IMPORTANT INFORMATION: PLEASE READ

Gallagher Lifeline Plus
Group Personal Accident & Travel + Crisis Insurance

Summary of Key Policy Changes 2026 (Version 0126)

We are delighted to introduce our updated Gallagher Lifeline Plus policy. 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 enhancements to the existing cover.

This is a summary of the key changes only and does not detail all the changes we have made, nor forms part of the policy document. Please read the policy document for a full description of the cover and all of the definitions, terms, conditions and exclusions that apply. The policy document should be read in conjunction with the policy schedule which states what parts of the policy are included, who is 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 document, 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
General Policy Definitions	**Definitions:** Director definition now includes C-suite/C-level executives. Incentive Trip definition added. Child definition amended to read under 25 years of age if in Full Time Education and include under 25 years of age if unmarried and diagnosed with a psychological disorder or physical disability. Dental Injury and Winter Sports Equipment definitions added.
Operative Time	***OT1 and OT2*** – A covered trip extended to include charity and incentive trips. ***OT2*** – Age limit increased to 85 years of age for Leisure Trips.
Section A – Personal Accident	**Definitions:** Loss of Intellectual Capacity, Rehabilitation Case Management and Rehabilitation Treatment definitions added. **Extension for Permanent Partial Disablement:** Increased percentages on wrist, hip, knee or ankle and back or spine. The additional payments for Permanent Partial Disablement are increased. Loss of Intellectual Capacity and Post-traumatic stress disorder cover added. **Provisions:** Personal Accident benefits age restriction increased to £125,000 (or the Sum insured on schedule if lower). **Extensions:** Burns benefit percentages amended. Catastrophic fatal accident added. Childcare expenses increased to £300 per week up to £30,000. Dental expenses added up to £2,500.

	Dependent Adult benefit additional payment increased to £30,000 and up to a maximum of £60,000. Domestic help includes cover for temporary partial disablement and the amount payable is increased to £200 per week up to £20,000. Executor Expenses increased to £2,500. Fracture benefit clarity of wording to remove reference to no claim under items 1- 4b and maximum benefit payment increased to £10,000. Home and Workplace alteration expenses now includes cover for relocating to another home. Benefit increased to £50,000 and subject to a maximum payment of £50,000in all. Loss or damage to personal property following bodily injury increased to £2,000. Optical expenses added up to £2,500. Physiotherapy added up to £2,500. Prosthesis cover increased up to £100,000. Psychological Assistance extended to include mental stress support up to a maximum payment of £10,000 in total. Rehabilitation case management and treatment cover added up to £5,000. Repatriation of household items following accidental death add up to £2,500. Return to residence expenses increased to £5,000. Total Blindness added up to £50,000. Translation Services added up to £5,000. Travel for out-patient treatment expenses up to £1,000. Visitor cover increased to £30,000 per person up to maximum payment of £300,000. Automatic cover for additional insured persons widened to include accompanying persons agreed by the insurer.
Section B1.1 – Medical and other Emergency Travel Expenses	**Extensions:** Coma benefit increased to £150 per day. Hospitalisation benefit increase to £150 per day up to 730 days. The doubling of benefit on public or bank holidays is removed. Hotel convalescence increased to £100 per day up to 365 days. United Kingdom emergency dental expenses increased to £750.
Section B2 – Personal Property	**Definitions:** Personal Property definition includes Winter Sports Equipment. **Extensions:** Lost Keys cover increased to £1,500. Replacement travel documents increase to £3,000. Temporary loss of personal property increased to £3,000. Temporary loss of personal property on return home added up to £500. Winter Sports Equipment Hire added £30 per day up to £300.
Section B4.1 – Cancellation, Curtailment, Rearrangement, Replacement & Travel Delay	**Travel Delay:** Benefits amended to £200 for the first full consecutive 4 hours and £75 per hour in excess of 4 hours. Clarification added that no payment will be made for less than 4 hours delay and that cover only applies to the first leg of the outbound and return trip. **International Connection Travel delay –** new sub section added providing cover where an onward connection is missed due to the original flight arrival being delayed. Benefit of £50 per hour up to £750 until such time the insured person boards the onward connecting transport**.**

	Extensions: Piste close benefit added for directors where there is too much snow, a lack of snow or high winds up to £250. Seat Bumping benefit added for delays in excess of 4 hour, at £75 per hour up to £1,500 in total. Ski Pack benefit added for Directors where the insured person is unable to use ski pack due to theft, illness or injury up to £500 for the unused portion of the ski pack. Winter sports hospitalisation added for Directors where the insured person is admitted to hospital as an inpatient resulting from illness or bodily injury up to £25 per day and a maximum of £250. Event tickets cover added where event tickets are not recoverable following cancellation or curtailment up to £1,000 per person and £25,000 for any one event and in any one period of insurance for all losses. **Exclusions:** Travel delay exclusions include International connection travel delay. Piste closure exclusion added.
Section B5 – Hijack	**Cover:** Increased to a total of £50,000 for hijack or kidnap.
Section B8 – Vehicle Rental Excess	**Cover:** Benefit now up to £25,000 for any one event and in the annual aggregate.
Policy Special Extension – Directors' Leisure Travel	**Cover:** Age limit increased to 85. The cover for Partners or dependent Children travelling independently, the maximum trip duration is increased to 60 days. The upper age limit for children is increased to under 25 years of age if in full time education. For children under 25 years of age travelling without being accompanied by a director or directors partner who are not married and also diagnosed with psychological or physical disabilities, there is no cover unless agreed in writing by the insurer.
Policy Special Extension – Additional Insured Persons	Additional extension added to Section B – Automatic Travel to provide cover for Non-executive directors travelling on the business of the insured.
Policy Special Extension – Stroke and/or Heart Attack -Business Travel Extension	**New extension** added covering Directors and Employees on covered business travel trips, up to £200,000 for reasonable and necessary additional specialist treatment and reasonable travel expenses upon return to their permanent home country for up to two years following a Stroke or a Heart attack. Refer to the wording for full details.
Policy Special Extension – Personal Security Specialist Expenses	**New Extension** added covering an Insured Person becoming involved in a life-threatening situation up to £10,000 any one person and £50,000 in the annual aggregate.
General Policy Conditions	**Cover difference in conditions or difference in limits.** Widened to apply for the period that this new policy wording is in force.

information can be checked by visiting the FS Register (www.fca.org.uk/register). American International Group UK Limited is a member of the Association of British Insurers.