

IMPORTANT INFORMATION: PLEASE READ

Lifeline Plus for JM Glendinning Group Personal Accident & Travel + Crisis Insurance

Summary of Key Policy Changes 2022

We are delighted to introduce our updated 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 a number of new benefits and improvements to existing cover and we have also made changes to reflect current regulatory requirements.

This is a summary of the key changes only and does not detail all the changes we have made and it does not form 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, who is covered, the sums insured and any endorsements that apply to the cover provided.

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
Section A – Personal Accident <i>Extensions applicable to Section A</i>	<p>1 - Burns benefit - amounts payable for injury are increased as follows:</p> <ul style="list-style-type: none"> i) 27% or more of the body surface is £15,000 ii) between 18 – 26% of the body surface is £7,500 iii) between 9 – 17% of the body surface is £2,500 <p>up to a maximum payment of £15,000</p> <p>2 - Childcare expenses - Costs for childcare provider increased to £10,000 and maximum limit increased to £25,000</p> <p>6 - Domestic help - Maximum benefit increased to £20,000</p> <p>11 - Home and workplace alteration expenses - Maximum benefit increased to £25,000</p> <p>12 - Hospitalisation benefit - Amount payable increased to £100 per day and doubled on public/bank holidays</p> <p>18 - Prosthesis cover - Costs for prosthesis increased to £20,000</p> <p>21a) - Retraining expenses - a) reasonable expenses to retrain the business partner, director or employee increased to £25,000</p> <p>22 - Temporary personnel replacement expenses - benefit increased to £5,000</p>
Section B8 – Vehicle Rental Excess <i>Additional provision applicable to Section B8</i>	<p>The maximum amount payable for each event is increased to £2,000</p>
Policy Special Extension – Difference in Cover & Difference in Limits	<p>NEW EXTENSION ADDED</p>

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