



IMPORTANT INFORMATION: PLEASE READ

Howden Group Partners Lifeline Plus Group Personal Accident & Travel + Crisis Insurance Summary of Key Policy Changes 2025

We are delighted to introduce our updated Lifeline Plus policy for Howden Group Partners clients. Please read this document carefully as it summarises the key changes we have made.

As part of this update we are introducing new benefit extensions and other improvements to existing cover and we have also made some changes for clarity and to reflect current regulatory requirements.

This is a summary of the key changes only and does not detail all the changes we have made or forms part of the policy document. Please read the policy document for a full description of the cover and all of the definitions, terms and conditions that apply.

The policy document should be read in conjunction with the policy schedule which states what parts of the policy are included, the persons covered, the sums insured and any endorsements that apply to the cover provided. In the event of any inconsistency between the policy document (including the policy schedule) and this summary of key policy changes, the policy document shall prevail.

Please keep this summary with the policy documentation for future reference. Any queries relating to the policy coverage should be discussed with the insurance intermediary that arranged the policy.

Policy Section	Summary of the change
Claims Procedure	<p>A new sub section called claims conditions has been created and the claims conditions that were previously part of the General Policy Conditions have been moved to this location.</p> <p>A jurisdiction clause has been added clarifying our position on claim payments overseas.</p>
General Policy Definitions	<p>Definitions:</p> <p>Director definition now includes Company Secretary.</p> <p>Child definition includes under 25's in full time education or under 25 years of age, if they are not married and have a diagnosed psychological disorder or physical disability such that they are dependent on the Insured Person.</p> <p>Contractor definition expanded to include consultants.</p> <p>Charity Trip, Incentive Trip and Out of Pocket Expenses definitions added.</p> <p>Natural Catastrophe definition moved from Section B4.2.</p> <p>Schedule Aircraft definition has been amended.</p> <p>Trip definition now includes Charity Trips and Incentive Trips.</p>
Operative Time	<p>OT1 and OT2 – Trip start and end periods amended to apply from leaving place of residence or work whichever occurs first until return to place of residence or work whichever occurs last.</p> <p>OT1 – Charity Trips and Incentive Trips included under the operative time.</p> <p>OT2 – Age limit increased to 80 years of age for Leisure Trips.</p>
Section A	<p>Definitions:</p> <p>Annual Salary and Gross Weekly Wage definitions now includes overtime, commission, dividends or bonus subject to these being declared in the estimate or declaration provided to us.</p> <p>Out of Pocket Expenses, Rehabilitation Case Management and Rehabilitation Treatment definitions added.</p> <p>Extension for Permanent Partial Disablement:</p> <p>The payments amounts for a toe, hip, knee or ankle have been increased</p> <p>Additional payments of Permanent Partial Disablement increased.</p> <p>Provisions:</p> <p>Clarification that payment for Non Employees in respect of Temporary Total and Temporary Partial Disablement is restricted to Out of Pocket Expenses.</p> <p>Personal Accident benefits age restriction amended to age 80, and the payment of 10% of the policy sum insured removed replacing with a flat benefit of £100,000 (or the Sum insured on schedule if lower).</p>

	<p>Piloting restriction – benefit increased to £25,000 and cover will apply for Items 5 and 6 of Section A if applicable where a higher benefit for this activity has not been agreed by us.</p> <p>Dividend Payments – reworded for clarity.</p> <p>Maximum payment – limit for the amount payable all extensions to Section A added at £700,000.</p> <p>Extensions:</p> <p>Burns benefit payment percentages amended</p> <p>Catastrophic fatal accidents benefit added for up to £10,000</p> <p>Childcare expenses payment increased up to £30,000</p> <p>Coma benefit increased to £150 per day.</p> <p>Cosmetic surgery benefit increased to £10,000</p> <p>Dependent adult benefit added for £30,000 per dependent up to £60,000 in total</p> <p>Domestic help benefit increased to £20,000</p> <p>Executor expenses increased to £2,500</p> <p>Fracture benefit increased to £10,000</p> <p>Funeral Expenses increased to £10,000 and some restrictions on covered costs removed.</p> <p>Home and Workplace alteration expenses – restriction of 80% of costs removed and now includes alteration to the Insured Persons car.</p> <p>Hospitalisation benefit increase to £150 per day.</p> <p>Loss or Damage to personal property following bodily injury increased to £2,000</p> <p>Physiotherapy benefit added up to £2,500</p> <p>Post-traumatic stress disorder – removed requirement for this to be on publicly licensed conveyance.</p> <p>Prosthesis Cover – requirement for minimum £50,000 Sum Insured removed and benefit increased to £20,000.</p> <p>Psychological Assistance – extended to include Injury counselling, Bereavement counselling and Trauma counselling for a maximum payment of £5,000 in total.</p> <p>Rehabilitation case management and treatment cover added up to £5,000</p> <p>Repatriation of household items following accidental death added for up to £2,500</p> <p>Return to usual home benefit added up to £5,000</p> <p>Temporary personnel replacement expenses increased to £10,000</p> <p>Total Blindness additional benefit added up to £50,000</p> <p>Translation services added up to £5,000</p> <p>Travel for out-patient treatment expenses added up to £1,000</p> <p>Visiting expenses increased to £5,000</p> <p>Visitor cover increased to £30,000 per person up to a maximum of £300,000</p> <p>Additional extension added to provide Section A - Personal Accident cover for specified persons and for specific cover operative times where such persons are not described as an Insured Person in the policy schedule.</p>
<p>Section B1.1 – Medical and other Emergency Travel Expenses</p>	<p>Definitions:</p> <p>Dental Expenses definition added.</p> <p>Conditions:</p> <p>Clarification of cover provided should an Insured Person chooses to remain in country or continue treatment at a medical facility if we determined they can be repatriated or moved to an alternative medical facility for the continuation of medical treatment.</p> <p>Extensions:</p> <p>Foreign Coma benefit added at £150 per day payable up to 365 days.</p> <p>Hospitalisation benefit increased to £150 per day payable up to 365 days.</p> <p>Hotel convalescence benefit increased to £100 per day payable up to 365 days</p> <p>Petcare benefit increased to £750</p>

	<p>Return Journey Medical Expenses – added where treatment was not able to commence during a Business Trip.</p> <p>Search and Rescue – cover now applies in United Kingdom or Country of Residence and benefit increased to £100,000.</p> <p>Translation services added up to £5,000</p> <p>United Kingdom emergency dental expenses increased to £750</p> <p>Home country medical expenses – clarified on when cover applies if the insured person has access to a national health service on return for treatment.</p> <p>Exclusions: Removal of Drugs and Suicide exclusions.</p> <p>Amended Exclusion for travelling to receive medical treatment extended to include any remedial treatment arising from such treatment received.</p>
Section B1.2 – Repatriation Expenses	<p>Cover: Clarifies that the decision to and when to repatriate solely rests with Lifeline Plus Assistance.</p> <p>Extensions: Repatriation of Personal Property now included. Cover for a family member to travel to accompany mortal remains included.</p> <p>Exclusions: Removal of Drugs and Suicide exclusions.</p> <p>Amended Exclusion - travelling to receive medical treatment extended to include any remedial treatment arising from such treatment received.</p>
Section B1.5 – Personal Liability	<p>Exclusions: Clarification of what we mean by mechanically or electrically propelled vehicles.</p> <p>Removal of Racing and Sexually transmitted disease exclusions.</p>
Section B2 – Personal Property	<p>Provisions: Single article limit increased to £3,500.</p> <p>Extensions: Lost Keys – now included safe and alarm keys and benefit increased to £1,500</p> <p>Replacement travel documents increased to £3,000</p> <p>Temporary loss of personal property increased to £3,000</p>
Section B3 – Personal Money	<p>Definitions: Express Kidnapping –definition added as the existing cover has been moved into Section B3 from Section B5.</p> <p>Provisions: Cash limit increased to £3,500.</p> <p>Extensions: Express Kidnapping – existing cover moved into Section B3 from Section B5.</p>
Section B4.1 – Cancellation, Curtailment, Rearrangement, Replacement & Travel Delay	<p>Cover: Cancellation or Curtailment covers now include sustenance costs.</p> <p>Travel Delay increased to £100 per hour and £2,000.</p> <p>Extensions: Seat bumping benefit added for delays over 4 hours, a payment of £75 per hour up to £1,500</p> <p>Exclusions: Exclusions clarified including which exclusions apply to the Travel Delay benefit.</p>



Section B4.2 – Cancellation, Curtailment, Rearrangement & Travel Delay due to a Natural Catastrophe	Cover: Cancellation or Curtailment covers now include sustenance costs.
Section B5 – Hijack	Cover: Express kidnapping cover moved to Section B3 – Personal Money
Section B6 – Kidnap and Ransom	Cover: Cover added for Hostage Crisis. Definitions: Consultant Costs now includes costs relating to Extortion, Hostage Crisis, Hijack or Detention. Hostage Crisis – definition added. Ransom includes Hostage Crisis.
Section B7 – Political and Natural Disaster Evacuation	Cover: Maximum benefit increased to £150,000. Definitions: Advisory definition now includes: where the Insured Person has contacted Lifeline Plus Security Consultants for assistance and/or advice and we agree that non-medical related evacuation of the Insured Person from a country where they are employed or are visiting is necessary.
Section B8 – Vehicle Rental Excess	Cover: Cover now includes Trips within the United Kingdom lasting up to a maximum of 30 consecutive days.
Section D – Virtual Medical Care	Clarification: This service applies to persons registered with a UK General Practitioner. Additional Service: Virtual Physio service added to the list of services.
Policy Special Extension – Directors' Leisure Travel	Cover: Age limit increased to 80 years. There is no cover for independent travel for Children who are under 25 years of age, that are not married and have a psychological disorder or physical disability and are dependent on a covered Director for financial support, care and supervision without the prior written agreement from us.
Policy Special Extension – Additional Insured Persons	Additional extension added to Section B – Travel to provide cover for specified persons and for specific cover operative times where such persons are not described as an Insured Person in the policy schedule.
Policy Special Extension – Quarantine and Hospitalisation Benefits – Business Travel	Exclusions: Age restriction now increased to 80 years.
Policy Special Extension – Personal Security Specialist Expenses	New section. Cover for the costs to extract an Insured Person from a life-threatening situation arranged by our security services provider
General Policy Conditions	Acquisitions – automatic cover provided added for clarity. Policy Benefits not in £Sterling - added to make it clear what we will pay for benefit amounts specified in the policy wording when the policy benefits are not in £Sterling rather than added an endorsement to the policy schedule. Trips continuing beyond the end of the Period of Insurance – cover provided added for clarity. Acceptance of payment, claims notification and evidence, currency, other insurances, other interests and payment of claims monies – conditions moved to claims conditions. Maximum Payment amounts – clause removed. Section A extension limits now under the provisions applicable to Section A.
Additional Insuring Entity Endorsement	Moved - to policy to provide more clarity on when the insurer is AIG Europe S.A and not American international Group UK Limited.

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