

# Lifeline Plus Insurance



## Summary of Cover



**Provider:** American International Group UK Limited

**Product:** Howden Group Personal Accident & Travel + Crisis Insurance

This is a summary of the key elements of the Howden Group Personal Accident and Travel + Crisis Insurance policy, called Lifeline Plus. It does not contain the full terms and conditions of the cover, which can be found together with the benefit amounts and limits in the policy document and the policy schedule. It is important that the insured as the policyholder reads the policy document together with the policy schedule carefully to understand the full cover and the limits that apply and to review and update the cover purchased periodically to ensure it remains adequate. If further information is required, please speak to the insurance intermediary that has provided this product information.

### What is this type of insurance?

The policy document consists of two sections of cover that are available for purchase individually or together, sections A and B. Please check the policy schedule to see what sections and sub-sections have been included and what may have been omitted or varied by an endorsement to the schedule. Sections C & D on the schedule are included automatically.

#### Section A - Personal Accident

Cover for accidental bodily injury to the insured person that results in death or a permanent or temporary disability within two years of an accident for the benefit amount selected.

#### Section B - Travel

Covers a range of benefits for the insured person while travelling predominantly on business, such as medical and emergency travel expenses, medical repatriation expenses, travel disruption, lost, stolen or damaged business equipment, money, and personal belongings.

### Who is insured?

Cover is provided to a commercial business for itself as the insured and for the benefit of its directors and/or employees. Cover can be extended on request to include other insured persons such as contractors or consultants working on behalf of the insured.

### Significant benefits and cover features

#### Section A - Personal Accident

<b>Geographical Limits:</b>	Worldwide subject to sanctions restrictions or as agreed with the insured.
<b>Operative time:</b>	24 hours a day, or occupational accident and commuting, or whilst travelling or as agreed with the insured and shown on the schedule under operative time or added by endorsement.

#### Personal Accident

**Financial compensation in the event that an insured person suffers an accidental bodily injury which within 2 years results in:**

- ✓ **Death** - death as a result of an accident
- ✓ **Permanent loss of limbs/sight/speech/hearing** - disablement resulting in physical severance or permanent total loss of use of one or more limbs, or total and permanent loss of sight or speech or hearing
- ✓ **Permanent total disablement** - which prevents an insured person from engaging in their usual occupational duties where disablement lasts for more than 12 months or, engaging in any occupation if the insured person is a non-employee or over 80 years of age
- ✓ **Permanent partial disablement** – a percentage of the benefit payable for loss of limbs/sight/speech/hearing depending on the degree of permanent partial disablement
- ✓ **Temporary total disablement** - which prevents an insured person from engaging in all of their usual occupational duties
- ✓ **Temporary Partial Disablement** - which prevents the insured person from engaging in the majority of their usual occupational duties
- ✓ **Accident Medical Expenses** - costs for ambulance charges or medical expenses following a valid claim under the covers listed above

Automatically included extensions applicable to Section A	
✓ <b>Burns benefit</b> – a benefit payable for full thickness burns to the body requiring surgery or skin grafting as a result of an accident.	✓ <b>Post-traumatic stress disorder (PTSD)</b> – a weekly amount payable if an insured person temporarily cannot work after witnessing an act of terrorism due to PTSD.
✓ <b>Catastrophic fatal accident</b> - an additional sum payable where 5 or more insured persons die in the same accident to cover the cost of temporary workers.	✓ <b>Prosthesis cover</b> – an additional payment for the costs of a prosthesis recommended by the treating medical practitioner following a loss of limb claim.
✓ <b>Childcare expenses</b> – childcare expenses incurred while the insured person is recovering from temporary total disablement.	✓ <b>Psychological assistance</b> – an additional payment for the costs for professional psychological counselling arising from a permanent total or partial disability, trauma caused by being a witness or bereavement.
✓ <b>Coma benefit</b> – an additional sum payable for each day the insured person is in a coma as a result of an accident.	✓ <b>Quality of life improvement</b> - an additional payment to engage professional advice and assistance to improve the quality of life of an insured person following permanent total disablement
✓ <b>Cosmetic surgery benefit</b> – an additional payment for cosmetic reconstructive treatment following a claim of over £50,000 for specified disabilities.	✓ <b>Recruitment costs</b> – an additional payment for the recruitment costs incurred following the death, permanent total disablement or suicide of a director, employee or business partner.
✓ <b>Dental Expenses</b> – a benefit payable for dental injury following accidental bodily injury	✓ <b>Rehabilitation case management and treatment</b> – an additional sum payable to engage independent injury management specialists to support return to work following temporary total disablement
✓ <b>Dependent children</b> – additional payment for each dependent child if a director, employee or business partner dies in an accident	✓ <b>Repatriation of household items following accidental death</b> - an amount payable towards the cost of repatriating an insured persons household items following their accidental death whilst on a business trip of longer than 6 months.
✓ <b>Dependent adult</b> – an additional sum payable if an insured person dies and they were in receipt of a carers or attendance allowance for a dependent adult.	✓ <b>Retraining expenses</b> – an additional payment for expenses to retrain a director, employee or business partner in either an alternative occupation or in order to improve their quality of life following a specified disability.
✓ <b>Domestic help benefit</b> – an additional sum paid to support the insured person whilst recovering from a specified disability or temporary total disablement.	✓ <b>Return home benefit</b> – An amount payable for costs incurred getting an insured person home if they are physically incapacitated following accidental bodily injury.
✓ <b>Executor expenses</b> – a payment towards the necessary costs requiring immediate payment by the executor following the death of an insured person.	✓ <b>Return home benefit</b> – An amount payable for costs incurred getting an insured person home if they are physically incapacitated following accidental bodily injury.
✓ <b>Facial scarring benefit</b> – a benefit payable for permanent scarring to the face following accidental bodily injury.	✓ <b>Temporary personnel replacement expenses</b> – short term costs of hiring someone to replace an employee as a result of death or permanent total disablement.
✓ <b>Fracture benefit</b> – a benefit payable for specified bone fractures that do not result in a permanent disability claim.	✓ <b>Total blindness</b> – an additional benefit payable for loss of sight in both eyes.
✓ <b>Funeral expenses</b> – a benefit payable towards the costs of a funeral if we pay a death claim.	✓ <b>Translation services</b> - a benefit payable towards the costs of hiring written language translation services to support a valid claim under this section of the policy for bodily injury that occurs outside the insured persons permanent country of residence.
✓ <b>Home, car and workplace alteration</b> – reasonable costs to cater for physical changes required to the insured persons home, car or workplace to live with a permanent total disablement	✓ <b>Travel for out-patient treatment expenses</b> - a benefit payable for the cost of taxi travel to a hospital for out-patient appointments following a claim for specified disabilities.
✓ <b>Hospitalisation benefit</b> – an additional sum payable for each day an insured person stays in hospital as an in-patient following accidental bodily injury.	✓ <b>Visiting expenses</b> – costs incurred whilst visiting an insured person in hospital more than 10 miles/16kms from their home.

✓ <b>Independent financial advice</b> – cover for professional fees incurred by the insured person's financial consultant following an accidental death or permanent total disablement claim.	✓ <b>Visitors</b> – cover for accidental bodily injury resulting in death or specified disabilities to an authorised third-party visitor at the insureds premises.
✓ <b>Lifesaver</b> – a benefit for a person not insured on the policy or a member of the emergency services that tries to save the life of an insured person and dies trying or is permanently totally disabled.	✓ <b>Workplace assault medical expenses</b> - a benefit payable towards the cost of medical expenses following an unprovoked assault at the insured person's workplace.
✓ <b>Loss/damage to personal property</b> – costs to repair or replace personal property damaged or lost following an unprovoked assault that causes accidental bodily injury.	✓ <b>Additional insured persons</b> – automatic cover for spouse/partner, children and domestic staff whilst on an insured trip.
✓ <b>Optical Expenses</b> – an additional payment for lost or damaged prescription glasses or contact lenses following a claim for specified disabilities.	✓ <b>Paraplegia, hemiplegia, triplegia or quadriplegia</b> – additional lump sum benefit amount paid if the insured person becomes a paraplegic, hemiplegic, triplegic or quadriplegic as a direct result of the covered accident.
✓ <b>Physiotherapy</b> – an additional sum payable for physiotherapy recommended by a medical consultant following a claim for specified disabilities.	✓ <b>Visitors</b> – cover for accidental bodily injury resulting in death or specified disabilities to an authorised third-party visitor at the insureds premises.

## Significant provisions and limitations

Significant provisions and limitations applying to Section A, Personal Accident	
!	Accidental bodily injury requires a sudden external event to the body to occur and does not include a self-inflicted injury, or a sickness or disease, or a condition that develops over time.
!	The maximum amount payable for an insured person over 80 years of age for death, loss of limbs/sight/speech or hearing, permanent total disablement or permanent partial disablement is £100,000.
!	The maximum payable for all automatically included extensions is £700,000.
!	Salary derived from dividends is included if declared to us when we calculate the premium and can be suitably evidenced at time of claim.
!	The most we will pay under for death, loss of limbs/sight/ speech or hearing, permanent total disablement or permanent partial disablement for a claim as a result of flying as a pilot, ballooning, hang gliding, paragliding or micro lighting is £25,000, unless agreed otherwise with us.
!	For insured persons who are not employees of the insured cover for temporary total disablement is limited to reimbursement of evidenced out of pocket expenses.

## Significant benefits and cover features

### Section B – Travel

**Geographical limits:** Worldwide, subject to sanctions restrictions or as agreed with the insured.

**Operative time:** Whilst travelling on a business or charity trip from the time of leaving the insured persons place of residence or business until arrival back at their place or residence or business, whichever is left first and reached last.

Cover includes holiday trips for Directors (under 80 years of age) plus their accompanying spouse/partner (also under 80 years of age) plus their children (up to 25 years of age if in full time education) for up to 60 consecutive days (60 days for independent travel of their spouse/partner and children. Cover for independent travel for dependent children under 25 years of age with a psychological disorder or physical disability requires our written agreement prior to travel).

### Travel - Medical and Repatriation Expenses

**Costs incurred in the event of accidental bodily injury or illness occurring during a trip outside the insured person's permanent country of residence. Cover and extensions include:**

✓ <b>Medical expenses</b> – reasonable, customary and urgent medical, surgical, dental and travel expenses and, if necessary, costs to transport the insured person to a more suitable hospital.	✓ <b>Return journey medical expenses</b> – costs for reasonable and customary medical expenses incurred in the insured persons country of residence within 31 days of returning from a trip if treatment wasn't able to commence whilst on the trip.
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✓ <b>Emergency travel expenses</b> – reasonable and necessary additional transport, sustenance, phone and accommodation costs of an insured person or a relative/friend who has to travel to, travel with or escort the unwell person home.	✓ <b>Search and rescue expenses</b> – the insured persons proportion of the costs incurred if the insured person is reported missing and a search and rescue operation is instigated by the local authorities.
✓ <b>Foreign coma benefit</b> – an additional sum payable for each day the insured person is in hospital in a coma as a result of an injury or illness.	✓ <b>Translation services</b> - a benefit payable towards the costs of hiring written language translation services to support a valid claim under this section of the policy for bodily injury that occurs outside the insured persons permanent country of residence.
✓ <b>Family visit</b> – reasonable additional transport, sustenance and accommodation costs of an insured person's spouse/partner or immediate relatives to visit them if they are expected to be hospitalised for more than 5 days.	✓ <b>United Kingdom emergency dental expenses</b> – unforeseeable emergency costs incurred for the relief of dental pain for an insured person whilst on a business trip within the United Kingdom more than 160km from their home.
✓ <b>Home country ongoing medical treatment</b> – costs for the continuation of medical or dental treatment for up to 3 months on return to the insured persons permanent country of residence for treatment that had commenced on a trip and is not available on the NHS (or equivalent) within a reasonable time.	✓ <b>United Kingdom medical expenses</b> – costs of medical charges made by the United Kingdom National Health Service for treatment for injury or illness suffered by an insured person whilst on a business trip within the United Kingdom.
✓ <b>Hospitalisation benefit</b> – a benefit paid for each day an insured person spends in hospital as an inpatient.	✓ <b>Repatriation expenses</b> the reasonable and necessary cost of transporting the insured person home or transferring to another medical facility as determined by us.
✓ <b>Hotel convalescence</b> – a benefit paid for each day an insured person is confined to their trip hotel on medical grounds following discharge from hospital.	✓ <b>Funeral expenses</b> – the cost of a funeral and the cost incurred to transport the insured person's body or remains to their home accompanied by a family member.
✓ <b>Petcare</b> – additional costs incurred for cattery/kennel fees for the pets owned by the insured person due to a delayed return home after being hospitalised.	✓ <b>Repatriation of personal property</b> – the cost of returning to their country of residence the insured persons personal property and business equipment following their death.
	✓ <b>Quarantine</b> a benefit paid if the insured person is required to go into quarantine on return from a trip or is hospitalised on trip due to an infectious disease.

## Significant provisions and limitations

Significant provisions and limitations applying to Medical and Repatriation expenses	
!	The 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.
!	We may stop paying medical and other costs if an insured person decides to remain in a country or medical facility if we have determined that they can be transported home or moved to another facility for the continuation of medical treatment.
!	Under the Search and rescue expenses extension the insured person must comply with local safety advice.

## Significant exclusions and limitations

Significant exclusions and limitations applying to Medical and Repatriation expenses	
✗	Any claim for the costs incurred when the specific purpose of the trip is to receive medical treatment or advice or the cost of any remedial treatment arising therefrom.
✗	Any claim for the costs arising where the insured person is travelling against medical advice.

## Travel - Legal Expenses

### Cover and extensions include:

✓ <b>Legal expenses</b> - The cost of legal fees and expenses to pursue a claim for damages and/or compensation against a third party who has caused physical injury, death or illness to an insured person during an	✓ <b>Legal detention</b> - cost of legal representation in the event that an insured person is detained (or threatened to be detained) by the government or local civil authority whilst on a trip.
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insured trip if there is a reasonable prospect for success (more than 50%).

✓ **Bail bond** - a loan for a bail bond to secure release in the event that an insured person is detained (or threatened to be detained) by the government or local civil authority whilst on a trip.

✓ **Court attendance** – costs for travel and accommodation expenses incurred for the necessary attendance in court.

## Significant exclusions and limitations

### Significant exclusions and limitations applying to Legal Expenses

- ✗ We must give our permission in writing before the commencement of legal proceedings for cover to apply.
- ✗ Any claim made against a travel agent, tour operator, us or our agents.
- ✗ Any claim in connection with any criminal act deliberately or intentionally committed by the insured person.

### Travel - Personal Liability

#### Cover and extensions include:

✓ **Personal liability** - The insured persons' legal liability for damages (and associated costs and expenses) as a result of accidental death or bodily injury or illness caused to any other person or accidental loss of, or damage to, material property of any other person.

✓ **Court attendance** – costs for travel and accommodation expenses incurred for the necessary attendance in court.

## Significant exclusions and limitations

### Significant exclusions and limitations applying to Personal Liability

- ✗ Any liability for accidental death or bodily injury or illness sustained by a person who is under a contract of service with the insured or liability arising in connection with any business profession or occupation.
- ✗ Any liability for accidental death or bodily injury or illness sustained a travelling companion on the same trip or any member of the insured person's immediate family.
- ✗ Any liability arising from ownership or use of mechanical vehicles (other than golf buggies) aircraft or other aerial device or watercraft (other than non-mechanically powered watercraft whilst being used on inland waters).
- ✗ Any liability arising from the ownership, possession or occupation of land, or buildings, immobile property or caravans other than occupying a temporary residence.

### Travel - Personal Property and Money

#### Cover and extensions include:

✓ **Personal property** – cover for the loss or damage to personal property belonging to the insured person on a trip, or for the loss or damage to insured business equipment taken on a trip.

✓ **Temporary loss of personal property**– cover for the purchasing of essential items if personal belongings are lost for at least 4 hours on an outbound trip.

✓ **Lost keys** – cost to replace locks if the keys to the insured persons home, safe, alarm or vehicle are lost or stolen on a trip.

✓ **Money** – cover for lost or stolen money, travellers cheques or fraudulent use of credit cards whilst on a trip.

✓ **Replacement travel documents** – the cost of travel and accommodation incurred for replacing, visa, passport, travel tickets or other essential travel documents lost or damaged on a trip.

✓ **Express kidnapping** - A daily benefit payable if an insured person is detained against their will by deception or with the intention of fraudulently using the insured person's financial card whilst on a trip.

## Significant exclusions and limitations

### Significant exclusions and limitations applying to Personal Property and Money

- ✗ Any claim for loss or damage to property or money following confiscation or detention by customs or government officials.
- ✗ Any claim for property loss due to moth, vermin, wear and tear or gradual deterioration, mechanical or electrical breakdown or any process of cleaning or repairing, alteration or restoration.
- ✗ Any item of personal property, business equipment or cash valued at more than GBP3,500 unless the insured bears the first 25% of any amount in excess of GBP3,500.
- ✗ Any claim for shortages of money due to error, omission or depreciation in value.

## Travel - Cancellation, Curtailment, Rearrangement, Replacement & Travel Delay

### Cover and extensions include:

✓ <b>Cancellation</b> – reimbursement for the cost for irrecoverable deposits, advance payments and other charges for travel, accommodation and sustenance if a trip needs to be cancelled prior to departure.	✓ <b>Rearrangement</b> – reimbursement of additional costs of travel, accommodation and sustenance due to being forced to alter pre-booked travel arrangements after departure.
✓ <b>Curtailment</b> – reimbursement of the cost for irrecoverable pre-booked travel, accommodation sustenance expenses and any additional travel and accommodation expenses incurred if the trip needs to be cut short after departure.	✓ <b>Travel delay</b> – a benefit payable for transport delays of longer than 4 hours due to sudden industrial action/strike, adverse weather conditions or mechanical breakdown.
✓ <b>Replacement</b> – cover for the cost of reasonable additional cost of travel and accommodation expenses incurred as a direct result of returning the insured person to continue a trip or sending a replacement if the trip had been cut short.	✓ <b>Local authority assistance</b> – Costs for irrecoverable pre-booked accommodation and travel expenses and additional travel and accommodation expenses to extend a trip on the order of the local authorities to assist them in their enquiries over the disappearance of another insured person.
	✓ <b>Seat bumping</b> – a benefit payable for a travel delay of at least 4 hours due to overbooking by the carrier.

## Significant exclusions and limitations

### Significant exclusions and limitations applying to Cancellation, Curtailment, Rearrangement, Replacement & Travel Delay

✗ Any claim as a result of planning to or travelling against medical advice or for the purpose of obtaining medical treatment.
✗ Any claim due to disinclination to travel prior to travel or deciding not to continue when on a trip or the financial circumstances of the insured or insured person.
✗ Any claim for financial failure or omission or neglect of any provider of transport or accommodation.
✗ Any claim as a result of a natural catastrophe
✗ Any claim where the Foreign, Commonwealth and Development Office had advised against all or all but essential travel (or other similar advice for insured persons not resident in the United Kingdom) and the advice was in force at the time the original trip was booked.
✗ Any claim due to a regulation made by any public authority or government that restricts or regulates movement in an insured person's permanent country of residence, departure country, or destination country, in force at the time the original trip was booked.

## Travel - Cancellation, Curtailment, Rearrangement & Travel Delay due to a Natural Catastrophe

### Cover and extensions as a result of volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire include:

✓ <b>Cancellation</b> – reimbursement for the cost for irrecoverable deposits, advance payments and other charges for travel, accommodation and sustenance if a trip needs to be cancelled prior to departure.	✓ <b>Rearrangement</b> – reimbursement of additional costs of travel, accommodation and sustenance due to being forced to alter pre-booked travel arrangements after departure.
✓ <b>Curtailment</b> – reimbursement of the cost for irrecoverable pre-booked travel, accommodation sustenance expenses and any additional travel and accommodation expenses incurred if the trip needs to be cut short after departure.	✓ <b>Travel delay</b> – a benefit payable for transport delays of longer than 4 hours.

## Significant exclusions and limitations

### Significant exclusions and limitations applying to Cancellation, Curtailment, Rearrangement & Travel Delay due to a Natural Catastrophe

✗ Where the claim is for the cost of renting a motor vehicle and/or chartering a ship and/or aircraft, the insured or insured person will be responsible for 50% of any amount in excess of £500.
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✗	Any claim due for a natural catastrophe during the first 14 days after booking a trip if the claim is as a result of a natural catastrophe which existed in the 30 days immediately prior to the booking of the trip.
✗	Any claim due to disinclination to travel prior to travel or deciding not to continue when on a trip or the financial circumstances of the insured or insured person.
✗	Any claim for financial failure or omission or neglect of any provider of transport or accommodation or as a result of a strike or labour dispute.
✗	Any claim recoverable under another policy section or sub section.

## Travel - Hijack and Kidnap & Ransom

### Cover and extensions include:

✓ <b>Hijack and Kidnap</b> – a daily benefit payable if the insured person is forcefully detained for a period of longer than 24 hours.	✓ <b>Kidnap &amp; Ransom consultants costs</b> – fees & expenses incurred by our security consultants in response to a hijack, kidnap, extortion, hostage or detention.
✓ <b>Ransom costs</b> – the amount payable to meet a kidnap, extortion or hostage demand.	✓ <b>Temporary replacement employee costs</b> – for hiring a temporary employee to replace a kidnapped insured person whilst on a trip for up to three months.

## Significant exclusions and limitations

### Significant exclusions and limitations applying to Hijack and Kidnap & Ransom

✗	Any claim within the insured person's permanent country of residence.
✗	Any claim where payment would be contrary to the laws of any country where cover is provided.
✗	Any claim for detention as a result of the failure to obtain and maintain the required documentation for the country in which detention occurs or lasts for less than 4 hours.
✗	If after commencement of a trip, warnings to leave have been given by our security consultants or the British Government via the Foreign, Commonwealth & Development Office.
✗	Any Kidnap which occurs in Afghanistan, Iraq, Libya, Somalia, Syria or Yemen.

## Travel – Political and Natural Disaster Evacuation

### Cover and extensions as a result of volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire or political or military instability in the particular country being visited include:

✓ <b>Political and Natural Disaster Evacuation</b> - the costs incurred in evacuating an insured person who is on a trip to the nearest place of safety as recommended by the local authorities or as agreed by us or our security consultants.	✓ Where evacuation is not possible, a daily benefit payable for up to 30 days towards the costs of alternative accommodation, transportation, food, and any other reasonable and necessary expenses until such time that evacuation can be arranged.
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## Significant exclusions and limitations

### Significant exclusions and limitations applying to Political and Natural Disaster Evacuation

✗	Any claim for political evacuation due to the violation of the laws or regulations in that country.
✗	Any claim as a result of the failure to produce or maintain immigration, work, visa or other relevant documentation.
✗	Any claim for an insured person who is a national of the country in which the event occurs.
✗	Any claim for political instability or political evacuation which occurs in Afghanistan, Iraq, Libya, Somalia, Syria and Yemen.
✗	Any claim after the start of a trip where an insured person has not reasonably complied with any governmental or regulatory warnings to evacuate the country or region to which they have travelled, and this results in a claim.

## Travel – Vehicle Rental Excess

✓	<b>Rental vehicle excess</b> – reimbursement for any monies the insured person becomes liable to pay for the excess or deductible amounts due to damage caused to a rental vehicle.
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## Significant exclusions and limitations

### Significant exclusions and limitations applying to Vehicle Rental Excess

- ✗ Any claim for loss or damage to a rental vehicle caused deliberately by the insured person.
- ✗ Any claim arising out of failure to maintain the rental vehicle according to manufacturer's service schedule.
- ✗ Any claim for wear and tear, gradual deterioration, mechanical or electrical failure not due to accidental damage.
- ✗ Any claim where the insured person was on a trip exceeding 60 calendar days' duration outside their permanent country of residence or 30 days within their permanent country of residence.

## Significant benefits and cover features

### Section C – Crisis Containment Management

- ✓ 80% of the costs in appointing specialist consultants to manage a crisis over a 30-day period arising from a break in the insured's normal business operations, or which may result in financial loss to the business or adverse publicity in connection with a potential claim notified under either Section A or Section B of the policy

## Significant exclusions and limitations

### Significant exclusions and limitations applying to Crisis Containment Management

- ✗ Any claim arising from circumstances affecting the industry in which the insured conducts its business activities.
- ✗ A claim arising from media coverage must be reported to us within 24 hours of such coverage or within 48 hours if there is filing of a claim or litigation against the insured.

## Significant benefits and cover features

### Section D – Virtual Medical Care

- ✓ **GP Consultation** –access to remote consultations with a UK general medical practitioner for non-emergency medical guidance. This service is available regardless of policy cover and applies for all insured persons, their spouse/partner and children.
- ✓ **Expert Case Management** –insured persons, their spouse/partner and children have access to an expert case management service that will obtain a second medical opinion from medical specialists about medical advice given on a complex case or to review a diagnosis or proposed treatment plan.
- ✓ **Virtual Physio Service** – for insured persons, their spouse/partner access is provided to a virtual chartered UK physiotherapist to assist with the diagnosis and treatment of musculoskeletal (MSK) pain, Monday to Friday 9am – 5:30pm (UK time).

## Significant exclusions and limitations

### Significant exclusions and limitations applying to Virtual Medical Care Services

- ✗ These services are not available to insured persons who are not registered with a United Kingdom GP.
- ✗ Virtual physio service is not available to insured persons under 18 years of age or for injuries requiring physical intervention or urgent imaging (e.g. a fracture).

## Insured's Obligations

The following are the main actions that the insured must take to ensure the policy cover operates fully.

- They must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would consider in our assessment or acceptance of this insurance at inception, renewal or when making any changes to the policy. If they fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate the policy.
- They must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in the policy.
- They shall take all reasonable steps to avoid or minimise any loss or damage and to recover any property which has been lost or stolen.
- For further details and any specific obligations relating to our insurance offer, please refer to the policy documents including the policy schedule.

## How long the policy lasts

Cover will run for 12 months and renew annually on the date specified on the policy schedule.

Where an insured person is on a trip beyond the policy's expiration date, cover will continue to be provided for up to 3 months, or until the completion of the trip, whichever is sooner.



## How to make a claim

For all **Travel Medical Assistance claims**, including accidental bodily injury whilst abroad, please call Lifeline Plus Assistance 24 hours a day, 365 days a year on: **+44 (0) 1273 552 922**.

For all other claims please contact us as below. Phone Lines are open 9:15am - 5pm Monday to Friday (United Kingdom time), excluding public holidays. Calls may be recorded and/or monitored.

For **Personal Property & Money claims**:

Call: **0344 892 0319** (UK only) or **+44 (0) 207 359 3433** (Worldwide)

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

For **all other claims**:

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

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

To write to us about all claims:

Accident & Health Claims Department, American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG, United Kingdom.

The policy benefits are payable to the insured. Payments may be paid to the insured person if agreed between us and the insured. The insured person does not have any direct rights under the policy.

## How to make a complaint

If for any reason you are unhappy with the service, we would like to hear from you. Complaints about the sale of the policy should be addressed to the insurance intermediary that arranged the policy. For all other complaints please contact us as below. Phone Lines are open 9:15am - 5pm Monday to Friday (United Kingdom time), excluding public holidays. Calls may be recorded and/or monitored.

For **claims complaints**:

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

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

To write to us about a claims complaint:

Accident & Health Claims Manager, American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG, United Kingdom

All **other complaints**:

Call: **0800 012 1301** (UK Only) or **+44 20 8649 6666** (Worldwide)

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)

To write to us about all other complaints:

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

Where a complaint cannot be resolved by us to your satisfaction, you may be able to ask the Financial Ombudsman Service to carry out an independent review. We will give you details of how to do this when we send you our final response. Contacting them will not affect your rights to take legal action.

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)

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

## Where in the world does the policy cover operate

The policy operates on a worldwide basis but there are certain territories excluded automatically under some policy sections and there are certain territories or countries that are the subject to resolutions or trade and economic sanctions, laws or regulations of the United Nations, the European Union, the United Kingdom or the United States of America. We cannot make any payment that would breach these regulations, laws or sanctions.

## When and how to pay

The insurance intermediary that arranges this insurance can advise on when the premium is to be paid and the payment options available.

## Who is the insurer

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 ([www.fca.org.uk/register](http://www.fca.org.uk/register)). 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.

Where the risk is located in the European Economic Area (EEA) the insurance is underwritten by AIG Europe S.A. AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, Grand-Duchy of Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 11 rue Robert Stumper, L-2557 Luxembourg, Grand-Duchy of Luxembourg, Tel.: (+352) 22 69 11 - 1, [caa@caa.lu](mailto:caa@caa.lu), <http://www.caa.lu/>. AIG Europe S.A. is authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (FRN number 818443). This information can be checked by visiting the FS Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)). AIG Europe S.A., UK Branch is registered in England and Wales respectively with branch establishment number BR020570. Registered branch office address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom.

## **Law applicable and policy language**

The policy is governed by English law and the courts of England and Wales will have jurisdiction to determine any disputes (or Scottish law if the insured's registered office is located in Scotland). The terms and conditions of the policy and all communication relating to the policy will be in English.

## **How to cancel the contract**

The insured can cancel the policy at any time during the period of insurance, subject to 30 days' notice. No rights of cancellation exist for an insured person. The insurance intermediary that arranged the insurance can also arrange cancellation. We can cancel the policy by giving the insured 30 days' notice in writing at their last known address. We can cancel cover provided for war on 7 days' notice.

## **Financial Services Compensation Scheme (FSCS)**

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)

Risks which are situated in the European Economic Area (EEA) (as determined in accordance with the Policyholder Protection part of the Prudential Regulation Authority Rulebook) are not protected contracts of insurance for the purposes of the FSCS and therefore do not give rise to an entitlement to compensation from the FSCS.

## **Other services provided by the policy**

This policy also provides access to a number of additional services via Lifeline Plus Assistance (telephone, internet and App).

Examples include:

- Medical advice and assistance
- Pre-travel advice and assistance
- Travel security advice and services
- Medical or legal referral
- Concierge service
- Emergency cash advance
- Online pre-travel risk training

To access the internet services please register on the website. The insured's policy number will be needed to register: [www.mylifeline.co.uk](http://www.mylifeline.co.uk)