the delay is due to the withdrawal from service temporarily or permanently of any ship, aircraft or train on the orders or recommendation of any port authority, rail authority or the Civil Aviation Authority or any similar body in any country.

## Section B4.2 - Cancellation, Curtailment, Rearrangement & Travel Delay due to a Natural Catastrophe

The *Company* will reimburse the *Insured* up to the *Sum Insured* on the *Schedule* for this section for each *Insured Person* if a *Trip* during the *Operative Time* and *Period of Insurance* is cancelled, curtailed, rearranged, is altered or disrupted as specified below as a direct result of a *Natural Catastrophe*.

### Event Limit

The maximum the *Company* will pay under this section of the policy for all claims arising from a single event, or a series of events linked to one original cause is £250,000 but this limit shall not apply in respect of any claim under this section as a direct result of *Natural Catastrophe* after the commencement of a *Trip*.

### Cancellation or Curtailment

Where the *Trip* has to be cancelled prior to departure or cut short following departure the *Company* will pay the cost of irrecoverable deposits and advanced payments for transport and accommodation costs which, have been paid or will be payable, or become payable under contract, or cannot be recovered elsewhere.

### Rearrangement

When pre-booked travel arrangements in connection with a *Trip* have to be altered following departure, the *Company* will pay for the irrecoverable additional costs of travel and accommodation that are reasonably and necessarily incurred to enable the *Insured Person* to continue the *Trip* or return to the *United Kingdom* or *Permanent Country of Residence*.

## Travel Delay

If the departure of the scheduled ship, aircraft, vehicle or train on which an *Insured Person* is booked to travel in order to get to their planned destination at the start, during or on completion of a *Trip* is delayed for at least four hours from the departure time indicated by the carrier, the *Company* will pay £300 for the first full consecutive 4 hours and £75 thereafter up to a maximum of £1,800.

## Additional definitions applicable to section B4.2

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

### **Natural Catastrophe**

Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire.

### **Valid Claim**

Any claim under this policy in respect of which, according to the terms of the policy, the *Insured* or an *Insured Person* is entitled to a payment from the *Company*.

## Extensions applicable to section B4.2

### 1. **Alternative Transport**

Any costs in respect of the rental of a motor vehicle and/or chartering of a non-scheduled ship and/or aircraft will be covered up to the *Sum Insured* stated in the *Schedule*, provided the *Insured* or the *Insured Person* bears 50% of any amount in excess of the first £500 for each *Insured Person*.

### 2. **Petcare as a result of travel delay**

In the event that an *Insured Person's* return home departure of their scheduled ship, aircraft, vehicle, train or *Publicly Licensed Conveyance* on which an *Insured Person* is booked to travel as part of the original booked *Trip* is delayed more than 24 consecutive hours from the departure time indicated by the carrier, the *Company* will pay at the specific request of the *Insured* up to £300 for the additional costs necessarily incurred by the *Insured Person* for additional domestic cattery or kennel fees for pets owned by the *Insured Person*.

## Exclusions applicable to section B4.2

This section of the policy does not cover any claim as the result of:

1. a *Natural Catastrophe* that has occurred during the 30 days immediately prior to the *Insured* or an *Insured Person* pre-booking travel arrangements in connection with a *Trip*, if the *Trip* is cancelled, altered or delayed during the 14 days immediately following the date on which the *Trip* is booked as a result of that or a related *Natural Catastrophe*;
2. a claim made under section B4.2 if the *Insured* or an *Insured Person* makes a *Valid Claim* under section B4.1 which originates from the same loss;
3. a claim that is recoverable under section B7 - Political and Natural Disaster Evacuation;
4. the *Insured Person* deciding not to travel or, if on a *Trip*, deciding not to continue;
5. the *Insured's* or an *Insured Person's* financial circumstances;
6. the default of any provider (or their agent) of transport or accommodation acting for the *Insured* or an *Insured Person*;
7. strike or labour dispute.



## Section B5 - Hijack

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The *Company* will pay the *Insured* £500 for each period of 24 hours that an *Insured Person* is forcibly or illegally detained as the result of a *Kidnap* or *Hijack* which starts during the *Period of Insurance* and *Operative Time* up to the amount specified on the *Schedule*.

The *Company* will pay the *Insured* up to £10,000 if an *Insured Person* is the victim of an *Express Kidnapping* for any financial loss incurred directly as a result of *Express Kidnapping*.

The *Company* will pay the *Insured* an additional £75,000 for any one event and £250,000 in all (aggregate limit) in any one 12 month period of insurance for *Consultant Costs* subject to the total amount payable under sections B5, B6 and B7 for *Consultant Costs* not exceeding £75,000 for any one event and £250,000 in all in any one 12 month period of insurance.

### Additional definitions applicable to section B5

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

#### **Consultant Costs**

Reasonable fees and expenses of the consultants appointed by the *Company* incurred during response to a claim under this section, including but not limited to costs of travel, accommodation, qualified interpretation and communication.

#### **Express Kidnapping**

The wrongful abduction and detention of an *Insured Person* against their will or by deception by a person or group for the purpose of obtaining cash directly from the *Insured Person* by way of fraudulent or coercive use of a financial card.

#### **Hijack**

The unlawful seizure of, or wrongful taking control of, an aircraft, ship or train in which the *Insured Person* is travelling.

#### **Kidnap**

The illegal actual, alleged or attempted taking and holding captive of one or more *Insured Persons* by persons who then demand specifically from assets of the *Insured* a *Ransom* as a condition of the release of such captive(s).

## Section B6 - Kidnap and Ransom

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The *Company* will reimburse the *Insured* for any *Ransom* and *Consultant Costs* incurred solely and directly as a result of *Kidnap*, *Extortion*, or *Detention*, of an *Insured Person* occurring during the *Period of Insurance* and *Operative Time*. In addition, the *Company* will pay reasonable and necessary expenses incurred and paid by the *Insured* or an *Insured Person* solely and directly as a result of *Kidnap*, *Extortion* or *Detention*.

The maximum payable under this section for:

1. *Ransom* and expenses is the amount specified on the *Schedule* for any one event and in all (aggregate limit) in any one 12 month period of insurance for all losses under this section occurring during a 12 month period of insurance;
2. *Consultant Costs* is an additional £75,000 for any one event and £250,000 in all (aggregate limit) in any one 12 month period of insurance subject to the total amount payable under sections B5, B6 and B7 not exceeding £75,000 for any one event and £250,000 in all in any one 12 month period of insurance.

## Extension applicable to section B6

The *Company* will reimburse the *Insured* up to the *Sum Insured* for this section stated in the *Schedule* for:

- i loss due to destruction, disappearance, seizure or usurpation of the *Ransom* while being delivered to a person demanding those monies, by anyone authorised to have custody thereof;
- ii payments to a person providing information which leads to the arrest of the individuals responsible for *Kidnap* or *Extortion*;
- iii loan costs from a financial institution providing money to be used for the payment of *Kidnap* or *Extortion*;
- iv reasonable travel and accommodation expenses incurred by the *Insured*;
- v reasonable fees and expenses of an independent public relations consultant incurred with the *Company's* prior consent;
- vi continued payment of the salary that the *Insured Person* received from the *Insured* prior to being abducted or detained for the duration that it is believed that the *Insured Person* remains alive or until 30 days after the release of the *Insured Person* up to a maximum of 60 continuous months in total;
- vii reasonable fees for independent legal and medical advice incurred by the *Insured* with the *Company's* prior consent;
- viii for temporary replacement employee costs for hiring a temporary employee to perform the duties of the *Insured Person* who is the victim of the *Kidnap* for the duration that it is believed that the *Insured Person* remains alive or until 30 days after the release of the *Insured Person* up to a maximum of 60 continuous months in total.

## Additional definitions applicable to section B6

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

### **Consultant Costs**

Reasonable fees and expenses of the consultants appointed by the *Company* incurred during response to a *Kidnap* for *Ransom*, including but not limited to costs of travel, accommodation, qualified interpretation and communication.

### **Detention**

The holding under duress of an *Insured Person* for whatever reason, other than *Kidnap*, and irrespective of whether such holding under duress is by legal governmental authorities in the place of custody or by other parties.

### **Extortion**

The making of illegal threats either directly or indirectly to the *Insured* to kill, injure or abduct an *Insured Person* and then demand specifically from assets of the *Insured* or an *Insured Person* a *Ransom* as a condition of not carrying out such threats.

### **Kidnap**

The illegal actual, alleged or attempted taking and holding captive of one or more *Insured Persons* by persons who then demand specifically from assets of the *Insured* a *Ransom* as a condition of the release of such captive(s).

### **Ransom**

The consideration including but not limited to cash, securities, property, monetary instruments and/or marketable goods or services surrendered or to be surrendered by or on behalf of the *Insured* (with the approval of a senior officer of the *Insured*) to meet either a *Kidnap* or an *Extortion* demand.

## Additional conditions applicable to section B6

### 1. Sanctions

1. Subject to sub-clause 2, where:

- (a) it would be illegal under applicable laws or sanctions for the *Company* to provide the cover specified in this policy or any part of such cover, or any other service or benefit, then the *Company* shall only be obliged to provide cover, services or benefit to the extent that, and for such period as, it is or becomes legally permissible for the *Company* to do or to have done so; and

- (b) more specifically, any claim, premium, additional or return premium or other sum falls due from or to the *Company* under this policy and it would be illegal under applicable laws or sanctions for the payment or any part of it to be made (in cash, transfer or any other form of transfer of other economic asset) at the time it falls due, then the paying party shall only be obliged to make payment to the extent that, and at such time as, it is or becomes legally permissible for the paying party to do so.
2. In circumstances where sub-clause 1(a) or (b) would otherwise apply, but the relevant laws or sanctions allow the *Company* to seek authorisation to provide the affected cover, service or benefit and/or to make or receive the affected payment, then the *Company* will take all reasonable steps to obtain the necessary authorisation required to enable them to make such payment or provide such cover, service or benefit.
2. Any benefit or claim under this section will not be covered to the extent that the provision of cover, payment of a claim or provision of a benefit would be contrary to the laws of any country where cover is provided.
3. If an incident occurs which may result in a covered event the *Insured* must contact the Lifeline Plus Assistance phone line available globally twenty-four hours a day, seven days a week on the following number:

**WORLDWIDE****+44 (0)1273 740984 (24 Hour)****Exclusions applicable to section B6**

This section of the policy does not cover any claim that is the result of:

1. the fraudulent, dishonest, or criminal or otherwise unlawful acts of any person authorised by the *Insured* to have custody of the *Ransom*;
2. any claim for an *Insured Person* within their *Permanent Country of Residence*;
3. any *Kidnap* or *Kidnap for Ransom* which occurs in Afghanistan, Libya, Iraq, Somalia, Syria or Yemen;
4. any amount of money that the *Insured* becomes legally liable to pay as the result of any legal action for damages including legal costs incurred by the *Insured* in defence of such action, resulting from alleged negligence or incompetence in hostage retrieval operations or negotiations following the *Kidnap* of an *Insured Person* or alleged negligence in not preventing the *Kidnap* of an *Insured Person*;
5. any amount of money, property or other consideration surrendered to any person other than those responsible for making a previously communicated *Ransom* demand to the *Insured* or any person authorised to act on behalf of the *Insured*.

For *Detention* only this section of the policy does not cover any claim that is:

1. for a period of less than four (4) consecutive hours;
2. as a result of any actual or alleged violation of the laws of the host country by an *Insured Person* which would be a criminal offence if committed by the *Insured Person* in the jurisdiction where the *Insured's* headquarters are located as specified on the *Schedule* or of which the *Insured Person* is a national, unless the *Company* determines that such allegations were intentionally false, fraudulent and malicious and made solely and directly to achieve a political propaganda or coercive effect upon or at the expense of the *Insured* or the *Insured Person*; or
3. due to the failure of an *Insured Person* to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation.



## Section B7 - Political and Natural Disaster Evacuation

The *Company* will reimburse the *Insured* for *Evacuation and Repatriation Costs* due to *Political Evacuation, Natural Disaster, Political Instability* or *Life Threatening Situation* for an *Insured Event* which occurs during the *Period of Insurance* and *Operative Time* up to the *Sum Insured* on the *Schedule* for each *Insured Person*.

### Extensions applicable to section B7

#### 1. Consultants Costs

In addition to the *Sum Insured* on the *Schedule* for this section the *Company* will also reimburse the *Insured* for *Consultants Costs* up to £75,000 for any one event and £250,000 in all (aggregate limit) in any one 12 month period of insurance subject to the total amount payable under sections B5, B6 and B7 not exceeding £75,000 for any one event and £250,000 in all in any one 12 month period of insurance.

#### 2. Expenses

In addition to the *Sum Insured* on the *Schedule* for this section the *Company* will also reimburse the *Insured* for *Expenses* up to £150 per *Insured Person* per day.

### Additional definitions applicable to section B7

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

#### **Appropriate Authorities**

Any legally empowered regulatory, governmental or local authority of the *Home Country*.

#### **Consultant Costs**

Reasonable fees and expenses of the consultants appointed by the *Company* incurred during response to a claim under this section, including but not limited to costs of travel, accommodation, qualified interpretation and communication.

#### **Evacuation and Repatriation Costs**

Reasonable costs incurred by the *Insured* or an *Insured Person* for the emergency evacuation of an *Insured Person* within thirty days prior to an *Insured Event*, and ten days after an *Insured Event* to the nearest place of safety or for the repatriation of an *Insured Person* to their *Home Country* and returning the *Insured Person* back to the *Host Country* when the situation has stabilised and when the *Local Authorities* advise it is safe to do so. Evacuation costs will be paid once per *Insured Person* per *Insured Event*.

#### **Expenses**

The costs of accommodation, transportation, sustenance and any other reasonable and necessary expenses (including salary costs during the period of dislocation of the *Insured Person* who is a *Director* or *Employee* of the *Insured*) for up to thirty one days until such time as an *Insured Person* can be repatriated to their *Home Country*.

#### **Home Country**

The country in which the *Insured* is based as specified on the *Schedule* or the country of citizenship of the *Insured Person*.

#### **Host Country**

Any countries in which an *Insured Person* is employed.

#### **Insured Event**

Any occurrence described under *Political Evacuation, Natural Disaster, Life Threatening Situation* or *Political Instability*.

#### **Life Threatening Situation**

Any situation or event occurring on a *Trip* where the *Company's* security services provider agrees that the *Insured Person's* life is potentially in danger.

**Natural Disaster**

A volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire in the particular country or region in which the *Insured Person* is travelling.

**Political Evacuation**

An *Insured Person* being expelled or declared “persona non grata” (an unwelcome person) on the written authority of the recognised government of a *Host Country*, or the wholesale seizure, confiscation or expropriation of the property, plant or equipment of the *Insured*.

**Political Instability**

- a The *Appropriate Authorities* issuing travel advice for a particular country or region in which the *Insured Person* is travelling, recommending that certain categories of person, which includes the *Insured Person*, should leave that country or region; or
- b any appropriate, legally empowered, regulatory, governmental or local authority in the country or region in which the *Insured Person* is travelling;
  - i. declaring a state of emergency necessitating immediate evacuation; or
  - ii. formally recommending or instructing that certain categories of person, including the *Insured Person*, should leave that country or region for safety reasons.

**Additional condition applicable to section B7**

If an incident occurs which may result in an *Insured Event* the *Insured* has the option to contact the Lifeline Plus Assistance phone line available globally twenty-four hours a day, seven days a week on the following number:

**WORLDWIDE****+44 (0)1273 740984 (24 Hour)****Provisions applicable to section B7**

1. Where the *Insured Person* is entitled to a refund on an unused ticket, the *Company* will be entitled to deduct the value of the unused portion from any claim.
2. Where the *Insured Person* holds a valid return ticket to the *United Kingdom* or *Permanent Country of Residence* or to another place of safety that could be reasonably used, the *Company* will only pay for any additional costs necessarily incurred to evacuate the *Insured Person*.

**Exclusions applicable to section B7**

This section of the policy does not cover any claim:

1. arising from or attributable to an alleged violation of the laws of the *Host Country* by the *Insured* or by an *Insured Person*;
2. which results from failure of the *Insured* or an *Insured Person* to maintain and possess duly authorised and issued required documents and visas; if it is found that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the *Insured* or an *Insured Person*;
3. arising from or attributable, in whole or in part, to a debt, insolvency, commercial failure, the repossession of any property by any titleholder or lienholder or any other financial cause;
4. arising from or attributable, in whole or in part, to non-compliance by the *Insured* or an *Insured Person* with any obligation specified in a contract or license or failure by the *Insured* or an *Insured Person* to provide bond or other security because of any liability assumed by the *Insured* or an *Insured Person* under any contract, whether written or oral, unless the *Company's* specific consent is endorsed on this policy prior to an *Insured Event*;
5. arising from or attributable, in whole or in part, to the implementation of currency exchange rates by a legally constituted authority;
6. if an *Insured Person* is a citizen of the *Host Country*;
7. in respect of *Political Instability* and *Political Evacuation*, which occurs in Afghanistan, Libya, Iraq, Somalia, Syria or Yemen;
8. after the commencement of a *Trip* where an *Insured Person* has not reasonably complied with any warnings to leave or evacuate the country or region to which they have travelled where such warnings have been provided by the *United Kingdom* Foreign and Commonwealth Office (or other similar advice for *Insured Persons* not resident in the *United Kingdom*) or any legally empowered, regulatory, governmental or local authority for the country or region to which the *Insured Person* has travelled and such failure has resulted in a claim under this section.

## Section B8 - Vehicle Rental Excess

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The *Company* will reimburse the *Insured* up to the amount shown on the *Schedule* if an *Insured Person* whilst on a *Trip* during the *Operative Time* and *Period of Insurance* loses by theft, or damages a *Rental Vehicle* for their legal liability to pay the excess or deductible amounts stated in the *Rental Agreement*.

### Additional definitions applicable to section B8

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

#### **Rental Agreement**

A licensed rental vehicle hiring agreement and associated insurance policy supplied by a company licensed by the appropriate legal body in the country in which they operate to offer vehicles for rent.

#### **Rental Vehicle**

Any vehicle rented by an *Insured Person* under a *Rental Agreement* outside the *United Kingdom* or an *Insured Person's Permanent Country of Residence*.

### Additional provision applicable to section B8

The maximum the *Company* will pay under this section of the policy is the amount specified on the *Schedule* for any one event and £25,000 in all (aggregate limit) in any one *Period of Insurance*.

### Additional condition applicable to section B8

The *Insured Person* must inspect the *Rental Vehicle* before taking charge of it for existing damage.

### Exclusions applicable to section B8

This section of the policy does not cover any claim:

1. arising out of the use of the *Rental Vehicle* outside the terms of the *Rental Agreement*;
2. where an *Insured Person* has elected not to take out any insurance offered to cover the *Rental Vehicle* as part of the *Rental Agreement*
3. for loss or damage caused deliberately by an *Insured Person*;
4. for loss or damage arising out of failure to maintain the *Rental Vehicle* according to the manufacturer's service schedule, wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage and damage that existed at the commencement of the rental period.

## Section C - Crisis Containment Management

Please check the schedule to determine if cover under this section is operative.

### Section C - Crisis Containment Management

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The *Company* will reimburse the *Insured* for *Crisis Consultant* fees and costs incurred up to the amount specified on the *Schedule* as a direct result of a *Crisis* which starts during the *Period of Insurance* and is reported to the *Company* in accordance with this policy.

Any fees and costs must be approved and paid by the *Insured* and submitted to the *Company* for approval and reimbursement under this policy. *Crisis Consultant* costs are limited to fees or costs which are incurred within the *Crisis Coverage Period*. The maximum payable under this section is the amount specified on the *Schedule* for any one event and in all (aggregate limit) during any one *Period of Insurance* for all *Crises* which start during the *Period of Insurance*.

#### Additional definitions applicable to section C

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

##### **Adverse Publicity**

Any negative reporting of an *Insured Event* in local, regional or national media (including but not limited to radio, television, newspaper or magazines) which has potential to cause a *Material Interruption*.

##### **Crisis**

Any decisive, unstable or crucial time in the *Insured's* affairs or business resulting from an *Insured Event* that:

- (i) has directly caused a *Material Interruption*; or
- (ii) has the potential to cause:
  - (a) imminent *Financial Loss*; or
  - (b) *Adverse Publicity* for the *Insured* if left unmanaged.

##### **Crisis Consultant**

The independent crisis consultant previously approved by the *Company* for use by the *Insured* in connection with a *Crisis*.

##### **Crisis Coverage Period**

The period of time commencing when the *Crisis* is first reported to the *Company* and ending not later than thirty days thereafter.

##### **Financial Loss**

- (i) within a 48 hour period, the price per share of the *Insured's* common stock decreases by 10% net of the change in the Standard & Poor's Composite Index or any other comparable index used to measure the stock exchange in which the *Insured* lists its common stock; or
- (ii) a decrease greater than 20% in the consolidated revenues of the *Insured*.

##### **Insured Event**

A notification of a potential claim under sections A or B of this policy.

##### **Material Interruption**

A disruption or break in the continuity of the *Insured's* normal business operations, which:

- (i) requires the direct involvement of all of the *Insured's* board of directors or senior executives and diverts their concentration from their normal operating duties; and
- (ii) is likely to have a significant negative impact on the *Insured's* revenues, earnings or net worth.

### Additional provision applicable to section C

The *Insured* will bear 20% of the cost of each *Crisis* which will remain uninsured. The *Company* will reimburse the *Insured* subject to the aggregate limit of liability after deducting 20% from the amount of the incurred *Crisis Consultant* costs.

### Additional conditions applicable to section C

1. Any *Crisis* arising out of, based upon or attributable to related, continuous or repeated notifications under sections A and B of the policy will be considered a single *Crisis*.
2. The *Insured* must give immediate notice to the *Company* of any *Crisis* by telephoning the Lifeline Plus Assistance phone line available globally twenty-four hours a day, seven days a week on the following number:

**WORLDWIDE**

**+44 (0)1273 740984 (24 Hour)**

Any event that meets the following conditions must be reported to the *Company* in the time period indicated:

- (a) any event that results in regional or national media coverage (print, radio or television) and relates to an *Insured Event*, must be reported to the *Company* within 24 hours of the media coverage, if the *Company* has not previously been notified of the event by the *Insured*;
- (b) any event that results in the filing of a claim or litigation against the *Insured* and relates to an *Insured Event*, must be reported to the *Company* within 48 hours of the claim/litigation filing, if the *Company* has not previously been notified of the event by the *Insured*. No claim will be paid if the *Company* is not notified as described above.

### Exclusions applicable to section C

This section of the policy does not cover any claim directly or indirectly caused by or resulting from:

1. circumstances that affect the industry in which the *Insured* conducts its business activities;
2. governmental regulations which affect another country or the industry in which the *Insured* conducts its business activities;
3. changes in population, customer tastes, economic conditions, seasonal sales variations, or competitive environment;
4. any fraudulent act committed by any of the *Insured's* senior executives;
5. a crisis occurring in Afghanistan, Libya, Iraq, Somalia, Syria or Yemen.

## Section D - Virtual Medical Care

Please check the schedule to determine if the services under this section are operative.

### Section D - Virtual Medical Care

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#### GP Consultation

If an *Insured Person* (or their *Partner* or *Child*) has need of a General Practitioner for any medical condition, the *Company* provides access to 24 hour, 7 days a week remote GP consultation.

GP consultations can be accessed via a website, an app or over the phone, with the benefit of app based consultations allowing for video consultations. As part of the consultation process, the *Insured Person* (or their *Partner* or *Child*) can share images or upload medical documentation to the secure web portal before the consultation.

#### Expert Case Management

If an *Insured Person* (or their *Partner* or *Child*) sustains any injury or illness which is diagnosed during the *Period of Insurance*, regardless of the cover, *Operative Time* or the exclusions applicable under this policy, the *Company* will provide access to Expert Case Management.

Expert Case Management enables you to access medical specialists when a complex diagnosis or treatment plan is required. This could be anything from cancer to diabetes, eczema to back pain. The service can also be used for a second medical opinion on an existing diagnosis or proposed treatment plan.

Full details of the service are available at [www.mylifeline.co.uk](http://www.mylifeline.co.uk).

Alternatively, an *Insured Person* (or their *Partner* or *Child*) can obtain a second medical opinion by telephoning **+44 (0)1273 740984** (24 Hour) and requesting the Expert Case Management service.

Full details about how to use these services are available at [www.mylifeline.co.uk](http://www.mylifeline.co.uk).



## Policy Special Extension - Corporate Event Cover

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It is agreed by the *Company* that cover under this policy is automatically extended to provide cover for *Guests* of the *Insured* whilst attending any *Corporate Event* during the *Period of Insurance*.

### Additional definitions applicable to this extension

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

#### **Corporate Event**

Any event arranged by the *Insured* in order to promote their business externally and / or to entertain *Guests* of the *Insured* in a business or leisure capacity.

#### **Guest**

Any person whom the *Insured* has invited to the *Corporate Event*.

### Cover and operative time applicable to this extension

#### Cover under Section A – Personal Accident

a) Attendees who are employed by the *Insured*

Items 1-4b: £35,000 or the *Sum Insured* shown on the *Schedule* (if more applicable), whichever is the greater.

b) *Guests*:

Items 1-4b: £35,000 or the *Sum Insured* shown on the *Schedule* (if more applicable), whichever is the greater.

Cover applies whilst an *Insured Person* is travelling to and from and participating in any *Corporate Event* arranged by the *Insured*, cover starting from the time of leaving their place of residence or place of work whichever is left first, until return to their place of residence or place of work whichever is reached last.

#### Cover under Section B – Business Travel

Cover applies under section B – Business Travel, for the operative sections of the policy and for the *Sums Insured* shown on the *Schedule* for *Guests* where the *Corporate Event* includes a *Trip* involving a flight or an overnight stay which occurs within the *United Kingdom* or an *Insured Person's Permanent Country of Residence*, or a *Trip* outside the *United Kingdom* or an *Insured Person's Permanent Country of Residence*. Cover starts from the time of leaving their place of residence or place of work whichever is left first, until return to their place of residence or place of work whichever is reached last.

### Provision applicable to this extension

The extensions applicable to section A do not apply to this special extension.

## Policy Special Extension - Directors' Leisure Travel

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It is agreed by the *Company* that cover under this policy is automatically extended to provide cover for Leisure Travel for *Directors* as follows:

- Extension to *OT1 – Business Travel*:

Where *Directors* are noted on the *Schedule* as being covered under this *Operative Time – OT1*, their cover is automatically extended to an *OT2 – Business and Leisure Travel* for them. Cover is also extended under section B (Travel) for the same *Sums Insured* specified on the *Schedule* to include their *Partner, Children* and *Domestic Staff* whilst accompanying the *Director* on a *Trip*.

Cover for *Partners* and *Children* and accompanying *Domestic Staff* of *Directors* also applies where they are travelling on their own provided that the *Leisure Trip* does not exceed 60 consecutive days in duration.

- Extension to *OT2 – Business and Leisure Travel*:

Where *Directors* are noted on the *Schedule* as being covered under this *Operative Time – OT2*, cover is also extended under section B (Travel) for the same *Sums Insured* specified on the *Schedule* to include their *Partner, Children* and *Domestic Staff* whilst accompanying the *Director* on a *Trip*.

Cover for *Partners* and *Children* and accompanying *Domestic Staff* of *Directors* also applies where they are travelling on their own provided that the *Leisure Trip* does not exceed 60 consecutive days in duration.

## Policy Special Extension – Work Experience

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It is agreed by the *Company* that cover under this policy is automatically extended to provide cover for *Additional Insured Persons* whilst undertaking organised voluntary *Work Experience* for the *Insured* during the *Period of Insurance*.

### Additional definitions applicable to this extension

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

#### **Additional Insured Person**

A person undertaking *Work Experience* on behalf of the *Insured*, and who is not an *Employee*, *Contractor*, *Director* or *Partner*.

#### **Work Experience**

A short period experience of employment undertaking duties on behalf of the *Insured*.

### Cover and operative time applicable to this extension

#### Cover under Section A – Personal Accident

##### a) *Additional Insured Persons*

Items 1-4b: £30,000 or the *Sum Insured* shown on the *Schedule* (if more applicable), whichever is the greater.

Cover applies whilst an *Additional Insured Person* is travelling to and from and participating in any *Work Experience* arranged by the *Insured*, cover starting from the time of leaving their place of residence or place of work whichever occurs first, until return to their place of residence or place of work whichever occurs last.

#### Cover under Section B – Business Travel

Cover applies under section B – Business Travel, for the operative sections of the policy and for the *Sums Insured* shown on the *Schedule* for *Additional Insured Persons* where the *Work Experience* includes a *Trip* within the *United Kingdom* or an *Insured Person's Permanent Country of Residence*, or a *Trip* outside the *United Kingdom* or an *Insured Person's Permanent Country of Residence*. Cover starts from the time of leaving their place of residence or place of work whichever occurs first, until return to their place of residence or place of work whichever occurs last.

### Provision applicable to this extension

The extensions applicable to section A do not apply to this special extension.

## **Policy Special Extension – Partners and Children of Employees**

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It is agreed by the *Company* that cover under section B of this policy is automatically extended to provide cover for the *Partner* and *Children* of any *Employee* whilst the *Partner* and *Children* are accompanying the *Employee* or travelling independently to be with the *Employee* during the *Period of Insurance*.

### **Cover and operative time applicable to this extension**

Cover applies under section B – Business Travel for the operative sections of the policy and for the same benefits as the *Employee* whilst the *Partner* and *Children* are accompanying the *Employee* or travelling independently to be with the *Employee* on a *Trip* within the *United Kingdom* or an *Insured Person's Permanent Country of Residence*, or on a *Trip* outside the *United Kingdom* or an *Insured Person's Permanent Country of Residence*. Cover starts from the time of leaving their place of residence or place of work whichever occurs first, until return to their place of residence or place of work whichever occurs last.

### **Provision applicable to this extension**

This special extension applies only if the *Employee* is an *Insured Person* under section B.

## Policy Special Extension - Difference in Cover & Difference in Limits

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### Cover for Difference in conditions or Difference in Limits

The *Company* agrees to pay the *Insured* or an *Insured Person*, in respect of the first *Period of Insurance* with the *Company* only, any claim made which is not recoverable under this policy but which would have been covered under an equivalent employer purchased group personal accident and/or business travel policy purchased in the United Kingdom by the *Insured* and issued in the *United Kingdom* to the *Insured* during the 12 month period immediately prior to the inception of the first *Period of Insurance* of this policy with the *Company*. This shall include the former Willis Towers Watson Chubb Business Class injury & travel insurance facility policy wording

This agreement is only applicable to the extent of:

- a) any difference in the amount payable; or
- b) any difference in policy cover provided

as detailed in the prior policy wording, policy *Schedule* and any endorsements attached to them that have been lodged with the *Company* at inception of this policy and will only be applicable to claims arising and advised to the *Company* during the *Period of Insurance* or until such time as this policy is lapsed or cancelled, whichever is the sooner.

This agreement will not apply to:

- a) any difference that is as a result of any change to the limits, terms or conditions agreed with the *Insured* which are a condition of the *Company* agreeing to provide insurance under this policy as a whole or any section of the policy; and/or
- b) any services or cover provided that is accessed by any telephone or internet based assistance or advice services.

Any payment made under this clause will be in £ Sterling. All payments under this clause must be made either to the *United Kingdom* office of the *Insured* or to an *Insured Person* resident in the *United Kingdom*. In the event of a payment to the *Insured* on behalf of an *Insured Person*, the *Insured* agrees to take full responsibility for transferring the benefits to such an *Insured Person* or beneficiary, if applicable.

## General Policy Conditions

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These general policy conditions are applicable to this policy as a whole. Please read each section to see further additional conditions and provisions relating to that section.

The *Insured* must comply and ensure that *Insured Persons* also comply with the General Policy Conditions and the additional conditions and provisions detailed in each section of this policy otherwise the *Company* may refuse to pay any relevant claim under this policy.

### 1. Acceptance of payment

If the *Company* has made full payment for a claim under this policy to the *Insured* then the *Company* will not have to make any further payments for the same claim.

### 2. Acquisitions

If during the *Period of Insurance* the *Insured* acquires or creates a subsidiary or associate company either directly or through one of its own subsidiaries, cover under this policy automatically extends to include such subsidiary or associate company from the date of its acquisition or creation provided that:

- a the subsidiary or associate company is located in a territory in which the *Company* is licenced, authorised or otherwise lawfully permitted to insure that entity;
  - b the revised underwriting information does not vary by more than 20% from the information upon which the premium at inception or last renewal (whichever occurred last) was calculated;
  - c the subsidiary or associate company undertakes business which is the same as the *Insured*.
- Underwriting information for the purposes of this general policy condition shall mean whichever of the following elements has formed the basis of the premium calculation:
- i estimated salaries;
  - ii numbers of *Insured Persons*;
  - iii travel pattern;
  - iv fixed benefits.

If the revised underwriting information varies by more than 20% the *Company* agrees to provide cover from the date of creation or acquisition of such subsidiary or associate company, for a period of 30 days during which time the *Insured* shall provide any additional information as the *Company* may require and pay such additional premium as may become due. After 30 days and in absence of the revised underwriting information the *Company* agrees to provide cover for such subsidiary or associate company from the date that the revised underwriting information is provided.

### 3. Assignment

Neither this policy nor any right described within this policy may be assigned or transferred unless agreed by the *Company* in writing.

### 4. Associated companies and change in risk

If relevant and subject to the *Company's* prior written consent, this policy will cover a company or organisation which is an associated company or a subsidiary of the *Insured* or other business entity as long as a list of these companies has been provided to and accepted by the *Company*.

If the *Insured* changes its business activities from those described in the 'Business description' on the *Schedule* during a *Period of Insurance* the *Insured* must tell the *Company* within 30 days of the change.

Where the alteration represents a material change to the business activities or material information already provided to the *Company*, it reserves the right at the time of notification to decide whether to provide cover and, if so, to establish a separate rate and premium and, if appropriate, terms to provide coverage for any such change.

### 5. Cancellation of Cover

The *Company* can cancel this policy by giving 90 days' written notice to the *Insured* at the *Insured's* last known address or to the insurance intermediary specified on the *Schedule*. The *Company* will refund to the *Insured* the premium for any *Period of Insurance* remaining.

The *Insured* can cancel this policy by notifying the *Company* at the address shown in this policy of the date on which the cancellation is to take effect. On cancellation, the premium for the period



up to the date of cancellation will be calculated and the *Company* shall promptly return any unearned portion of the premium paid, less any claims paid or payable.

The *Insured* is responsible for promptly telling other *Insured Persons* that the policy has been cancelled. No person other than the *Insured* and the *Company* has the right to cancel this policy.

The *Company* can cancel any cover provided by this policy for *War* by sending seven days' notice (from the date of sending) to the *Insured* at the *Insured's* last known address.

#### 6. **Claims notification and evidence**

All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in the *Company's* rejection of the claim if it is made so long after the event that the *Company* is unable to investigate it fully, or may result in the *Insured* not receiving the full amount claimed for if the amount claimed is increased as a result of the delay. The *Company* must be provided with all reasonable and necessary evidence required by the *Company* to support a claim. If the information supplied is insufficient, the *Company* will identify the further information which is required. If the *Company* does not receive the information it needs, the *Company* may reject the claim or withhold payment until the information it may reasonably require has been received.

#### 7. **Cover under more than one category**

Where an *Insured Person* is covered under more than one policy category of *Insured Persons* as shown on the *Schedule* and more than one benefit item as shown on the *Schedule* or any attached memoranda in relation to a single event, the *Company* will only pay the *Sum Insured* for the highest benefit item under one category of *Insured Persons* for the loss sustained.

#### 8. **Currency**

Claims involving foreign currency will be converted into the currency in which the premium and benefits/*Sum Insured* limits are shown, at the selling rate of exchange published on: [www.oanda.com/currency/converter](http://www.oanda.com/currency/converter) on the day of the loss or the next business day. Unless specifically agreed otherwise, claims will be paid in the *United Kingdom*.

#### 9. **Non-Disclosure/Misrepresentation and Breach of Conditions Limitation**

##### **General**

1 It is hereby declared and agreed that this General Policy Condition shall amend or replace any provision of this policy to the extent that such provision conflicts with this General Policy Condition, save that nothing contained in this General Policy Condition will serve to place the *Insured* in a worse position than had this General Policy Condition not applied.

##### **Onus of proof**

2 The burden shall be on the *Company* to prove any failure to disclose and/or misrepresentation of a material circumstance, and/or (unless stated otherwise elsewhere in this General Policy Condition) any matters set out in these General Policy Conditions.

##### **Severability**

3 The interests of the *Insured* under this policy are several and not joint. The acts, omissions or knowledge of one *Insured* shall not be imputed to any other *Insured*. Any breach of the terms of this policy, or any failure to disclose and/or misrepresentation of a material circumstance, by one or more *Insureds* shall not affect the rights of any other *Insured* who is not in breach of this policy and/or has not failed to disclose and/or misrepresented such material circumstance.

##### **Basis clauses disapplied**

4 The *Company* agrees that notwithstanding any other provision in the policy, any provision in this policy or any other document to the effect that a statement or statements made by or on behalf of the *Insured* (including but not limited to statements made in proposals for insurance) form part of, are warranted or are the basis of the policy shall be of no effect.

##### **Terms not relevant to the actual loss**

5 Where a term of this policy has not been complied with, whether express or implied, other than non-compliance with such a term that defines the risk as a whole, and compliance with such term would tend to reduce the risk of loss of a particular kind and/or loss at a particular location and/or loss at a particular time ("a Particular Loss Prevention Term"), the *Company*

shall not be permitted to rely on the non-compliance with the Particular Loss Prevention Term to exclude, limit or discharge its liability under the policy if the *Insured* shows that the non-compliance with such term did not materially increase the risk of the loss which actually occurred in the circumstances in which it occurred.

**Breach of conditions limitation**

- 6 Unless stated otherwise elsewhere in this General Policy Condition any breach of any condition in this policy (even, without limiting the generality of the foregoing, if explicitly stated to be a condition precedent or a warranty) shall only give rise to a remedy in damages and then only if causative of loss on the part of the *Company*. The *Company* shall be entitled to deduct the amount of damages it can demonstrate it has suffered from any amounts payable to the *Insured*.

**Breach of conditions and alterations unknown to the Insured**

- 7 Other than in respect of failure to disclose and/or misrepresentation of a material circumstance made prior to entering this policy (or where applicable prior to a variation of this policy) the *Insured's* position under this policy shall not be prejudiced in any way (other than payment of an additional premium as set out in this paragraph 7.) by the breach of any condition or by any alteration where such breach or alteration is unknown to or beyond the control of the *Insured*, provided that notice is given to the *Company* as soon as reasonably practicable after it comes to the notice of the *Insured* and an appropriate reasonable additional premium paid if required.

**Common knowledge and reasonable enquiries**

- 8 The *Company* shall be taken to have waived their rights of avoidance (or where applicable their rights to apply any other remedy which prejudices the *Insured*) in relation to matters:
- (a) of common knowledge or information which a well-informed insurer, writing the classes of insurance business in respect of which the *Insured* is insured under this policy, ought to know;
  - (b) in respect of which the *Company* has failed to make enquiries which would have been expected of a reasonably careful insurer in receipt of such information as was in fact provided by the *Insured*.

**Company's remedy for innocent non-disclosure and/or misrepresentation**

- 9 If the *Insured* innocently fails to disclose and/or innocently misrepresents a material circumstance prior to entering into this policy or prior to a variation of this policy the *Insured's* position under this policy shall not be prejudiced in any way.

For the purposes of this paragraph 9, negligent failure to disclose and/or misrepresentation of a material circumstance by the *Insured* will not be considered as innocent.

**Company's remedy for negligent non-disclosure and/or misrepresentation prior to entering this policy**

- 10 If the *Insured* negligently fails to disclose and/or misrepresents a material circumstance prior to entering into this policy the following provisions apply:
- (a) If, but for the said failure to disclose and/or misrepresentation, the *Company* would not have entered into the policy on any terms, the *Company* may avoid the policy and refuse all claims, but must in that event return the premiums paid.
  - (b) If, but for the said failure to disclose and/or misrepresentation, the *Company* would have entered into the policy, but on different terms (other than terms relating to the premium), the policy is to be treated as if it had been entered into on those different terms if the *Company* so requires.
  - (c) In addition (subject to the *Insured's* option granted in paragraph 16 below), if, but for the said failure to disclose and/or misrepresentation, the *Company* would have entered into the policy (whether the terms relating to matters other than the premium would have been the same or different), but would have charged a higher premium, the *Company* may reduce proportionately the amount to be paid on a claim, such proportionate reduction to be calculated in accordance with the formula set out in paragraph 10(d) below.

- (d) In paragraph 10(c) above “reduce proportionately” means that the *Company* need pay on the claim only X% of what it would otherwise have been under an obligation to pay under the terms of the policy (or, if applicable, under the different terms provided by paragraph 10(b) above) where:

$$X = \frac{\text{Premium actually charged}}{\text{Higher premium}} \times 100$$

#### **Company’s remedy for negligent non-disclosure and/or misrepresentation in relation to variations**

##### **Premium increased or not changed**

- 11 If the *Insured* negligently fails to disclose and/or misrepresents a material circumstance prior to a variation of this policy and the total premium was increased or not changed as a result of the variation the following provisions apply:
- (a) If, but for the said failure to disclose and/or misrepresentation, the *Company* would not have agreed to the variation on any terms, the *Company* may treat the policy as if the variation was never made, but must in that event return any additional premium paid.
  - (b) If, but for the said failure to disclose and/or misrepresentation, the *Company* would have agreed to the variation on different terms (other than terms relating to the premium), the variation is to be treated as if it had been entered into on those different terms if the *Company* so requires.
  - (c) In addition (subject to the *Insured’s* option granted in paragraph 16 below), if, but for the said failure to disclose and/or misrepresentation, the *Company* would have agreed to the variation (whether the terms relating to matters other than the premium would have been the same or different), but would have increased the premium or increased the premium by more than it did, the *Company* may reduce proportionately the amount to be paid on a claim arising out of events after the variation in accordance with the formula set out at paragraphs 13 and 14 below.

##### **Premium reduced**

- 12 If the *Insured* negligently fails to disclose and/or misrepresents a material circumstance prior to a variation of this policy and the total premium was reduced as a result of the variation the following provisions apply:
- (a) If (subject to the *Insured’s* option granted in paragraph 16 below), in the absence of the said failure to disclose and/or misrepresentation, the *Company* would not have agreed to the variation on any terms, the *Company* may treat the policy as if the variation was never made and may reduce proportionately the amount to be paid on a claim arising out of events after the variation in accordance with the formula set out at paragraphs 13 and 14 below.
  - (b) If, in the absence of the said failure to disclose and/or misrepresentation, the *Company* would have agreed to the variation on different terms (other than terms relating to the premium) the variation is to be treated as if it had been entered into on those different terms if the *Company* so requires.
  - (c) In addition (subject to the *Insured’s* option granted in paragraph 16 below), if, in the absence of the said failure to disclose and/or misrepresentation, the *Company* would have agreed to the variation (whether the terms relating to matters other than the premium would have been the same or different), but would have increased the premium or would not have reduced the premium or would have reduced it by less than it did the *Company* may reduce proportionately the amount to be paid on a claim arising out of events after the variation in accordance with the formula set out at paragraphs 13 and 14 below.
- 13 In paragraphs 11(c), 12(a) and 12(c) above “reduce proportionately” means that the *Company* need pay on the claim only Y% of what it would otherwise have been under an obligation to pay under the terms of the policy (whether on the original terms, or as varied, or

under the different terms provided for by virtue of paragraph 11(b) or 12(b) as the case may be), where:

$$Y = \frac{\text{Total premium actually charged}}{P} \times 100$$

14 In the formula in paragraph 13 above, "P":

- (a) in a paragraph 11(c) case is the total premium the *Company* would have charged;
- (b) in a paragraph 12(a) case is the original premium;
- (c) in a paragraph 12(c) case, is the original premium if the *Company* would not have changed it, and otherwise the increased or (as the case may be) reduced total premium the *Company* would have charged.

#### **Limitation on additional or replacement terms the *Company* can apply**

15 In respect of any additional or replacement term (other than terms relating to premium) that the *Company* seeks to apply following failure to disclose and/or misrepresentation of a material circumstance

- (a) Where the term is a condition, any breach (even, without limiting the generality of the foregoing, if explicitly stated to be a condition precedent or a warranty) of the term shall only give rise to a remedy in damages and then only if causative of loss on the part of the *Company* subject to the provisions of paragraph 16 below).
- (b) The term shall not apply to any claim which has been finally agreed by the *Company* (whether paid or not) prior to the date of the *Company's* written notification to the *Insured* of the additional term.
- (c) Where the term is a condition, the *Insured* may not rely on the protection afforded the *Insured* by paragraph 7 above, in respect of breaches of the term which took place prior to the date of the *Company's* written notification to the *Insured* of the additional term.
- (d) Where the term is an exclusion that falls within the definition of Particular Loss Prevention Term the *Company* shall not be permitted to rely on the non-compliance with such the Particular Loss Prevention Term to exclude, limit or discharge its liability under the policy if the *Insured* shows that the non-compliance with such term did not materially increase the risk of the loss which actually occurred in the circumstances in which it occurred.

#### **Option to pay additional premium**

16 Notwithstanding any ability on the part of the *Company* to reduce proportionately any claim under paragraphs 10(c) 11(c), 12(a) and 12(c) above, the *Company* shall offer the *Insured* the option instead to pay the additional premium and to receive the full amount of any claim, provided that upon being advised by the *Company* of the additional premium due the *Insured* advises the *Company* of its intention to exercise this option within 30 days (unless that time is extended in writing by the *Company*) and pays the amount due without unreasonable delay or agrees to deduct such additional sum from any claim(s) due, where possible.

#### **Continuing duty of disclosure**

17 Where there is a term in this policy that has the effect of introducing a continuing duty upon the *Insured* to disclose and/or not misrepresent material information to the *Company* during the *Period of Insurance*, the remedies open to the *Company* shall be no worse for the *Insured* than if said failure to disclose and/or misrepresentation had been made prior to entering this policy (or where applicable prior to a variation of this policy).

#### **10. Failure to comply with conditions**

Where the *Insured* or an *Insured Person* does not comply with any obligation to act in a certain way specified in this policy, this may prejudice the *Insured* or an *Insured Person's* position to recover under any claim.

**11. Interest on amounts payable under this policy**

The *Company* will not pay interest on any amount paid under this policy.

**12. Kidnap of an insured person**

If during the *Period of Insurance* an *Insured Person* is the victim of a hijack or kidnap or is held hostage, the insurance provided by this policy will continue until the *Insured Person* has returned to the *United Kingdom* or *Permanent Country of Residence* or until a period of twelve months from the date that the hijack or kidnap or hostage situation has expired, whichever occurs first.

**13. Maximum benefit payable**

The maximum amount the *Company* will pay in respect of all benefits payable under section A for any one *Insured Person* is limited to a maximum of £2,500,000 for any one *Accident* unless agreed in writing by the *Company*.

**14. Other Insurances**

If at the time of a claim there is another insurance policy in the *Insured's* name which covers the *Insured* or the *Insured Person* for the same expense or loss, the *Company* will only pay a proportion of the claim, determined by reference to the cover provided by each of the policies, except for section A, items 1-6 on the *Schedule*, which are payable in full.

**15. Other Interests**

No person other than the *Insured* can make a claim under this policy.

**16. Payment of claims monies**

If the *Company* agrees to pay the *Insured* a valid claim for cover under this policy that has been arranged or purchased for the direct benefit of an *Insured Person* (other than where the *Company* has agreed to an assignment), the *Insured* agrees to promptly forward any payments received under this policy to that *Insured Person* to the extent that the *Insured Person* has suffered *Bodily Injury*, loss, damage or expense recoverable under the policy or is otherwise entitled to a policy benefit payment either contractually or implied.

The receipt of the payment by the *Insured* will discharge the *Company's* liability to pay any amount directly to the *Insured Person*. The *Insured Person* (or their legal representative) has no right to claim or sue the *Company*. The receipt of the payment shall discharge the *Company* in respect of its liability to indemnify, or pay the benefits concerned.

**17. Payment of premium**

The premiums are to be paid as agreed and information will be supplied to the *Company* in the form and at the frequency reasonably required by the *Company* for the cover to be and remain in force.

**18. Policy Alteration**

The *Company* may change the terms and conditions, including the premium, of the policy by giving the *Insured* 30 days' notice in writing to the *Insured's* last known address. The *Company* will only make a change during the *Period of Insurance* to reflect a change in the *Insured's* circumstances or in the event of any change in the law affecting this policy, for example a change in Insurance Premium Tax or other tax. If the changes are acceptable to the *Insured* then this policy will continue. If the changes are not acceptable, the *Insured* may cancel this policy. If this happens no claims will be paid for a loss that occurs after the date of the cancellation. The *Company* will refund to the *Insured* the premium for any *Period of Insurance* remaining.

**19. Policy interpretation, governing law and jurisdiction**

This policy will be governed and interpreted by English law, and the *Insured* and the *Company* agree to submit to any court of competent jurisdiction in England or Wales (or Scotland if the *Insured* is registered in Scotland) to determine any dispute arising under or in connection with this policy and agree to comply with all requirements necessary to give such court jurisdiction unless the *Insured* and the *Company* agree to abide by the laws of a different country before the commencement of the *Period of Insurance*.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.



**20. Premium Adjustment**

If the premium is shown on the *Schedule* as being provisional it will be adjusted as follows:

- a) Unless agreed otherwise, at the end of each *Period of Insurance* or each declaration period, the *Insured* will advise the *Company* of the information it may reasonably require that relates to the expiring *Period of Insurance* or declaration period within 3 months of the end of the *Period of Insurance* or declaration period and the actual premium will be re-calculated by the *Company*.
- b) If the actual premium calculated is greater than the premium already paid for the *Period of Insurance*, the *Insured* will pay the balance to the *Company*. If it is less, the difference will be repaid to the *Insured* subject to any agreed minimum retained premium.
- c) Any permanent alterations to the policy during the *Period of Insurance* for which an additional premium has been or would have been charged will be included in the adjustment calculation.

**21. Reasonable Care**

The *Insured* and each *Insured Person* must take all reasonable steps to avoid and minimise any loss or damage and must also make every effort to recover any property covered by this policy which has been lost or stolen.

**22. Recovery from third parties**

In the event that a third party is held liable for all or part of any claim paid under this policy, the *Company* may exercise its legal right to pursue the third party to recover its outlay. The *Insured* or an *Insured Person* will upon the *Company's* request agree to and permit the *Company* to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. The *Company* will pay the costs and expenses involved in exercising its right against the third party.

**23. Rights of third parties**

A person who is not party to this contract including any *Insured Person* has no right whether under the Contract (Rights of Third Parties) Act 1999 or otherwise to enforce any term of this contract.

**24. Sanctions**

1. Subject to sub-clause 2, where:

- (a) it would be illegal under applicable laws or sanctions for the *Company* to provide the cover specified in this policy or any part of such cover, or any other service or benefit, then the *Company* shall only be obliged to provide cover, services or benefit to the extent that, and for such period as, it is or becomes legally permissible for the *Company* to do or to have done so; and
- (b) more specifically, any claim, premium, additional or return premium or other sum falls due from or to the *Company* under this policy and it would be illegal under applicable laws or sanctions for the payment or any part of it to be made (in cash, transfer or any other form of transfer of other economic asset) at the time it falls due, then the paying party shall only be obliged to make payment to the extent that, and at such time as, it is or becomes legally permissible for the paying party to do so.

2. In circumstances where sub-clause 1(a) or (b) would otherwise apply, but the relevant laws or sanctions allow the *Company* to seek authorisation to provide the affected cover, service or benefit and/or to make or receive the affected payment, then the *Company* will take all reasonable steps to obtain the necessary authorisation required to enable them to make such payment or provide such cover, service or benefit.

**25. Trips continuing beyond expiry of Period of Insurance**

Where a *Trip* continues beyond the expiry of the *Period of Insurance* for reasons beyond the control of the *Insured* or *Insured Person* such period is extended for up to a maximum of twelve months or until the completion of such *Trip* whichever is sooner.



## Complaint Procedure

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The *Company* believes you deserve a courteous, fair and prompt service. If there is any occasion when the *Company's* service does not meet your expectations please contact the *Company* immediately using the appropriate contact details below, providing the Policy/Claim number and the name of the *Insured/Insured Person* to help the *Company* to deal with your comments quickly.

### Claims related complaints:

Write to: Personal Accident Claims Manager, American International Group UK Limited,  
The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.

Call: +44 (0) 345 602 9429

Email: [claimsuk@aig.com](mailto:claimsuk@aig.com)

Lines are open Monday to Friday 9.15am - 5pm, excluding public holidays.

### All other complaints:

Write to: Customer Relations Team, American International Group UK Limited,  
The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.

Call: **0800 012 1301**

Email: [uk.customer.relations@aig.com](mailto:uk.customer.relations@aig.com)

Online: [www.aig.co.uk/your-feedback](http://www.aig.co.uk/your-feedback)

Lines are open Monday to Friday 9.15am - 5pm (excluding public holidays). The Customer Relations Team free call number may not be available from outside the UK – so please call the *Company* from abroad on +44 20 8649 6666. Calls may be recorded for quality, training and monitoring purposes.

The *Company* operates a comprehensive complaint process and will do its best to resolve any issue you may have as quickly as possible. On occasions however, the *Company* may require up to 8 weeks to provide you with a resolution. The *Company* will send you information outlining this process whilst keeping you informed of its progress.

If the *Company* is unable to resolve your concerns within 8 weeks, you may be entitled to refer the complaint to the Financial Ombudsman Service. The *Company* will provide full details of how to do this when the *Company* provides its final response letter addressing the issues raised.

Please note that the Financial Ombudsman Service may not be able to consider a complaint if you have not provided the *Company* with the opportunity to resolve it.

### The Financial Ombudsman Service can be contacted at:

Write to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Call: 0800 023 4567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Online: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following this complaint procedure does not affect your rights to take legal action.

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at <http://ec.europa.eu/consumers/odr/>.

## Financial Services Compensation Scheme (FSCS)

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American International Group UK Limited is covered by the FSCS. If the *Company* is unable to meet its financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at: [www.fscs.org.uk](http://www.fscs.org.uk) or call (freephone) on 0800 678 1100 or 020 7741 4100.

## Fraudulent or exaggerated claims

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By the *Insured*

If the *Insured* makes any fraudulent or exaggerated claim, the *Company* will refuse to pay the claim and the *Insured* must pay back any benefits they have already received in respect of such claim. The *Company* may also terminate this policy from the date of the fraud or exaggeration. If the *Company* terminates the policy, the *Company* will not refund any premiums.

By the *Insured Person*

If an *Insured Person* makes a fraudulent or exaggerated claim, the *Company* will only refuse to pay that *Insured Person's* claim and the *Company* may only terminate the cover for that *Insured Person*, leaving the remainder of the policy and the rights of other *Insured Persons*, unaffected. In such a case, the *Company* will not refund any premium in respect of that *Insured Person*.

## Start and finish of cover

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The cover provided to the *Insured* described on the *Schedule* (and any attached memorandum) will begin on the start date of the *Period of Insurance*.

Cover will end on the earliest date of the following for the *Insured*:

- a) at the end of the *Period of Insurance*;
- b) when the *Insured* or the *Company* cancels this policy (please see general policy condition 5 – cancellation of cover for further details).

Cover will end on the earliest date of the following for an *Insured Person*:

- a) at the end of the *Period of Insurance*;
- b) on the date an *Insured Person* notifies the *Insured* that they no longer wish to be included in this policy;
- c) on the date on which a *Employee* or *Director* cease their employment with the *Insured*;
- d) at the end of the fixed contract period for a person who is employed by the *Insured* on a contract of fixed duration, unless otherwise agreed by the *Company*;
- e) who is on a *Trip* that continues beyond the expiry of the *Period of Insurance*, after 90 consecutive days has elapsed from the end of the *Period of Insurance* or until the completion of the *Trip*, whichever is the sooner;
- f) the date the policy is cancelled.

## How the Company uses Personal Information

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American International Group UK Limited is committed to protecting the privacy of customers, claimants and other business contacts.

“**Personal Information**” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless the *Company* agrees otherwise) inform the individual about the content of this notice and the *Company's* Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with the *Company*.

**The types of Personal Information the Company may collect and why** – Depending on the *Company's* relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that the *Company* obtains in connection with its relationship with you.

Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of the *Company's* business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering

- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Marketing, market research and analysis

To opt-out of any marketing communications that the *Company* may send you, contact the *Company* by e-mail at: [AIGDirect.Queries@aig.com](mailto:AIGDirect.Queries@aig.com) or by writing to: Customer Support Team, The AIG Building, 2-8 Altyre Road, Croydon, Surrey CR9 2LG. If you opt-out the *Company* may still send you other important service and administration communications relating to the services.

**Sharing of Personal Information** – For the above purposes Personal Information may be shared with the *Company's* group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. The *Company* is required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. The *Company* may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of the *Company* or transfer of business assets.

**International transfer** – Due to the global nature of the *Company's* business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico, Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, the *Company* will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in the *Company's* Privacy Policy (see below).

**Security of Personal Information** – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When the *Company* provides Personal Information to a third party (including the *Company's* service providers) or engages a third party to collect Personal Information on its behalf, the third party will be selected carefully and required to use appropriate security measures.

**Your rights** – You have a number of rights under data protection law in connection with the *Company's* use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend the *Company's* use of data. These rights may also include a right to transfer your data to another organisation, a right to object to the *Company's* use of your Personal Information, a right to request that certain automated decisions the *Company* makes have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in the *Company's* Privacy Policy (see below).

**Privacy Policy** – More details about your rights and how the *Company* collects, uses and discloses your Personal Information can be found in the *Company's* full Privacy Policy at: <https://www.aig.co.uk/privacy-policy> or you may request a copy by writing to: Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB or by email at: [dataprotectionofficer.uk@aig.com](mailto:dataprotectionofficer.uk@aig.com).



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This insurance is underwritten by American International Group UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109). This information can be checked by visiting the FS Register

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