



Group Personal Accident & Travel Insurance Policy Summary

●●● in partnership with

Lifeline^{PLUS}



The purpose of this policy summary is to help the insured policyholder understand this insurance by setting out the significant features, benefits, limitations and exclusions of the policy. The policy document should be read to obtain a full description of the terms of the insurance, including the policy definitions and reference should be made to the policy schedule attached to the policy document which details the insured persons, the specific policy benefits bought, the operative time describing when the cover applies and any endorsements that alter the cover. **This policy summary does not form part of the policy document and does not contain the full terms of the policy. The full terms of the policy can be found in the policy document. Any questions relating to this insurance should be directed to the insurance intermediary that arranged the policy.**

Insurance provider	This insurance is provided by AIG Europe Limited.
Insured	The company or organisation that has purchased this insurance.

Purpose of the insurance

Depending on the cover purchased, under the Personal Accident section this insurance provides cover to the Insured for accidental bodily injury to an insured person which results in death, a permanent disability or temporary disability within 24 months of an accident. Under the Travel section this insurance provides cover to the Insured for medical and emergency travel expenses, medical repatriation, political and natural disaster evacuation expenses, personal liability, loss of or damage to personal property, business equipment or money, cancellation, curtailment, alteration expenses and hijack, kidnap and ransom costs for an insured person. There are also sections providing cover for legal expenses, crisis containment expenses and vehicle rental expenses.

Significant features, benefits, limitations and exclusions

The cover provided is subject to certain provisions, conditions, limitations and exclusions. The tables below set out the significant features of the cover and the main provisions, conditions, limitations and exclusions that apply. Full details of the cover, provisions, conditions, limitations and exclusions are contained in the policy document. Any cover alterations will be shown in the endorsements attached to the policy schedule that also shows the sums insured. The amount payable will be dependent on the cover purchased and will be shown in the documents issued. The Insured should review the cover periodically to ensure that it continues to meet their needs.

Significant covers	Significant features and benefits	Significant limitations and exclusions
<u>Section A: Personal Accident</u>	The following describes the standard cover and limits. The included sections, the operative time of cover and the amounts payable, or variations to the terms or cover will be shown in the policy schedule or any endorsements attaching to the policy schedule.	
item 1: Death Variable sum insured as agreed.	Provides lump sum compensation following death solely resulting from an accidental bodily injury.	Maximum payment limitations apply for children and persons aged over 75 years of age and persons flying as a pilot. We will only pay one of the benefit items 1 – 3 or 4b for injury arising from the same accident.
items 2 & 3: Loss of Limbs; Loss of Sight; Loss of Speech; and Loss of Hearing Variable sum insured as agreed.	Provides lump sum compensation following disablement solely as a result of accidental bodily injury which results in physical severance or permanent loss of use of one or more limbs or permanent loss of sight or speech or hearing.	We will only pay one of the benefit items 1 – 3 or 4b for injury arising from the same accident. Maximum payment limitations apply for persons aged over 75 years and persons flying as a pilot.

Significant covers	Significant features and benefits	Significant limitations and exclusions
<p>item 4a Permanent Total Disablement (PTD) Variable sum insured as agreed.</p>	<p>Provides lump sum compensation following disablement solely as a result of accidental bodily injury which entirely prevents an insured person from working in their usual occupation for the rest of their life.</p>	<p>We will only pay one of the benefit items 1 – 3 or 4b for injury arising from the same accident.</p> <p>For insured persons who are not an employee, claims will only be paid for PTD that prevents the insured person from working in any paid employment for which they are suited by way of training, education or employment.</p> <p>There is no cover for persons aged over 75 years of age under this item. Unless we have specifically agreed to cover them.</p>
<p>item 4b Permanent Partial Disablement Variable sum insured dependent on the injury sustained.</p>	<p>Provides a variable lump sum compensation for non specified permanent injuries as a result of physical severance or permanent loss of use solely resulting from accidental bodily injury.</p>	<p>We will only pay one of the benefit items 1 – 3 or 4b for injury arising from the same accident.</p>
<p>item 5 Temporary Total Disablement (TTD) and item 6 Temporary Partial Disablement (TPD) Specified set payment amount or percentage of weekly income as agreed.</p>	<p>Weekly compensation for the benefit period shown in the schedule as a result of accidental bodily injury which temporarily prevents an insured person from carrying out either the whole of their occupational duties, for TTD or the majority of their occupational duties for TPD.</p>	<p>Where the period of temporary disablement is less than a complete week, the amount payable will be calculated as a percentage of the insured person's normal working week in accordance with their contract of employment.</p> <p>No payment will exceed the benefit period and there will be no payment during any deferred period following the accident which is shown in the policy schedule.</p> <p>There is no cover for persons aged over 75 years under this item. Unless we have specifically agreed to cover them.</p>
<p>Section A: Personal Accident Extensions These extensions are automatically included.</p>	<p>The cover provided by these extensions (unless as stated otherwise) are included in addition to any amount due under items 1 – 6 of section A and are payable or included at the request of the insured. Any variations to the included additional covers, terms or amounts payable if agreed by us will be shown in any endorsements attaching to the policy schedule.</p>	
<p>Burns benefit</p>	<p>Up to £10,000 for permanent burns to the body as a result of an accident, the amount payable is dependent on the percentage of the body surface affected.</p>	<p>We will not pay this benefit in addition to the cosmetic surgery benefit, facial scarring benefit or benefits 1-4b under Section A.</p>
<p>Coma benefit</p>	<p>£50 for each day an insured person is in a coma.</p>	<p>Maximum payment period is 730 days.</p>

Significant covers	Significant features and benefits	Significant limitations and exclusions
Childcare expenses	Up to £5,000 for the costs of engaging a registered childcare provider following a valid claim for temporary total disablement.	Maximum payment period is 104 weeks and payment will cease when the temporary total disablement is no longer payable or reaches the maximum limit of £5000 (whichever is sooner).
Cosmetic surgery	Up to £7,500 for the costs of cosmetic reconstructive treatment as recommended by the treating medical practitioner, following a valid claim of over £50,000 under loss of limb/sight or permanent partial disablement.	There is no cover for injury as a result of a surgical procedure. Treatment has to occur within 730 days of the accident. We will not pay this extension in addition to the burns benefit or facial scarring benefit.
Dependant children additional payment	If an insured person dies in an accident, an additional payment amount of £5,000 or 5% of the amount payable under item 1 (whichever is the greater) for each dependant child of the insured person. If an insured person who is an employee and their spouse/partner suffer a fatal injury in the same accident, we will pay double the sum insured for item 1 (death).	We will not pay more than an additional 25% of the sum insured for death up to a maximum additional payment of £500,000. We will not pay more than an additional cumulative payment of £500,000 and will not pay this benefit as well as the increase for each additional dependant child extension above.
Domestic help	5% of the amount payable under items 2 – 5, up to a maximum payment of £10,000 for the reasonable costs of providing domestic in-home services as well as a chauffeur service to and from the insured person's usual place of work.	Payment will cease when we have paid items 2-4b or when we stop paying item 5.
Executor expenses	Following a claim being paid under item 1 (death) up to £1,000 for the additional administration costs incurred by the executor whilst the estate administration is being arranged.	
Facial scarring benefit	Up to £10,000 for permanent and visible scarring to the face following an accident. The amount payable is dependent on the number and size of the scars.	We will not pay this benefit in addition to the burns benefit, cosmetic surgery benefit or benefits 1-4b under Section A.
Fracture benefit	Up to £5,000 following a fracture to the bones specified in the policy document that doesn't also result in a valid claim for loss of limb/sight or permanent total disablement.	We will only pay once during the lifetime of the policy if the insured person is diagnosed with osteoporosis prior to or as a result of the accident.

Significant covers	Significant features and benefits	Significant limitations and exclusions
Funeral expenses	In the event of death as a result of an accident, up to £5,000 for the cost of reasonable funeral expenses incurred in the United Kingdom.	We will not pay more than £10,000 in all for a claim made under both this extension and the extension under Section B 1.2 – Repatriation.
Home/Place of Work alteration expenses	Up to £20,000 in total for home and workplace alterations. Cover for home alteration applies if the insured person is either paraplegic or quadriplegic following an accident. Workplace alteration applies following a valid claim for loss of limb/sight or permanent total disablement for reasonable adjustments to the workplace.	
Hospitalisation benefit	£50 a day (doubled for public/bank holidays) for each day an insured person is hospitalised as a result of accidental bodily injury.	Maximum payment period is 365 days.
Independent financial advice	Following a valid payment under item 1 (death) or item 4a (permanent total disablement), up to £2,000 for fees charged by an Independent Financial Consultant, to provide professional financial advice.	The Independent Financial Consultant must be authorised and regulated by the Financial Conduct Authority.
Kidnap of an insured person	Optional extension of the policy period for an additional 12 months for an insured person who is a hijack or kidnap victim.	
Lifesaver	An optional payment of £25,000 to pass on to a person (that is not a member of the emergency services or an insured person) who dies or becomes permanently disabled as a result of trying to save the life of an insured person.	Maximum payment of £100,000 for all persons
Loss/Damage to Personal Belongings from Bodily Injury	Following an unprovoked assault, up to £1,500 for the replacement or repair of personal belongings damaged or lost by the hospital or ambulance services.	
Partner/Child Paraplegia and Quadriplegia	£25,000 for paraplegia or £100,000 for quadriplegia due to accidental bodily injury to a partner and/or child of an insured person, provided the insured person is an employee, business partner or director of the Insured.	

Significant covers	Significant features and benefits	Significant limitations and exclusions
Post traumatic stress disorder – terrorism	If the policy covers an insured person for temporary total disablement, up to £300 per week following being medically diagnosed with post traumatic stress disorder (without physical injury being sustained) directly as a result of witnessing a terrorist event whilst on a publicly licensed conveyance.	Maximum payment of 16 weeks.
Prosthesis cover	Up to £10,000 for the additional costs of providing prosthesis as recommended by the treating medical practitioner following a valid claim over £50,000 for loss of limb(s).	
Psychological assistance	If we pay a claim for permanent total or permanent partial disablement which is more than 50% of the sum insured for those items, we will pay up to £5,000 for the cost of professional psychological counselling treatment provided that it is prescribed by the treating medical practitioner and is started within 12 months of the accident. Lifeline Plus Assistance can help in sourcing a suitable provider.	
Recruitment costs	Up to £10,000 for recruitment costs incurred for engaging a replacement employee following death or permanent total disablement of an employee or up to £12,000 for engaging a replacement employee following suicide or attempted suicide of an employee.	We will not pay this extension in addition to retraining expenses for an employee or an employee's partner.
Retraining Expenses	Up to £15,000 for the reasonable costs to retrain an employee into an alternative occupation with the Insured following a valid claim for loss of limb(s), sight, speech or permanent total disablement. In the event of a valid claim for permanent total disablement for an employee, up to £15,000 for retraining an employees' partner for paid employment, or improve their employment prospects or the quality of care they can provide for the insured person.	The maximum we will pay is £15,000 in all under this extension. We will not pay this benefit in addition to the extension for recruitment costs.

Significant covers	Significant features and benefits	Significant limitations and exclusions
Temporary personnel replacement expenses	Up to £2,500 as a reimbursement for the costs incurred, in the 3 month period following bodily injury, in employing someone on a temporary basis following the death or permanent total disablement of a specified insured person.	
Visiting expenses	Up to £2,500 for reasonable expenses incurred for any person, as agreed by the insured, to visit an insured person hospitalised in the United Kingdom as a result of accidental bodily injury.	Expenses will only be paid if the hospitalisation occurs more than 10 miles from the insured person's home in the United Kingdom or their permanent country of residence.
Visitor benefit	If a third party visits a premises owned by the Insured in a business capacity and sustains bodily injury which would, had the visitor been an employee, result in a valid claim under items 1 to 3a of section A, we will pay £25,000 to the Insured.	There is no cover for a person who has been contracted by the Insured to work on the premises itself. We will not pay more than £250,000 for all visitors injured in the same accident. No additional cover for visitors is provided under the other extensions to section A other than for visiting expenses.
Section B: Travel The following describes the standard cover and limits. The included sections, the cover operative time of cover and any variations to the amounts payable, the policy terms or cover will be shown in the schedule or any endorsements attaching to the schedule.		
Section B1.1: Medical and Other Emergency Travel Expenses Medical Expenses	Provides an unlimited sum insured cover for each insured person for reasonable and necessary medical, surgical or other diagnostic or remedial treatment required in the event of illness, injury or death during an insured trip outside the United Kingdom or the insured person's country of domicile. Optical, pregnancy/childbirth and dental expenses are included if they are as a result of an emergency or bodily injury.	There is no cover under this section – when travelling against the advice of a medical practitioner; – if the purpose of a trip is to receive medical treatment or advice; – as a result of the use of non prescribed drugs or; – as a result of suicide, attempted suicide or self inflicted injury.
Emergency Travel Expenses	Expenses for reasonable additional travel and accommodation expenses plus telephone charges incurred by an insured person (less any possible refund or savings made) following bodily injury or illness and reasonable expenses for a person who needs to travel to, remain with or escort the insured person.	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.

Significant covers	Significant features and benefits	Significant limitations and exclusions
Family visit	<p>The cost of transport and accommodation of an insured person's partner plus up to 3 dependant children or 2 other immediate relatives to visit them in the event of the insured person being hospitalised for more than 5 days following serious injury or illness.</p> <p>Cover also extends to include section B for the travellers and if only the insured person's partner travels, we will pay for the necessary additional cost of registered childcare during the period of the visit.</p>	
Home country ongoing medical treatment	<p>Up to £50,000 for ongoing hospital medical treatment or emergency dental treatment charges on return to the permanent country of residence from an insured trip provided this is for the continuation of a valid claim for Medical Expenses or Emergency Repatriation Expenses.</p>	<p>Ongoing treatment must be required within 3 months of return and arranged by Lifeline Plus Assistance.</p>
Hospitalisation benefit	<p>£50 per day for each day an insured person is in hospital as an inpatient as a result of injury or illness during an insured trip.</p>	<p>Maximum payment period is 365 days.</p>
Hotel convalescence	<p>£50 per day for up to 60 days if an insured person is confined to their hotel on medical grounds following discharge from hospital if we have also paid the hospitalisation benefit.</p>	
Petcare	<p>Up to £300 for additional domestic cattery or kennel fees for pets owned by the insured person if their return trip is delayed by more than 24 hours due to hospitalisation as an inpatient.</p>	
Search and Rescue Expenses	<p>Up to £50,000 per event for the costs incurred and/or levied by recognised rescue services/local authorities in searching for a missing insured person known or believed to have suffered injury or illness, or local weather or safety conditions means that it is necessary to rescue to prevent injury or illness.</p>	<p>The insured person must comply with local safety advice and must not knowingly endanger their life or the life of any other insured person.</p> <p>Expenses are only payable for the insured person's proportion of the search and rescue operation and up to the point of recovery or when the search is called off by the recognised authorities.</p>

Significant covers	Significant features and benefits	Significant limitations and exclusions
United Kingdom Medical Expenses	Charges for medical expenses made by the United Kingdom National Health Service or a National Health Service Trust Hospital for insured persons covered whose permanent country of residence is not the United Kingdom and are incurred during a business trip within the United Kingdom.	
United Kingdom emergency dental expenses	Up to £500 for unforeseeable emergency dental expenses for the relief of pain incurred in the United Kingdom by an insured person whilst on a business trip which is more than 100 miles (160 kilometres) from their normal place of residence and the trip is longer than 3 consecutive days and involves an overnight stay or air flight.	
<u>Section B1.2: Repatriation Expenses</u>	The costs incurred in transporting or repatriating an insured person to the most suitable hospital or the insured person's home address in the United Kingdom or permanent country of residence.	There is no cover under this section:
Additional extension to repatriation expenses	Following the death of an insured person whilst on a trip, up to £10,000 in respect of funeral expenses for the insured person and the reasonable costs for the transportation of the insured person's remains and personal property to the United Kingdom or permanent country of residence.	<ul style="list-style-type: none"> – when travelling against the advice of a medical practitioner or if the purpose of a trip is to receive medical treatment or advice; – for a claim as a result of the use of non prescribed drugs; – a claim as a result of suicide or self inflicted injury.
<u>Sub Section B1.3: MyLifeline Assistance</u>	Emergency advice and assistance including: medical, political and natural disaster assistance and evacuation, including local payment of hospital bills and arranging emergency medical repatriation.	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. Where funeral expenses are also covered under the extensions to Section A, the maximum we will pay in all is £10,000.
The policy provides access (telephone and/or internet) to a number 24 hours a day, 365 days a year for assistance services.	Pre-travel advice and assistance including: information on medical facilities overseas – health	

Significant covers	Significant features and benefits	Significant limitations and exclusions
<p>Section B1.4: Legal Expenses</p> <p>An amount of up to £50,000 for each insured person for any one event unless otherwise stated in the schedule.</p>	<p>precautions and vaccinations – visa and entry permit requirements – access to a travel concierge service.</p> <p>Security advice and services including: details on changing political situations or severe weather conditions via SMS or Email travel alerts.</p> <p>Concierge Service: assistance to plan ahead for travel, entertainment, dining or shopping.</p> <p>Other advice, assistance and training services including: access to medical or legal referral assistance, help to locate and send drugs, blood or medical equipment unavailable locally, help with the replacement of stolen travel documents and access to travel security awareness training.</p> <p>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 insured trip if there is a reasonable prospect for success.</p> <p>The legal costs in obtaining legal opinion of the merits in pursuing a claim.</p>	<p>Our permission in writing must be obtained before commencement of legal proceedings.</p> <p>Our consent will be given if legal opinion considers the prospect of success is more than 50% and that the amount of damages/ compensation will be more than the costs of pursuing a claim.</p> <p>We will only pay for the reasonable costs of obtaining the initial legal opinion if we do not give consent to pursuing a claim.</p> <p>If the legal opinion is that the claim is expected to be successful but the costs of pursuing are likely to exceed the amount awarded, the maximum we will pay is the anticipated amount or the sum insured stated on the schedule, whichever is the lesser amount.</p> <p>If our preferred law firm is not used, the amount payable will be limited to the amount we would have paid our preferred law firm.</p>

Significant covers	Significant features and benefits	Significant limitations and exclusions
		<p>This section does not cover:</p> <ul style="list-style-type: none"> – legal expenses incurred in defending any civil claim brought against an insured person; – fines or other penalties imposed by a court of criminal jurisdiction; – legal expenses incurred in connection with any criminal or intentional act of the insured person; – a dispute with or a claim against us or our agents or persons/organisations involved in arranging this insurance; – an incident notified to us more than 2 years after the event or a failure to notify us within a reasonable time where we believe our position has been prejudiced.
Court attendance	Up to £1,000 for travel and accommodation expenses incurred for the necessary attendance in court in connection with a valid claim under this section of the policy.	
Legal detention	Up to £5,000 for the 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. Lifeline Plus Assistance can source the legal representation.	
Bail bond	Up to £50,000 as a loan repayable to us within 3 months for a bail bond provided at the request of the insured in the event that an insured person is detained (or threatened to be detained) by the government or local civil authority whilst on an insured trip. A financial guarantee will be required from the insured. Lifeline Plus Assistance will arrange for the funds.	
<p>Section B1.5: Personal Liability An amount of up to £5,000,000 for each insured person for any one event unless otherwise stated in the schedule.</p>	Up to the amount specified in respect of legal liability for damages incurred by an insured person during an insured trip which results from bodily injury, sickness or disease caused to a person or accidental loss or damage	<p>Any admission, offer, promise or indemnity must be made with our consent and we are entitled to take over and conduct the claim.</p> <p>This sub section does not cover:</p>

Significant covers	Significant features and benefits	Significant limitations and exclusions
	<p>to the material property of any person.</p> <p>In addition to the above, the policy also includes cover for the costs and expenses of defending any claim against an insured person.</p>	<ul style="list-style-type: none"> – bodily injury to, or sickness or disease of any person who is under a contract of employment, service or apprenticeship with the insured or insured person when injury results from that employment; – bodily injury to, or sickness or disease of, any person who is travelling with the insured person on the same trip; – liability in respect of loss of or damage to property belonging to or held in trust by or in the custody or control of the insured, a insured person or any of their employees or any member of the insured person's family; – liability for injury, loss or damage caused directly or indirectly in connection with: <ul style="list-style-type: none"> (i) the ownership, possession or occupation of land, or immobile property (other than occupying on a temporary basis); (ii) mechanically or electrically propelled vehicles, aircraft, hovercraft or watercraft; (iii) any wilful, malicious or criminal act; (iv) the carrying on of any trade, business or profession; (v) racing or the use of firearms (other than sporting guns being used for sport); – liability assumed under any contract or agreement unless such liability would have attached in the absence of such contract or agreement; – liability for which payment should be more specifically claimed under another insurance policy; – any claim where the insured person is suffering from a psychological condition or from non

Significant covers	Significant features and benefits	Significant limitations and exclusions
		<p>prescribed drugs or from solvents or</p> <ul style="list-style-type: none"> – any claim resulting from sexually transmitted diseases.
<p>Court attendance</p> <p>Section B2: Personal Property An amount of up to £10,000 for each insured person for personal property or £3,000 for business equipment unless otherwise stated in the policy schedule.</p>	<p>Up to £1,000 for travel and accommodation expenses incurred for the necessary attendance in court in connection with a valid claim under this section of the policy.</p> <p>The cost of replacement or repair of personal belongings owned by the insured person (or for which they are responsible) and are taken on, or are purchased during the insured trip that are lost, stolen or damaged or any property of the Insured required by the insured person to undertake their duties and for which they are responsible.</p>	<p>Where the item is valued at more than £2,500, only 75% of the amount valued over £2,500 will be covered.</p> <p>This section does not cover:</p> <ul style="list-style-type: none"> – any loss due to chipping, scratching, breakage of glass, china or other fragile articles; – more than £500 for vehicle keys; – loss of or damage to vehicles or their accessories; – 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;
<p>Lost keys</p>	<p>Up to £1,000 for the cost of replacement locks (parts and labour) or keys to the insured persons home or motor vehicle in the United Kingdom or permanent country of residence that are lost or stolen whilst on the insured trip.</p>	<ul style="list-style-type: none"> – loss of money as defined in the Section B3: Money; – loss or damage caused by delay, detention or confiscation by order of any government or public authority.
<p>Replacement travel documents</p>	<p>Up to £2,000 for the reasonable and necessary additional travel and accommodation and the costs of replacing the lost or damaged passport, visa, travel tickets or other essential travel documents.</p>	
<p>Temporary loss of personal property</p>	<p>Up to £2,000 for the purchase of essential and reasonable items of clothing or toiletries as a result of the temporary loss of personal belongings for more than 4 hours during any outward stage of an insured trip.</p>	<p>There is no cover for the final return stage to the United Kingdom or permanent country of residence.</p> <p>Any amount paid will be deducted from a claim for total loss of personal property.</p>
<p>Section B3: Personal Money An amount of up to £5,000 for each insured person unless otherwise stated in the policy schedule.</p>	<p>The reimbursement of cash or other money items that are intended for travel, meal, accommodation and personal expenditure that are physically lost or stolen during the insured trip or in the 120 hours before the start, or on completion of the insured trip.</p>	<p>Where the claim exceeds £2,500, only 75% of the amount over £2,500 will be covered.</p> <p>We will pay for the loss or theft of a credit or charge card which results in fraudulent use if the terms and conditions of the card have been complied with.</p>

Significant covers	Significant features and benefits	Significant limitations and exclusions
<p><u>Section B4.1:</u> <u>Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay</u> An amount of up to £10,000 for each insured person unless otherwise stated in the schedule.</p>	<p>The cost of travel, accommodation and other trip expenses that have been paid, or are due to be paid under a contract and cannot be recovered, if the trip is cancelled prior to departure, cut short, rearranged or altered due to any cause outside the insured persons control (other than a cause that is not specifically excluded) as specified below.</p>	<p>This section does not cover any claim for shortages of money due to confiscation or detention by customs or other officials or error, omission or depreciation in value.</p>
<p>Cancellation or Curtailment</p>	<p>If a trip has to be cancelled prior to departure or cut short following departure, the irrecoverable deposits and advanced payments for transport and accommodation costs which have been paid or will be payable, or become payable under contract and cannot be recovered elsewhere.</p>	<p>This section of the policy does not cover:</p> <ul style="list-style-type: none"> – a claim as a result of a natural catastrophe; – disinclination to travel prior to commencement of the trip, (unless this decision is made as a result of UK Foreign and Commonwealth Office advice of all but essential travel which had not been given before the trip was booked), or if on a trip disinclination to continue; – redundancy within 31 days of the trip commencement or whilst on a trip; – the financial circumstances of the Insured or insured person; – the default or financial failure of a transport or accommodation provider, or their agents acting for the Insured or insured person; – regulations made by any Public Authority or Government or persons under authority to make regulations; – a claim recoverable under Section B7 – Political and Natural Disaster Evacuation; – curtailment on medical grounds that is not based on the recommendation of a medical practitioner; – the failure to check-in as instructed in the travel itinerary (unless the failure was due to strike or industrial action); – the delayed departure of a ship, aircraft or train, due to strike, labour dispute, mechanical breakdown or failure of a means of transport, where the delay lasts for less than 24 hours or due to a strike or industrial action which
<p>Rearrangement</p>	<p>When pre-booked travel arrangements in connection with an insured trip following departure have to be altered, the reasonable additional costs of travel and accommodation to enable the insured person to continue the insured trip or return to their permanent country of residence.</p>	
<p>Replacement</p>	<p>Where an insured trip is cut short, the additional costs for travel and accommodation expenses to return the insured person to their permanent country of residence and to send one person to assume the duties of the original insured person or to return the original insured person to return their duties provided this is within 6 months of the date of curtailment.</p>	
<p>Travel delay</p>	<p>A payment of £75 per hour after the first 4 hours for the delay of the scheduled ship, aircraft, vehicle or train on which an insured person is travelling on any leg of the</p>	

Significant covers	Significant features and benefits	Significant limitations and exclusions
Local authority assistance	<p>insured trip, up to a maximum of £2,000.</p> <p>Cover for the loss of advance payments plus additional expenses for transport and accommodation costs 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.</p>	<p>existed or for which advance warning had been given before the date on which the trip was booked;</p> <ul style="list-style-type: none"> – the withdrawal from service of the conveyance on the recommendation of the manufacturer, the Civil Aviation Authority, Rail Authority or Port Authority or any similar body in any country.
Termination of employment	<p>Cover for the loss of deposits and advance payments for transport and accommodation costs incurred due to the cancellation of the trip if a director or employee resigns less than 31 days prior to the commencement of a pre-booked trip.</p>	
<p><u>Section B4.2:</u> <u>Cancellation, Curtailment, Rearrangement, & Travel Delay due to a Natural Catastrophe</u></p> <p>An amount of up to £10,000 for each insured person unless otherwise stated in the schedule.</p>	<p>The cost of irrecoverable expenses, if the trip is cancelled prior to departure or is cancelled, cut short or rearranged as a direct result of a natural catastrophe as specified below.</p>	<p>Cover for natural catastrophe is limited to volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire.</p> <p>This section of the policy does not cover:</p> <ul style="list-style-type: none"> – 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; – as a result of a claim made under section B4.2 if the Insured or insured person makes a valid claim under section B4.1 Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay which originates from the same loss. – a claim recoverable under section B7 – Political and Natural Disaster Evacuation; – an insured person deciding not to travel or if on a trip deciding not to continue; – the financial circumstances of the Insured or insured person; – the default or financial failure of a transport or accommodation provider,

Significant covers	Significant features and benefits	Significant limitations and exclusions
Cancellation or Curtailment	If an insured trip has to be cancelled prior to departure or cut short following departure, the 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.	<p>or their agents acting for the Insured or insured person;</p> <ul style="list-style-type: none"> – strike or labour dispute.
Rearrangement	If pre-booked travel arrangements in connection with an insured trip have to be altered after departure, the reasonable additional travel and accommodation costs to enable the insured person to continue the trip or return to their permanent country of residence.	
Travel Delay	A payment of £75 per hour after the first 4 hours for the delay of the scheduled ship, aircraft, vehicle or train on which an insured person was travelling on any leg of the insured trip up to a maximum of £750.	
Rental Transport Costs	Up to £10,000 for each trip and 50% of any amount in excess of £500 for each insured person for the rental cost of a motor vehicle and/or chartering of a non-scheduled ship and/or aircraft as a result of natural catastrophe.	
Section B5: Hijack	A benefit of £500 for each 24 hour period, for an insured person who is forcefully or illegally detained as a result of hijack whilst on an insured trip.	The benefit is payable for a maximum of 100 days.
Section B6: Kidnap and Ransom An amount of up to £250,000 for each event and in all during a 12 month period unless otherwise stated in the policy schedule.	The policy provides cover for <ul style="list-style-type: none"> – the reimbursement of ransom monies up to the amount specified in the policy schedule; – up to £50,000 for each event and in all during the policy period for the costs incurred by our appointed consultants (for travel, accommodation, qualified interpretation, communication, and payments to informants costs); 	Lifeline Plus Assistance must be contacted as soon as possible following an event coverable under this policy section. Any benefit of claim under this section will not be covered to the extent that it would be contrary to the laws of any country where cover is provided. This section does not cover: <ul style="list-style-type: none"> – loss due to any dishonest, unlawful or criminal acts of

Significant covers	Significant features and benefits	Significant limitations and exclusions
	<p>if an insured person whilst on an insured trip is kidnapped (including attempted kidnap) or detained or is the subject of an extortion threat.</p>	<p>the person authorised to hold ransom monies;</p> <ul style="list-style-type: none"> – Insured’s who have had kidnap insurance cancelled or declined in the past; – any claim for an insured person within their permanent country of residence; – kidnap which occurs in Afghanistan, Colombia, Iraq, Mexico, Nigeria, Pakistan, Philippines, Somalia, Venezuela, Yemen or kidnap which occurs in any other region or country to which the insured person has travelled where the United Kingdom Foreign and Commonwealth Office has advised against “all travel” prior to the start of the trip; – money that the Insured becomes legally liable to pay as a result of any legal action for damages; <p>For detention, this section does not cover:</p> <ul style="list-style-type: none"> – a detention period of less than 4 hours; – a claim as a result of the violation of the laws in the country in which detention occurs that would also be a violation of the laws in the insured person’s home country; – a loss as a result of the failure to obtain and maintain the required documentation for the country in which detention occurs.
<p><u>Section C: Crisis Containment Management</u> An amount of up to £50,000 for each event and in all during the policy period.</p>	<p>Provides cover for the costs in appointing consultants to manage a crisis resulting in 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 section A or section B of this policy.</p>	<p>Cover is limited to a crisis period of 30 days from when the crisis is reported to the Insurer and the Insured must bear 20% of the total cost claimed.</p> <p>A claim must be reported within:</p> <ul style="list-style-type: none"> – 24 hours in respect of media coverage, or – 48 hours of filing a claim or litigation against the Insured.

Significant covers	Significant features and benefits	Significant limitations and exclusions
		<p>This section does not cover claims as a result of:</p> <ul style="list-style-type: none"> – circumstances affecting the industry in which the Insured conducts its business activities; – governmental regulations affecting another country or the industry in which the Insured conducts its business activities; – changes in population, customer tastes, economic conditions, seasonal sales variations, or competitive environment; – any fraudulent act committed by any of the Insured’s senior executives; – a crisis arising in Afghanistan, Colombia, Iraq, Mexico, Nigeria, Pakistan, Philippines, Somalia Venezuela, Yemen or any other region or country where the UK Foreign and Commonwealth Office has advised against “all travel” before the trip.
<p><u>Section D: Medical Second Opinion Service</u></p>	<p>Provides access to a medical second opinion service for any medical condition, regardless of policy cover, for 24 hours, 7 days a week for insured persons, their partners and children. The service includes online remote nursing services and additional health information.</p>	<p>Details of the person’s current medical practitioner will be required.</p>
<p><u>Special Extension Corporate Event Cover</u></p>	<p>The policy is automatically extended to include the Insured’s guests whilst attending a corporate event function arranged by the Insured during the period of insurance.</p> <p>Cover under section A for items 1-4b applies at £20,000 or the sum Insured shown on the schedule if more applicable.</p> <p>Cover applies under section B, for the operative sections of the policy and for the sums insured shown on the schedule.</p>	<p>The extensions applicable to section A do not apply to this special extension.</p>
<p><u>Special Extension Directors Leisure Travel</u></p>	<p>The policy is automatically extended to include leisure travel for directors where the</p>	<p>Cover for partners and dependant children of directors travelling on their</p>

Significant covers	Significant features and benefits	Significant limitations and exclusions
	<p>operative time for directors shown on the schedule is OT1- Business Travel.</p> <p>In these circumstances cover also extends to include the cover provided to directors under Section B for the director's spouse/partner, dependant children and one salaried domestic Staff whilst accompanying the director on a holiday trip.</p> <p>Cover for partners and dependant children of directors also applies under Section B where they are travelling on their own.</p>	<p>own is limited to a trip not exceeding 60 consecutive days in duration.</p>

Law and jurisdiction

The policy will be governed and interpreted in accordance with English law and the courts of England and Wales will have jurisdiction to determine any dispute arising under or in connection with it, unless the Insured's registered office is located in Scotland in which case the law applicable to that jurisdiction will apply and its courts will have jurisdiction.

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

Period of insurance

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

Right of cancellation and cover alteration

Only the Insured and AIG Europe Ltd have rights of cancellation. No rights of cancellation exist for an insured person. The Insured can cancel the policy at any time by contacting AIG Europe Ltd and giving 30 days notice. We may cancel the policy by giving 30 days written notice to the Insured at their last known address. Only the Insured and AIG Europe Ltd can alter the cover provided.

Claim notification

Only the Insured has the right to claim under the policy. An insured person may make a claim under this policy with the Insured's express permission.

If approval has already been obtained in respect of overseas medical assistance, a insured person may call Lifeline Plus Assistance directly on:

Tel: +44 (0) 1273 552922 (24 hours a day, 365 days a year)

To make a claim the Insured (or the insured person with the permission of the Insured) can contact us as follows:

The Accident & Health Claims Department 2-8 Altyre Road, Croydon CR9 2LG United Kingdom.

For Personal Property & Money claims:

Tel: +44 (0) 207 359 3433

For all other claims:

Tel: +44 (0) 845 602 9429 Email: claimsuk@aig.com

Please refer to the claims procedure in the policy wording for further claims information.

Complaints procedure

We believe you deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations, please contact us using the appropriate contact details below providing the policy/claim number and the name of the insured/insured person to help us to deal with your comments quickly.

Claims related complaints

Accident & Health Claims Manager UK, AIG Europe Limited, 2-8 Altyre Road, Croydon CR9 2LG.

Telephone: +44 (0) 845 602 9429

Facsimile: +44 (0) 20 8253 7569

E-Mail: claimsuk@aig.com

Online: www.aig.co.uk and select "Feedback & Complaints"

All other complaints

The Customer Relations Unit UK, AIG Europe Limited, 2-8 Altyre Road, Croydon CR9 2LG.

Telephone: +44 (0) 20 8649 6666

Facsimile +44 (0) 20 8680 7330

E-Mail: uk.customer.relations@aig.com

Online: www.aig.co.uk and select "Feedback & Complaints"

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service (FOS) who will review your case. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

The FOS may not be able to consider a complaint if the complainant:

- has not provided us with the opportunity to resolve the complaint; or
- is a business with more than 10 employees and a group annual turnover of more than €2 million; or
- is a trustee of a trust with a net asset value of more than £1 million; or
- is a charity with an annual income of more than £1 million.

The FOS can be contacted at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone: **0800 0 234 567**

(free for people phoning from a "fixed line", i.e. a landline at home)

0300 123 9 123

(free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

E-Mail: complaint.info@financial-ombudsman.org.uk

Following this complaint procedure does not affect the right to take legal action.

Financial Services Compensation Scheme

AIG Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our financial obligations you may be entitled to compensation from the scheme. Further information about compensation scheme arrangements is available from the FSCS. Please see the policy wording document for details.

The policy is insured by AIG Europe Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRNSA number 202628). This information can be checked by visiting the FS Register (<http://www.fca.org.uk>). Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom.



Risk Management Partners

The Walbrook Building
25 Walbrook
London EC4N 8AW

020 7204 1800
www.rmpartners.co.uk

Risk Management Partners Ltd
Authorised and regulated by the Financial Conduct Authority 313119
Registered in England as above 2989025