This policy is a contract between the Insured and the Company, American International Group UK Limited.

The Company agrees to give the insurance cover set out in this policy under the sections (and subsections) of cover that are shown as being included on the Schedule. This policy, the Schedule and all attached memoranda and endorsements detail the entire cover provided and the terms and conditions applying to it.

The Company will only provide cover for those Insured Persons on the Schedule or any attached memoranda or endorsements for the Period of Insurance as long as the required premium has been paid and the Company has accepted it.

The Insured should read this policy to make sure that they understand the cover provided and the limitations applying. If there are any elements of the cover that require clarification or do not meet the needs of the Insured, the Insured should in the first instance raise these with their insurance intermediary, where applicable.

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).

American International Group UK Limited is 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.
Table of Contents

Claims Procedure ........................................................................................................................................ 3
General Policy Definitions ..................................................................................................................... 4
Operative Times ...................................................................................................................................... 7
Section A - Personal Accident ......................................................................................................... 8
Section B1.1 - Medical and other Emergency Travel Expenses ...................................................... 17
Section B1.2 - Repatriation Expenses ............................................................................................ 19
Section B1.3 - My Lifeline Assistance ............................................................................................. 20
Section B1.4 - Legal Expenses ....................................................................................................... 22
Section B1.5 - Personal Liability ..................................................................................................... 24
Section B2 - Personal Property ......................................................................................................... 25
Section B3 - Personal Money ............................................................................................................. 26
Section B4.1 - Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay .................................................................................................................. 26
Section B4.2 - Cancellation, Curtailment, Rearrangement & Travel Delay due to a Natural Catastrophe ........................................................................................................................................... 28
Section B5 - Hijack ............................................................................................................................. 29
Section B6 - Kidnap and Ransom ..................................................................................................... 30
Section B7 - Political and Natural Disaster Evacuation .................................................................... 31
Section B8 - Vehicle Rental Excess .................................................................................................. 34
Section C - Crisis Containment Management .................................................................................. 35
Section D - Medical Second Opinion Service ................................................................................ 37
Policy Special Extension - Corporate Event Cover ......................................................................... 38
Policy Special Extension - Directors’ Leisure Travel ....................................................................... 39
Policy Special Extension – Work Experience .................................................................................. 40
General Policy Conditions .................................................................................................................. 41
Complaint Procedure .......................................................................................................................... 45
Financial Services Compensation Scheme (FSCS) ........................................................................ 46
Fraudulent or exaggerated claims ...................................................................................................... 46
Start and finish of cover ...................................................................................................................... 47
How the Company uses Personal Information .................................................................................. 47
Claims Procedure

The Company should be notified as soon as reasonably practical after the event that a claim is to be made. The claim may be rejected if it is made so long after the event that the Company is unable to investigate the claim fully. It may also result in the Insured (or Insured Person at the request of the Insured) not receiving the full amount claimed if the amount claimed is increased as a result of the delay.

For a claim under sections:

B1.1 – Medical and other Emergency Travel Expenses
B6 – Kidnap and Ransom
B7 – Political and Natural Disaster Evacuation
C – Crisis Containment Management

Please contact the 24 hour, 7 days a week emergency medical number immediately on:

Telephone: +44 (0)1273 552922

For a claim under sections:

B2 – Personal Property
B3 – Personal Money

Please notify:

Concierge Claims Service
Telephone: 0344 892 0319 (UK Only)
+44 (0) 207 359 3433 (Worldwide)
E-Mail: lifelinebaggageclaims@aig.com

For a claim under all other sections, please notify:

Personal Accident Claims Department,
American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.
Telephone: +44 (0) 345 602 9429
E-Mail: claimsuk@aig.com

The Company will ask for the completion of a claim form and for the claimant to provide all reasonable and necessary evidence (including receipts and invoices as applicable) required by the Company to support a claim at their own expense. If the information supplied is insufficient, the Company will identify the further information required. If the Company does not receive the information it needs, the Company may reject the claim or withhold payment until the information it may reasonably require is received. If a claim is made under section A, the Company may require information to show that the Bodily Injury is as a result of an Accident.

The Insured Person must give the Company permission to obtain any medical reports or other records needed from any Medical Practitioner who has treated the Insured Person otherwise the Company may not pay the claim.

The Company may ask the Insured Person to attend one or more medical examinations. If the Company does, the Company will pay the cost of the examination(s) and for any medical reports and records (and the reasonable costs of the Insured Person, and any person required to travel with the Insured Person, provided these expenses are agreed by the Company in advance). If the Insured Person fails to attend without reasonable cause, the Company may reject the claim. If an Insured Person dies, the Company has the right to ask for a post-mortem examination at its own expense. If this is refused, the Company may not pay the claim.
The Company may also contact third parties who have or who were to provide services to the Insured or Insured Person (for example an airline, travel company or hotel) to verify the information provided to support a claim.

If the Insured, the Insured Person or the claimant, does not comply with any reasonable request by the Company under this claims procedure, the Company may not pay the claim.

All claim payments under this policy will be made to the Insured. The Company will not pay an Insured Person or other person directly other than at the Insured's request and the Company has agreed to do so.

The receipt of the full claim payment will be a full discharge of all liability by the Company for the claim.

**General Policy Definitions**

There are words and expressions used in this policy which have a specific meaning, and sometimes those meanings are unique to this policy. These words are shown below and each time one of them is used in the policy and Schedule (and any endorsements or memoranda attached to the Schedule), it is shown in italicised type with Initial Capital Letters. Plural forms of the words defined have the same meaning as the singular form.

Please read sections A, B, C and Policy Special Extensions for additional definitions applicable to those sections and subsections.

**Accident**
A sudden, unexpected and specific event, external to the body which occurs at an identifiable time and place including Exposure.

**Biological Agent**
Any pathogenic organism, or any toxin biologically or chemically produced, created or synthesised therefrom or any genetically modified organism.

**Bodily Injury**
Identifiable physical injury to the Insured Person's body which is caused directly and solely by an Accident, is not intentionally self-inflicted, does not result from sickness or disease and is not as a result of a Gradually Operating Cause.

**Business Partner**
Any person holding the position of partner or, in the case of a limited liability partnership, holding the position of member of the Insured.

**Business Trip**
Any trip undertaken primarily for the purpose of the Insured's business which commences during the Period of Insurance and is scheduled to last for a maximum duration of twelve months. Non-business activities are covered when incidental to a business trip.

**Channel Islands**
Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

**Chemical Agent**
Any artificially created, produced or synthesised chemical toxin or compound or a substance derived from a genetically modified organism.

**Child**
Any person who is under 18 years of age or under 23 years of age if in full-time education.

**Company**
American International Group UK Limited.

**Contractor**
Any person employed by the Insured on a temporary contract for services that the Insured has agreed to be included under this policy.
**Director**
Any person holding the position of director of the Insured (but excluding non-executive directors or company secretary unless agreed in writing by the Company) or any person who is a member of the management or executive committee (or equivalent body) of a partnership.

**Domestic Staff**
Any person employed on a salaried basis by a Director in one or more of the following capacities: nanny, house-keeper, au-pair, butler, driver, maternity nurse, tutor, personal trainer.

**Employee**
Any person under a contract of employment, contract of service or apprenticeship with the Insured who is not a Director or a Business Partner.

**Event**
A sudden, unexpected, unusual and specific event occurring at an identifiable time and place. The duration and extent of an event is limited to 72 consecutive hours and within a 10-mile radius of the event.

**Expatriate**
An Insured Person who is not a Secondee and is resident in a country that is not their country of nationality or origin and who:
a) has no definite date of return; and
b) has taken permanent residency or citizenship or become naturalised in the designated country.

**Exposure**
The deliberate emission, discharge, dispersal, release, spread or escape of any Nuclear Agent, Biological Agent or Chemical Agent as a result of Terrorism or other cause.

**Gradually Operating Cause**
A cause that is the result of a series of events which occur or develop over time that cannot be wholly attributable to a single Accident.

**Hospital**
An institution which has accommodation for inpatients and facilities for diagnosis, surgery and treatment. It does not include, for example, a long-term nursing home including palliative care, a rehabilitation centre, a retirement home, an extended-care facility or a convalescence home.

**Insured**
The legal entity or organisation shown on the Schedule.

**Insured Person**
The person or persons described on the Schedule or any memoranda attached to the policy.

**Leisure Trip**
Any holiday trip which starts during the Period of Insurance and is scheduled to last for a maximum duration of 60 days or as shown on the Schedule.

**Medical Consultant**
A Medical Practitioner or Medical Specialist (other than, an Insured Person, a relative of an Insured Person, or an Employee of the Insured) who either holds a full-time National Health Service (NHS) Consultant Post or holds a current Certificate of Completion of Specialist Training (CCST), or is on the Specialist Register held by the General Medical Council (GMC) and holds a specialist accreditation issued by the General Medical Council in accordance with European Union Medical Directives (or foreign equivalents) or other similarly recognised body.

For dental treatment only, a dental practitioner who is registered with the British Dental Association (or foreign equivalent) and who either holds an NHS Consultant post (or foreign equivalent) or who specialises in a specific branch of dentistry.

**Medical Practitioner**
A medically qualified person other than an Insured Person, a relative of an Insured Person, or an Employee of the Insured, who is currently registered with the General Medical Council in the United Kingdom (or foreign equivalent) to practise medicine.
**Medical Specialist**
A person who is not an Insured Person, or related to an Insured Person, or an Employee of the Insured, who currently holds a recognised qualification and all the required accreditation to practise in a specific medical field in the United Kingdom, including, but not limited to, audiology or optometry, from a recognised body registered in the United Kingdom (or foreign equivalent).

**Nuclear Agent**
Any fissile material emitting ionizing radiation or radioactivity.

**Operative Time**
When the Insured or an Insured Person is covered by this policy. This is set out on the Schedule and described in this policy wording.

**Partner**
A person who is an Insured Person’s husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

**Period of Insurance**
The period of time shown on the Schedule during which cover applies.

**Permanent Country of Residence**
A country in which an Insured Person currently resides, has resided or intends to continue to reside for a continuous period of 12 months or longer for reasons of employment or self-employment.

**Schedule**
The document showing details of the Period of Insurance, Insured Persons, Operative Time, included policy sections and the Sums Insured which should be read with this policy.

**Secondee**
An Insured Person who is not an Expatriate and who is resident in a country which is neither their country of nationality or origin and who:
a) has been temporarily assigned to that country for employment purposes;
b) is resident and it is intended that they will be working in that country for a period in excess of 12 months in duration;
c) has a known date of return or it is known that they will be returning;
d) is working in that country under a permit or work visa and has not taken residency in the designated country (unless local law requires them to do so); and
e) is employed by the Insured in a position for a specified contractual period.

**Sum Insured**
The policy benefit or maximum amount of cover up to which the Insured can claim.

**Terrorism**
Any act or acts by any person or group whether acting alone or on behalf or in connection with any organisation or government undertaken for economic, political, religious, ideological or similar purposes with the intention to influence any government and/or put the public, or any section of the public, in fear.

**Trip**
A Business Trip or a Leisure Trip taken by an Insured Person during the Operative Time.

**United Kingdom**
England, Scotland, Wales, Northern Ireland and the Isle of Man.

**War**
Military action, either between nations or resulting from civil war or revolution.
Operative Times

An Insured Person is only covered for the period of time shown on the Schedule. A full explanation of this Operative Time is shown below or, if different by endorsement to the Schedule.

**OP1 - 24 Hours a Day Worldwide Cover**
- At any time.

**OP2 – All Occupational Related Cover**
- Whilst an Insured Person is carrying out their occupational duties for the Insured either on or away from the Insured's premises.
- At any time while an Insured Person is on the Insured's premises.
- Whilst an Insured Person is travelling between their place of residence and place of work.
- Whilst an Insured Person is travelling between their places of work where the travel is at the expense of the Insured.
- Whilst an Insured Person is getting in and out of, travelling in, loading or unloading, carrying out emergency road-side repairs to and re-fuelling a motor vehicle owned, hired by, or leased to the Insured or an Insured Person (for an Insured Person, where travel is at the expense of the Insured), or any vehicle temporarily replacing it.
- At any time where Bodily Injury is suffered by an Insured Person and is the direct result of an unprovoked malicious assault by another person or where Bodily Injury is the direct result of theft or attempted theft of the Insured's or an Insured Person's property.

**OT1 - Business Travel**
- Whilst an Insured Person is on a Business Trip, cover starting from the time of leaving their place of residence or place of work, whichever occurs last, until return to their place of residence or place of work, whichever occurs first.
- If an OP2 - All Occupational Related Cover Operative Time also applies under section A, cover is extended to include any time between leaving an Insured Person's place of residence at the start of the Business Trip and return to place of residence at the end of the Business Trip.

**OT2 – Business and Leisure Travel**
- Whilst an Insured Person is on any Trip, cover starting from the time of leaving their place of residence or place of work whichever occurs last, until return to their place of residence or place of work, whichever occurs first.
- If an OP2 - All Occupational Related Cover Operative Time also applies under section A, cover is extended to include any time between leaving an Insured Person's place of residence at the start of the Trip and return to place of residence at the end of the Trip.
- A Leisure Trip will not apply for any Insured Person after expiry of the Period of Insurance during which that Insured Person reaches age 75.
Section A - Personal Accident

Please check the schedule to determine if cover under this section is operative.

Section A - Personal Accident

If an Insured Person sustains Bodily Injury during the Period of Insurance and Operative Time which within two years solely and independently of any other cause results in death, Disablement, or the incurring of Accident Medical Expenses, the Company will pay the Insured the Sum Insured shown on the Schedule.

Additional definitions applicable to section A
(please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

Accident Medical Expenses
The cost of medical, surgical or other remedial attention or treatment given or prescribed by a Medical Practitioner and all Hospital, nursing home and ambulance charges connected with a valid claim under items 1-6 of section A shown on the Schedule.

Annual Salary
The total gross basic annual salary (but not including payments for national insurance, overtime, commission, dividend or bonus unless declared to and agreed by the Company) payable by the Insured to the Insured Person at the date Bodily Injury is sustained. For weekly paid Insured Persons, annual salary will be calculated by taking the average gross basic weekly salary of the Insured Person for the thirteen weeks prior to sustaining Bodily Injury and multiplying this amount by fifty-two.

Any One Accident Limit
The maximum amount the Company will pay in total under section A including any extensions to it and any other policy of personal accident insurance issued by the Company in the Insured's name for all Insured Persons suffering Bodily Injury in the same Accident or series of Accidents contributed to or caused by the same original cause, Event or circumstance.

Deferment Period
The initial period of Temporary Total Disablement or Temporary Partial Disablement during which the Sum Insured under items 5 or 6 of section A shown on the Schedule is not payable.

Disablement

Face
The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

Fracture
A break in a bone into two or more pieces.

Full Thickness Burns
Burns which result in the destruction of both the epidermis (the outer layers of the skin) and dermis (the layers of the skin that contain hair follicles, nerve endings, sweat and sebaceous glands), and which require surgery or a skin grafting to treat.

Gross Weekly Wage
The average weekly gross basic salary (excluding payments for overtime, commission, bonuses, dividends or national insurance contributions). For weekly paid Insured Persons this means the average gross weekly basic salary for the thirteen weeks prior to sustaining Bodily Injury (or the average for the period of employment if less than thirteen weeks). For monthly paid Insured Persons this will be calculated by dividing the Insured Person's Annual Salary by fifty-two.
**Hemiplegia**
The permanent, total and irrecoverable paralysis of one leg below the hip and one arm below the shoulder on the same side of the body.

**Inpatient**
An Insured Person who has gone through the full Hospital admission procedure and for whom a clinical case record has been opened and whose admission is necessary for the medical care and treatment of Bodily Injury.

**Loss of Hearing**
Permanent, total and irrecoverable loss of hearing resulting in the Insured Person being classified as Profoundly Deaf.

**Loss of Limb**
In the case of a leg or lower limb
a) loss by permanent physical severance at or above the ankle; or
b) permanent, total and irrecoverable loss of use of a complete leg or foot.
In the case of an arm or upper limb
a) loss by permanent physical severance of the four fingers at or above the metacarpophalangeal joints (where the fingers join the palm of the hand); or
b) permanent, total and irrecoverable loss of use of a complete arm or hand.

**Loss of Sight**
The permanent, total and irrecoverable physical loss of one or both eyes or the permanent, total and irrecoverable loss of a substantial part of the sight of one or both eyes. The Company will consider loss of sight to be substantial if the loss of sight:

a) in both eyes results in the Insured Person’s name being added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
b) remaining in one eye is assessed at 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

**Loss of Speech**
Permanent, total and irrecoverable loss of the ability to speak.

**Non-Scheduled Aircraft Accumulation Limit**
The maximum amount the Company will pay in the aggregate under section A including any extensions to it and any other policy of personal accident insurance issued by the Company in the Insured’s name for all Insured Persons suffering Bodily Injury in the same aircraft accident (this not being an accident involving a Scheduled Aircraft) or series of aircraft accidents contributed to or caused by the same original cause, Event or circumstance.

**Paraplegia**
The permanent, total and irrecoverable paralysis of both legs below the hip, the bladder and rectum.

**Permanent Partial Disablement**
A disability that is described under the extension to Permanent Total Disablement which is beyond hope of recovery and will in all probability continue for the remainder of the Insured Person’s life.

**Permanent Total Disablement**
A permanent, total and irrecoverable disablement which totally prevents an Insured Person from working in their usual occupation which in all probability will continue for the remainder of their natural life as determined by a Medical Consultant.

**Personal Belongings**
Clothing and personal articles which are the property of the Insured Person.

**Profoundly Deaf**
The inability to hear sounds when tested by a qualified audiologist quieter than 90 decibels across frequencies between 500 Hz and 3,000 Hz.
**Publicly Licensed Conveyance**  
A licensed form of private or public transport.

**Quadriplegia**  
The permanent, total and irrecoverable paralysis of both arms below the shoulder and both legs below the hip.

**Scheduled Aircraft**  
An aircraft which flies from an internationally recognised airport on a published schedule that has more than 18 seats.

**Scheduled Aircraft Accumulation Limit**  
The maximum amount the Company will pay in the aggregate under section A including any extensions to it and any other policy of personal accident insurance issued by the Company in the Insured's name for all Insured Persons suffering Bodily Injury in the same Scheduled Aircraft accident or series of Scheduled Aircraft accidents contributed to or caused by the same original cause, Event or circumstance.

**Temporary Partial Disablement**  
Temporary disablement which prevents the Insured Person from carrying out the majority of their usual occupation for the Insured.

**Temporary Total Disablement**  
Temporary disablement which prevents the Insured Person from carrying out all parts of their usual occupation for the Insured.

**Triplegia**  
The permanent, total and irrecoverable paralysis of both legs below the hip and one arm below the shoulder or both arms below the shoulder and one leg below the hip.

**Extension applicable to section A Item 4b - Permanent Partial Disablement. (This extension is applicable if shown as being operative on the schedule).**

**Permanent Partial Disablement**  
In the event an Insured Person sustains Bodily Injury which does not result in a payment under items 1-4a, of section A; and item 4b of section A is shown as being operative on the Schedule, the Company will pay an amount for Permanent Partial Disablement for the amount shown under this extension or as a percentage of the Sum Insured for item 4a of section A, shown on the Schedule, depending on the degree of permanent disability following a medical assessment. The percentages of the Sum Insured payable under item 4a of section A for specific disabilities are:

**Specific Disabilities**

A. Permanent severance or permanent, total and irrecoverable loss of use of:
   i) one thumb 30%
   ii) forefinger 20%
   iii) any finger other than forefinger 10%
   iv) big toe 15%
   v) any toe other than big toe 5%
   vi) shoulder or elbow 25%
   vii) wrist, hip, knee or ankle 20%
   viii) jaw by surgical operation 30%
   ix) the back or spine (vertebral column) with no injury to the spinal cord 35%

**Non-Specified Disabilities**

B. A permanent partial disability which is not provided for under items 2-4a of section A as shown on the Schedule or any of the specific disabilities noted under A i)-ix) above up to a maximum of 100% of item 4a of the Schedule (please see non-specified injury assessment below).

**Additional Payments**

C. Paraplegia £50,000
D. Quadriplegia £125,000
Provisions applicable to section A

E. Hemiplegia £25,000
F. Triplegia £75,000

Non-specified injury assessment

a) If the Insured Person suffers Bodily Injury to a part of the body that is listed on the Schedule, items 2-4a of section A or listed under items A i)-ix) contained within the specific disabilities table above.

The Company will ask the Medical Consultant, Medical Practitioner or Medical Specialist who treated the Insured Person’s injury to assess the degree of their post-Accident impairment and disability and explain their assessment. If they are unable or unwilling to do this in a timely manner or if they are unable to provide the Company with justifiable evidence to support their assessment, the Company will appoint an independent Medical Specialist to make this assessment. This may require them to examine the Insured Person and/or review their medical records and other medical reports and/or refer to medical assessment guides so that an assessment can be made.

The Company may also ask an independent Medical Specialist to examine the Insured Person and/or review their medical records and other medical reports to obtain a second opinion. The Company may also ask the Insured Person’s treating Medical Consultant, Medical Practitioner or Medical Specialist to review and comment on the assessment made by the independent Medical Specialist the Company appoints to reach a joint agreement.

Once the Company is in receipt of the assessment(s) it will then calculate as a percentage disablement to the nearest Permanent Disability item shown on the Schedule to arrive at a claim payment amount. The Insured Person’s occupation or age will not be a relevant factor in assessing the relevant percentage.

b) If the Insured Person suffers Bodily Injury to a part of the body that is not listed in section A on the Schedule under items 2-4a or cannot be assessed by reference to the stated percentages of the Specific Disabilities table above items A i)-ix):

The Company will assess the injury as a percentage of the body as a whole and apply this to the amount shown for item 4a of section A. To do this the Company will ask the treating Medical Consultant, Medical Practitioner or Medical Specialist that treated the Insured Person’s injury to review the impairment and disability and provide the Company with their assessment. If they are unable or unwilling to do this in a timely manner or if or they are unable to provide the Company with justifiable evidence to support their assessment, the Company will appoint an independent Medical Specialist to make this assessment. This may require them to examine the Insured Person and/or review their medical records and other medical reports and/or refer to medical assessment guides so that an assessment can be made.

The Company may also ask an independent Medical Specialist to examine the Insured Person and/or review their medical records and other medical reports to obtain a second opinion. The Company may also ask the Insured Person’s treating Medical Consultant, Medical Practitioner or Medical Specialist to review and comment on the assessment made by the independent Medical Specialist the Company appoints to reach a joint agreement.

Once the Company is in receipt of the assessment(s) it will then calculate a percentage disablement of the body as a whole and apply this to the amount shown for item 4a to arrive at a claim payment amount. The Insured Person’s occupation or age will not be a relevant factor in assessing the relevant percentage.

When more than one form of Disablement results from one Accident the percentages from each will be added together, but the Company will not pay more than 100% of the Sum Insured under item 4a of section A of the Schedule other than for Permanent Partial Disablement Items C-F (Additional Payments) which will be payable in addition to the amount payable under item 4a.

Other than as provided for above, if a claim is payable for loss of, or loss of use of a whole part of the body, a claim for any component of that whole part cannot also be made.

Provisions applicable to section A

1. If an Insured Person goes missing during the Operative Time and after a suitable period of time it is reasonable for the Company to believe that the Insured Person has died as a result of Bodily Injury during the Period of Insurance, the Company will pay the Sum Insured shown on
the Schedule to the Insured provided that the Insured signs an agreement that if it later transpires that the Insured Person has not died, any amount paid will be refunded to the Company.

2. If an Insured Person suffers Bodily Injury as a result of exposure to severe weather conditions, an insect or animal bite, unintentional drowning, poisoning or asphyxiation this will be considered to have been caused by an Accident under the terms of this policy.

3. Under section A of the Schedule, the Company will only pay for the Bodily Injury an Insured Person has suffered if it is directly as a result of the Accident. Any existing physical impairment or medical condition an Insured Person has before the Accident will be taken into consideration in calculating the amount payable on the basis of the difference between their physical impairment or medical condition before and after the Accident. The Company will ask an Insured Person’s Medical Practitioner (if suitably qualified) or the Medical Specialist that treated them to make these assessments (or an independent Medical Specialist or other suitably qualified person if they are unable or unwilling to do so). The assessment will be converted into a percentage and applied to the policy benefit payable.

4. If an Insured Person is not a Business Partner, Director or Employee of the Insured then Permanent Total Disablement will be defined as “a permanent, total and irrecoverable disablement which totally prevents an Insured Person from working in paid employment for which they are suited by way of training, education or employment which in all probability will continue for the remainder of their natural life.” In addition, no claim for Temporary Total Disablement or Temporary Partial Disablement under items 5 and 6 of section A will be payable.

5. The Sum Insured under item 1 of section A as shown on the Schedule for an Insured Person who is a Child will be limited to £25,000 except where an Insured Person is aged 16 and over at the time of sustaining Bodily Injury, and is a Business Partner, Director or an Employee of the Insured.

6. For any Insured Person after expiry of the Period of Insurance during which that Insured Person reaches age 75, the amount the Company will pay will be reduced to 10% of the Sum Insured or £75,000, whichever is less, for items 1-3 of section A shown on the Schedule and no claim will be payable for items 4a, 4b, 5 and 6.

7. Unless specifically agreed otherwise, the amount the Company will pay will be reduced to the Sum Insured shown on the Schedule or £10,000, whichever is less, for items 1-4b of section A and no claim will be payable for items 5 and 6, for Bodily Injury as a result of the Insured Person flying as a pilot (including ballooning, hang-gliding, paragliding, microlight flying).

8. If an Insured Person is not covered under item 1 but is covered under items 2-4b of section A as shown on the Schedule, the Company will not pay claims under items 2-4b if the Insured Person dies during the 13 week period following the date of the Accident. If the Insured Person is covered under item 1 but the Sum Insured is less than that for items 2-4b, the Company will only pay item 1 if the Insured Person dies in the 13 weeks following the date of the Accident.

9. The Company will only pay one of the items 1-4b under section A of the Schedule in respect of the same loss, and the amount paid will be for the cover item that most closely describes the loss and any payment made under items 5 and 6 of section A will stop when the Company pays the full amount due under items 1-4b.

10. Where a period of Temporary Total Disablement is less than seven consecutive days the amount the Company will pay for each working day will be calculated as a percentage of the Insured Person’s normal days/hours of work per week in accordance with their contract of employment and applied to the amount specified on the Schedule.

11. If the Company has extended the policy to include cover for dividends, payments under any of the items 1-5 of section A, they will be treated as being the Insured Person’s Annual Salary or Gross Weekly Wage provided that such dividend payments are paid instead of wages/salary, they are declared and are shown with the Insured’s accounts and they are consistent and reasonable with the Insured’s trading position on a continuing basis.

12. The Company will not pay a benefit under the extensions to section A for the burns benefit, facial scarring benefit and fracture benefit in addition to a claim under items 1-4b of section A.
13. If a claim or series of claims from one event exceeds the **Scheduled Aircraft Accumulation Limit**, the **Non-Scheduled Aircraft Accumulation Limit** or the **Any One Accident Limit** shown on the Schedule, the **Company** will pay either the limit shown on the Schedule or reduce each claim made proportionately until the combined total does not exceed the limit shown on the Schedule.

**Extensions applicable to section A**

1. **Burns benefit**
   
   In the event of **Bodily Injury** being sustained by an **Insured Person** that results in **Full Thickness Burns**, the **Company** will pay at the request of the **Insured** the amount specified below dependent on the extent of the injury:
   
   i) 27% or more of the body surface £10,000  
   ii) between 18 - 26% of the body surface £5,000  
   iii) between 9 - 17% of the body surface £1,500
   
   up to a maximum payment of £10,000 for all **Full Thickness Burns**. The **Company** will not pay this benefit in addition to extensions 4 - **Cosmetic surgery benefit** and/or 8 - **Facial scarring benefit**.

2. **Childcare expenses**
   
   In the event of **Bodily Injury** being sustained by an **Insured Person** that results in a valid claim for item 5 of section A, the **Company** will reimburse the **Insured** at their request the reasonable additional expenses necessarily incurred as a direct result of the **Bodily Injury** for a period of up to 104 weeks from the date of **Bodily Injury** to engage the services of a registered childcare provider subject to a maximum payment in all of £5,000 or until the amount payable for item 5 is no longer payable, whichever is the sooner.

3. **Coma benefit**
   
   In the event of **Bodily Injury** being sustained by an **Insured Person** that results in the continuous unconscious state of the **Insured Person**, the **Company** will pay the **Insured** at their request £50 per day (or part day) of continuous unconsciousness, up to a maximum of 730 days. Any claim the **Company** pays under this extension is in addition to any amount paid under extension 12 – Hospitalisation benefit.

4. **Cosmetic surgery benefit**
   
   In the event of **Bodily Injury** being sustained by an **Insured Person** that results in a valid claim under items 2, 3 or 4b of section A as shown on the Schedule and the **Sum Insured** for those items is more than £50,000, the **Company** will pay at the request of the **Insured** up to £7,500 for the documented costs incurred for cosmetic reconstructive treatment (other than for injury as a result of a surgical procedure) as recommended by the treating **Medical Practitioner**, if incurred within a period of 730 days of the **Accident**. The **Company** will not pay this benefit in addition to extensions 1 - **Burns benefit** and/or 8 - **Facial scarring benefit**.

5. **Dependent children additional payment**
   
   a) In the event of a **Bodily Injury** being sustained by an **Insured Person** who is a **Director**, **Employee** or **Business Partner** that results in a valid claim under item 1 of section A, at the request of the **Insured** the amount payable will be increased if they have a dependent **Child**. The **Company** will pay as an additional amount the greater of £5,000 or 5% of the **Sum Insured** for item 1 for each dependent **Child**. The additional cumulative amount paid in respect of all dependent **Children** will not exceed 25% of the **Sum Insured** for item 1 as shown on the Schedule or £500,000 in all, whichever is the lesser.

   b) In the event that an **Insured Person** who is a **Director**, **Employee** or **Business Partner** and their **Partner** suffer a fatal injury in the same **Accident** and leave a dependent **Child**, the **Company** will pay at the request of the **Insured** double the **Sum Insured** for item 1 of section A, subject to a maximum additional cumulative sum payable in all of £500,000. If the **Company** pays a claim under extension 5(b) it will not also pay a claim under 5(a).

6. **Domestic help**
   
   In the event of a claim being paid for any of the items 2-5 of section A, the **Company** will reimburse the **Insured** at their request up to 5% of the **Sum Insured** for items 2-5, subject to a maximum of £10,000 in all, for in-home domestic services reasonably and necessarily incurred while recovery is in progress, as well as a chauffeur service to and from the **Insured Person**'s
usual place of work if an Insured Person recovers sufficiently to return to work but is medically certified as being unable to drive a vehicle or travel on public transport. Payment will cease when the Company pays items 2-4b or stops paying item 5 of section A.

7. **Executor expenses**

In the event of a claim being paid for item 1 of section A death, the Company will reimburse the Insured at their request up to £1,000 in all for reasonable and necessary administration costs required by the executor to the estate of the Insured Person whilst the administration of the estate is being arranged.

8. **Facial scarring benefit**

In the event of Bodily Injury being sustained by an Insured Person that results in a permanent and visible scar to the Face, the Company will pay the Insured at their request the amount specified below dependent on the extent of injury as determined by a Medical Practitioner. A scar to the Face that is:

i) 2.5 to 5 centimetres in length or square centimetres in area £1,500

ii) over 5 centimetres in length or square centimetres in area £2,500

Up to a maximum payment of £10,000 for all scarring of the Face. The Company will not pay this benefit in addition to extensions 1 - Burns benefit and/or 4 - Cosmetic surgery benefit.

9. **Fracture benefit**

In the event of Bodily Injury being sustained by an Insured Person that results in a Fracture that does not result in a claim payment under items 1-4b of section A, the Company will pay the Insured at their request the amount specified below dependent on the Fracture sustained. Fracture of the:

i) hip or pelvis (excluding coccyx or thigh) £1,000

ii) femur or heel £500

iii) skull (excluding jaw and nose), lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist but not a Colles’ fracture) £500

iv) spine (vertebrae but excluding coccyx) £1,000

Up to a maximum payment of £5,000 for all Fractures. The Company will pay a Fracture benefit only once during the lifetime of the policy if the Insured Person is diagnosed with osteoporosis prior to or as a result of the Accident that results in a claim under this policy.

10. **Funeral expenses**

In the event of a claim being paid for item 1 of section A death, the Company will pay the Insured at their request the reasonable and necessary funeral expenses incurred up to a maximum of £5,000 for any one Insured Person and subject to the total amount payable under both section A and section B1.2 not exceeding £10,000 in all. Funeral expenses do not include refreshments following the funeral service, death notices or obituaries. If death occurs whilst on a Trip, Lifeline Plus Assistance can arrange the transportation of the Insured Person’s body to their Permanent Country of Residence or the local funeral/cremation. Please refer to section B1.3 for contact details.

11. **Home and workplace alteration expenses**

a) **Home alteration**

In the event of a claim being paid for item 4a of section A and this is as a result of, Paraplegia, Quadriplegia, Hemiplegia or Triplegia following Bodily Injury, the Company will reimburse the Insured at their request and with the Company’s prior written consent 80% of the costs for the reasonable expenses necessarily incurred to adapt the Insured Person’s usual home to cater for the physical changes necessarily required in living with the permanent disablement.

b) **Workplace alteration**

In the event of a claim being paid for items 2, 3 or 4a of section A, the Company will reimburse the Insured with its prior written consent for the reasonable expenses necessarily incurred to make reasonable adjustments in adapting the Insured Person’s normal place of business/work to cater for the physical changes necessarily required in living with the permanent disablement.

Up to a maximum payment in all for both items 11(a) and (b) above of £20,000.
12. **Hospitalisation benefit**

   The Company will pay the Insured at their request £50 per day (or part day) up to a maximum of 365 days in the event of the Insured Person being admitted to a Hospital as an Inpatient as a result of Bodily Injury. The amount the Company will pay will be increased to £100 per day (or part day) on public or bank holidays. Any claim the Company pays under this extension will be in addition to any amount paid under extension 3 - Coma benefit.

13. **Independent financial advice**

   In the event of Bodily Injury being sustained by an Insured Person that results in a claim for item 1 or item 4a of section A, the Company will pay the Insured at their request up to £2,000 for the fees charged by an independent financial consultant who is authorised and regulated by the Financial Conduct Authority, to provide the Insured Person’s legal representatives with professional financial advice.

14. **Lifesaver**

   If an individual (who is not an Insured Person or a member of the emergency services) sustains Bodily Injury whilst trying to save the life of an Insured Person that results in the death or Permanent Total Disablement of that person, the Company will pay at the request of the Insured £25,000 to this person (or to their legal representatives in the event of their death) up to a maximum payment of £100,000 for all persons.

15. **Loss or Damage to personal property following bodily injury**

   Where an unprovoked assault results in the Insured Person sustaining Bodily Injury and also results in loss of or damage to the Insured Person’s Personal Belongings, or where the Insured Person is hospitalised as a result of Bodily Injury and the Insured Person’s Personal Belongings are lost by the hospital or ambulance, the Company will pay the Insured at their request up to £1,500 in all for the replacement or repair of the Personal Belongings.

16. **Partner and children paraplegia and quadriplegia**

   Cover is automatically extended under each category of Insured Person shown on the Schedule to include Partners and Children provided an Insured Person shown on the Schedule is a Business Partner, Director or Employee of the Insured. The Operative Time and cover are:

   - **Operative Time:** OP1 – 24 Hours a Day Worldwide Cover
   - **Cover for:**
     - Paraplegia: Sum Insured £25,000
     - Quadriplegia: Sum Insured £100,000

   In the event of Paraplegia or Quadriplegia of the Partner or Child, the Company will pay at the request of the Insured the Sum Insured specified.

17. **Post-traumatic stress disorder – terrorism**

   If during the Operative Time an Insured Person directly witnesses an act of Terrorism whilst travelling on a Publicly Licensed Conveyance and, without sustaining physical injury, suffers post-traumatic stress disorder (diagnosed by a suitably qualified Medical Consultant) which, within 6 months of witnessing such act, results in their Temporary Total Disablement, the Company will pay the Insured at their request 50% of the amount payable for item 5 up to a maximum payment of £300 per week and for a maximum period of 16 weeks or the period of Temporary Total Disablement, whichever is the lesser. This extension is only applicable where a Sum Insured is shown on the Schedule under item 5 of section A that covers the Insured Person.

18. **Prosthesis cover**

   In the event of Bodily Injury being sustained by an Insured Person that results in a valid claim for item 2 or item 3a of section A as shown on the Schedule and the Sum Insured for those items is more than £50,000, the Company will pay the Insured at their request up to a maximum of £10,000 in all for the costs of providing a prosthesis recommended by the treating Medical Practitioner for the lost limb(s).

19. **Psychological Assistance**

   In the event of Bodily Injury being sustained by an Insured Person that results in a valid claim for item 4a or 4b of section A for more than 50% of the Sum Insured shown on the Schedule, the
Company will pay the Insured at their request up to £5,000 in all for the cost of professional psychological counselling treatment for the Bodily Injury provided that such treatment is started within 12 months of the date of the Accident and it is prescribed by the treating Medical Practitioner. Lifeline Plus Assistance can help in finding a suitable counselling provider. Please refer to section B1.3 for contact details.

20. Recruitment costs
   a) following death or permanent total disablement
      In the event of a valid claim for item 1 or item 4a of section A as a result of the Bodily Injury of a Business Partner, Director or Employee, the Company will reimburse the Insured at their request for the reasonable, necessary and documented recruitment costs incurred in engaging a replacement Insured Person up to a maximum of £10,000 in all. The Company will not pay this extension in addition to extension 21a - Retraining expenses – employee.
   b) following suicide
      In the event of the death of a Business Partner, Director or Employee of the Insured as a result of suicide or attempted suicide, the Company will reimburse the Insured at their request for the reasonable, necessary and documented recruitment costs incurred in engaging a replacement Insured Person up to a maximum of £12,000 in all.

21. Retraining expenses – employee or employee’s partner
   a) employee
      In the event of a claim being paid for items 2, 3a, 3b or 4a of section A, the Company will reimburse the Insured at their request for the reasonable and necessary expenses incurred in retraining the Business Partner, Director or Employee, for an alternative occupation. The Company will not pay this extension in addition to extension 21a - Recruitment costs following death or permanent total disablement.
   b) the employee’s partner
      In the event of a claim being paid for item 4a, for a Business Partner, Director or Employee, the Company will pay at the request of the Insured the reasonable expenses incurred in training or retraining the Insured Person’s Partner for gainful employment or to improve their employment prospects or to enable them to improve the quality of care they can provide for the Insured Person.

      Up to a maximum payment in all for both 21(a) and (b) of £15,000.

22. Temporary personnel replacement expenses
      In the event of a claim being paid for item 1 or item 4a of section A for a Business Partner, Consultant, Director or Employee, the Company will reimburse the Insured at their request up to £2,500 for the reasonable costs incurred in the 3 month period directly following Bodily Injury in the employment of a person on a temporary basis to directly replace the Business Partner, Consultant, Director or Employee, provided that such employment is arranged through a registered recruitment company. Cover will end when the Company pays item 1 or item 4a of section A or on the 90th calendar day after the Accident, whichever is the sooner.

23. Visiting expenses
      In the event that an Insured Person is admitted to a Hospital as an Inpatient due to an Accident and the Hospital is more than 10 miles (16 kilometres) from their normal place of residence in the United Kingdom or their Permanent Country of Residence, the Company will pay at the request of the Insured the cost of transporting any person to visit the Insured Person, up to a maximum payment in all of £2,500. This is payable in addition to any other claimable expense under section B of this policy.

24. Visitor cover
      In the event that a third party visits a premises owned by or leased to the Insured in a business capacity (other than a person who has been contracted by the Insured to work at the premises itself) 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, the Company will pay £25,000 to the Insured at their request, subject to a maximum payment of £250,000. No additional cover for visitors is provided under the other extensions to section A other than for visiting expenses.
Section B - Travel

Please check the schedule to determine if cover under this section (and sub-sections) is operative.

Section B1.1 - Medical and other Emergency Travel Expenses

If an Insured Person is injured or suffers illness during the Period of Insurance and Operative Time, the Company will pay directly or reimburse the Insured for any Medical Expenses and Emergency Travel Expenses reasonably and necessarily incurred as a direct result of the injury or illness, for up to two years from the date of injury or first diagnosis of illness up to the Sum Insured on the Schedule.

Additional definitions applicable to section B1.1

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

Emergency Travel Expenses

The reasonable additional transport and accommodation expenses and telephone charges (less any possible refund received or saving made) incurred by the Insured, an Insured Person or a person who needs to travel to, remain with, or escort an Insured Person.

Medical Expenses

The reasonable and necessary costs incurred outside the United Kingdom, or outside an Insured Person's Permanent Country of Residence, for medical, surgical or other remedial attention or treatment given or prescribed by a Medical Practitioner and all hospital, nursing home and ambulance charges. Medical expenses include optical and pregnancy/childbirth expenses and dental expenses if incurred as a result of an emergency or if they are the result of Bodily Injury.

Additional condition applicable to section B1.1

The Insured or an 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.

Emergency Helpline: +44 (0)1273 552922 (24 Hour)

Extensions applicable to section B1.1

1. **Family visit**
   In the event of the hospitalisation of an Insured Person of more than 5 days as a result of serious injury or illness (as determined by the treating Medical Practitioner), the Company will pay for the reasonable additional transport and accommodation expenses incurred by the Insured Person's Partner and up to three dependent Children or two other persons who are the Insured Person's immediate relatives to visit the Insured Person. Cover will also be provided under section B for the same benefits as the Insured Person. In the event that only the Insured Person's Partner travels, the Company will pay for the necessary additional cost incurred to engage the services of a registered childcare provider for their dependent Children during the period of the visit.

2. **Home country ongoing medical treatment**
   In the event of a valid claim under this section, the Company shall pay the costs of Hospital medical charges or emergency dental treatment charges necessarily incurred within the three months immediately following the date of return to the United Kingdom or the Insured Person's Permanent Country of Residence, up to a maximum payment of £50,000 for any one claim.

3. **Hospitalisation benefit**
   The Company will pay £50 per day (or part day) up to a maximum of 365 days in the event of an Insured Person being admitted to a hospital as an inpatient as a result of injury or illness. The amount payable will be increased to £100 per day (or part day) on public or bank holidays.

4. **Hotel convalescence**
   If the Company has paid item 3 - Hospitalisation benefit above the Company will also pay £50 per day up to a maximum of 60 days for each day that the Insured Person is advised by the treating Medical Practitioner to remain in their hotel after being discharged from hospital.
5. **Petcare**
   In the event that an *Insured Person* is hospitalised as an inpatient and this results in a delayed return for more than 24 consecutive hours at the end of the original pre-booked Trip, the *Company* will pay at the specific request of the *Insured* up to £300 for the additional costs necessarily incurred by the *Insured Person* for additional domestic cattery or kennel fees for pets owned by the *Insured Person*.

6. **Search and Rescue expenses**
   If during the *Period of Insurance* whilst on a *Trip* outside the United Kingdom or Permanent *Country of Residence* an *Insured Person* is reported as missing and it becomes necessary for the rescue or police authorities to instigate a search and rescue operation where:
   a. it is known or believed that the *Insured Person* may have suffered injury or illness; or
   b. local weather or safety conditions are such that it becomes necessary to do so in order to prevent the *Insured Person* from sustaining injury or suffering illness

   the *Company* will reimburse the *Insured* for up to £50,000 for any one *Insured Person* and any one event in respect of the necessary and reasonable costs incurred by Lifeline Plus Assistance and/or levied by recognised rescue, coastguard, police authority or other authority with specific responsibility in searching for such *Insured Person* and for bringing them to a place of safety.

   **Specific conditions applicable to search and rescue extension**
   a. The *Insured* and *Insured Persons* must comply at all times with local safety advice and adhere to recommendations prevalent at the time of the *Trip* or the excursion/activity whilst on a *Trip*.
   b. *Insured Persons* must not knowingly endanger either their own life or the life of any other *Insured Persons* or engage in activities where their experience or skill levels fall below those reasonably required for them to participate in such activities.
   c. Lifeline Plus Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.
   d. Where it is reasonable and practical to do so, the *Insured* and/or *Insured Person* must make arrangements for search and rescue only with the involvement and/or agreement of Lifeline Plus Assistance.
   e. The *Company* will only pay the *Insured Person’s* proportion of any search and rescue operation.
   f. The *Company* will only pay up to the point where the *Insured Person* is recovered by search and rescue operation or at the time when the search and rescue authorities advise that continuing the search is no longer viable.
   g. A written statement from the rescue authorities involved in the search and/or rescue must be obtained and provided to the *Company* in the event of a claim.

7. **United Kingdom emergency dental expenses**
   The *Company* will pay up to £500 for unforeseeable emergency dental expenses incurred for the relief of pain incurred in the United Kingdom provided that the *Insured Person* was on a Business *Trip* involving travel of more than 100 miles (160 kilometres) from their normal place of residence, the Business *Trip* is more than 3 consecutive days and the *Trip* involved an overnight stay or air flight. Lifeline Plus Assistance can help in locating a private dental practice and issue payment guarantees to the dental practice, if required. Please call the emergency helpline above to access this service.

8. **United Kingdom medical expenses**
   Cover is extended to include charges for *Medical Expenses* made by the United Kingdom National Health Service or a National Health Service Trust Hospital for *Insured Persons* specified on the Schedule whose Permanent Country of Residence is not the United Kingdom that suffer injury or illness whilst travelling to the United Kingdom on a Business *Trip* (but not including commuting to or from normal place of work). No amount will be paid for a claim that is recoverable under a more specific medical insurance policy or medical insurance program that covers the *Insured Person*. 
Exclusions applicable to section B1.1
This section of the policy does not cover any claim:
1. where an Insured Person is travelling against the advice of a Medical Practitioner;
2. where the purpose of the Trip is to receive medical treatment or advice;
3. as a result of the use by an Insured Person of a non-prescribed drug or drugs which cannot be legally obtained from a pharmacy;
4. as a result of suicide, attempted suicide or self-inflicted injury.

Section B1.2 - Repatriation Expenses
If an Insured Person dies, is injured or suffers illness during the Period of Insurance and Operative Time, the Company will pay directly or reimburse the Insured for any Repatriation Expenses reasonably and necessarily incurred as a direct result of the injury or illness, for up to two years from the date of injury or first diagnosis of illness up to the Sum Insured on the Schedule.

Additional definition applicable to section B1.2
(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

Repatriation Expenses
The cost of transportation of the Insured Person by any suitable means (including medical transport) to an appropriate medical facility or to an Insured Person’s home in the United Kingdom or Permanent Country of Residence as recommended by the Company's appointed medical advisor in conjunction with the local attending or treating Medical Practitioner.

Additional condition applicable to section B1.2
The Insured or Insured Person must contact Lifeline Plus Assistance as soon as possible if injury or illness results in the need for inpatient hospital treatment or the possible need for repatriation otherwise the costs may not be reimbursed.

Emergency Helpline: +44 (0)1273 552922 (24 Hour)

Additional extension applicable to section B1.2
In the event of the death of an Insured Person whilst on a Trip, the Company will pay the reasonable funeral expenses up to a maximum total of £10,000. The Company will pay additional travel and accommodation costs of the Insured Person’s travelling companions to accompany the remains on return to the United Kingdom or the Insured Person’s Permanent Country of Residence up to a maximum total of £25,000 in all. Lifeline Plus Assistance can arrange the funeral/cremation and transportation of the Insured Person’s body.

Exclusions applicable to section B1.2
This section of the policy does not cover any claim:
1. where the Insured Person is travelling against the advice of a Medical Practitioner;
2. where the purpose of the Trip is to receive medical treatment or advice;
3. as a result of the use by the Insured Person of a non-prescribed drug or drugs which cannot be legally obtained from a pharmacy;
4. as a result of suicide, attempted suicide or self-inflicted injury other than where costs are incurred in transporting the body back to the United Kingdom or the Insured Person’s Permanent Country of Residence.
Section B1.3 - My Lifeline Assistance

The network of Lifeline Plus Assistance offices are available 24 hours a day, 365 days a year. If assistance is required at any time please call the telephone helpline on:

**Telephone:** +44 (0)1273 552922 (24 Hour)

Using Lifeline Plus Assistance

When Lifeline Plus Assistance is contacted for assistance, the following information should be provided:

1) The *Insured Person’s* name and policy number
2) The telephone number on which the *Insured Person* can be reached;
3) The nature of the assistance;
4) The name of the *Insured Person’s* employer, company or organisation.

The medical assistance services include:

1) **24 hour service** - 24 hours a day, 365 days a year staffed by multi-lingual assistance coordinators.
2) **Medical Expertise** - On hand at any time to ensure that the most appropriate medical treatment is provided, or give medical advice.
3) **Local Hospital Payment** - Arranging for hospitals and clinics to bill the *Company* directly where appropriate.
4) **Air Ambulance** - Emergency repatriation including use of air ambulance or scheduled airline depending on the circumstances of the case and if necessary, with a fully equipped medical team in attendance. On return, suitable transportation will take an *Insured Person* to hospital or home address whenever necessary.

Medical assistance is only one aspect of the service. Lifeline Plus Assistance also provides travel advice both before and during the trip and non-travel related assistance including:

1) **Pre-Travel Advice** - Helpful and relevant information to the traveller providing valuable help in preparation for the journey, including currency and banking regulations, visa details, health requirements and reciprocal agreements.
2) **SMS or Email Travel Alerts** - Regular alerts sent directly to *Insured Persons’* mobile phones or by email enabling them to stay ahead of changing political situations or severe weather conditions which might otherwise disrupt important travel.
3) **Concierge Service** - A pre-travel concierge service is available enabling an *Insured Person* to plan ahead for travel, entertainment, dining and shopping. Advice is provided on an impartial basis.
4) **Medical Referral** - To a suitable hospital, clinic or dentist for treatment.
5) **Legal Referral** - To an embassy, consulate or other source if legal consultation is needed, including an English speaking lawyer.
6) **Emergency Medical Supplies** - To help locate and send drugs, blood or medical equipment if unavailable locally.
7) **Emergency Message Relay** - To pass on messages to family and business associates in an emergency.
8) **Emergency Travel Service** - Provides a complete emergency travel service in liaison with an *Insured Person’s Medical Practitioner*, hospital or relatives to make all arrangements for people to visit an *Insured Person* who is hospitalised or ill abroad, including any receipted travel, accommodation, guide, interpreter, taxi, telephone and childcare expenses incurred on the recommendation of the Lifeline Plus Assistance medical officers and within the constraints of the policy. Anyone who is required to travel abroad to visit an ill or hospitalised *Insured Person* will be insured under section B - Travel.
9) **Lost Ticket & Baggage Location** - To help with replacement of lost or stolen tickets, passport or travel documents and help with locating lost baggage. If required Lifeline Plus Assistance will help locate and dispatch contact lenses and glasses.

10) **Emergency Cash Advance** - To help with replacement of cash that has been lost or stolen overseas and advice on cancellation of lost or stolen financial cards or traveller’s cheques. Any cash amount which is replaced will be deducted from any subsequent valid claim made under section B3 - Personal Money or must otherwise be reimbursed to the **Company**.

11) **Port/Airport Assistance** - To liaise with carrier and advise if an **Insured Person** has been delayed on the way to departure point and if necessary make onward travel arrangements.

12) **Funeral arrangements** - Organising the repatriation of human remains and arranging the necessary import/export documents.

13) **Replacement travel documents** - Assistance in arranging replacement passports and visas if lost or stolen whilst on a **Trip** plus travel and accommodation alterations in connection with a claim under section B2 - Personal Property.

14) **Lost Keys** - Assistance in sourcing tradesman in connection with a claim under section B2 - Personal Property, however the **Company** will not arrange for the work to be carried out.

15) **Security Awareness Training** - Access to an e-learning security and situation awareness program that can help the **Insured** to comply with their duty of care to **Insured Persons** who travel on business. It provides practical advice about personal security, preparation and arrival, travel health risks, getting around, street crime, robbery, kidnapping, terrorism and unrest and provides a verifiable audit trail that allows the **Insured** to benchmark awareness levels.

16) **Counselling** - Help in finding a suitable counselling provider in connection with a claim under section A - extension 19 - Psychological Assistance.

17) **Other non-insured services** - (These services are available at the **Insured's/Insured Person's own expense**) - The provision of interpreters at business meetings or the translation of documents and forwarding essential business documents and urgent messages.

**Web Information**

**Service via:**

[www.mylifeline.co.uk](http://www.mylifeline.co.uk)

Valuable medical, travel advice and safety information including advice on changing security situations can be obtained about travel destinations via Country reports.

Personal medical details can be recorded before travelling for faster reference in a medical emergency and important documents such as passport, travel tickets and driving licence can be securely uploaded to the site to provide easy access in the event of loss.

To access these internet services please register on the website. The **Insured's policy number is also required.**
Section B1.4 - Legal Expenses

The Company will reimburse the Insured up to the Sum Insured on the Schedule for Legal Expenses incurred by or on behalf of an Insured Person in pursuit of a claim for damages or compensation against a third party who has caused physical injury to, or death or illness of, that Insured Person from an incident occurring during the Period of Insurance and Operative Time.

Additional definitions applicable to section B1.4
(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

Legal Expenses
a) The reasonable costs in obtaining the opinion of the Legal Representative upon the merits of pursuing a claim for damages or compensation prior to the commencement of any legal proceedings against the third party who has caused the Bodily Injury, death or illness of an Insured Person;
b) Any costs, fees, expenses and other amounts reasonably incurred by the Legal Representative in connection with any claim or legal proceedings, including costs and expenses of expert witnesses as well as those incurred by the Company on behalf of an Insured Person in connection with any such claim or legal proceedings;
c) Any costs payable by an Insured Person following an award of costs by any court or tribunal and any costs payable following an out-of-court settlement made in connection with any claim or legal proceedings;
d) Any fees, expenses and other amounts reasonably incurred by the Legal Representative in appealing or resisting an appeal against the judgment of a court tribunal or arbitrator.

Legal Representative
A Preferred Law Firm, solicitor, firm of solicitors, law firm or any appropriately qualified person, firm or company, appointed by the Company to act for the Insured in respect of an Insured Person in accordance with the terms of this sub-section of the policy.

Preferred Law Firm
A law firm or barristers’ chambers the Company chooses to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the claim and they should comply with the Company’s agreed service standard levels.

Additional conditions applicable to section B1.4
1. The Company’s consent to pay Legal Expenses must firstly be obtained in writing before they are incurred. The Company’s decision to grant to the commencement of legal proceedings will take into account the opinion of:
   a) the Legal Representative, and
   b) the Company’s own Preferred Law Firm which may include an opinion from counsel upon the merits of the claim.
2. Consent will be given if:
   a) the collective legal opinion of the Legal Representative and the Company’s own Preferred Law Firm is that there is a reasonable prospect of success (more than 50%) for pursuing the legal proceedings; and
   b) the cost in pursuing a claim is likely to be less than the amount of damages or compensation that the Insured Person is likely to receive; and
   c) it is reasonable for Legal Expenses to be paid by the Company.
3. If the opinion of the Legal Representative and the Company’s legal advisers differ, the Company may at its own cost obtain an opinion from a qualified barrister to be mutually selected, or if agreement upon selection cannot be reached, to be chosen by the President of the Law Society. This opinion will determine whether the Company gives its consent to the commencement of legal proceedings.
4. If the Company does not give its consent, then the Company will only pay for the reasonable costs in obtaining the initial opinion of the Legal Representative upon the merits of pursuing a claim for damages or compensation.
5. All claims including any appeal against a judgment resulting from the same original cause, event, or circumstances, will be regarded as one claim.
6. If following any successful claim or legal proceedings an award of costs is made in favour of the Insured Person or those acting on behalf of the Insured Person, any Legal Expenses paid by the Company will be reimbursed by the Insured Person or those acting on behalf of the Insured Person to the Company from the full amount of such costs awarded.

7. If the legal opinion (which determines whether the Company gives its consent to the commencement of legal proceedings) is that there is a reasonable prospect of success but the cost of pursuing a claim is likely to be more than the amount of damages or compensation that the Insured Person is likely to receive, the maximum the Company will pay is the anticipated amount of damages or compensation or the Sum Insured stated on the Schedule, whichever is the lesser amount.

8. The Insured must consent for an Insured Person to make a claim under this section.

9. For Legal Expenses, the Company will not pay more than that it would have paid to a Preferred Law Firm.

Extensions applicable to section B1.4

1. **Bail bond**
   In the event that an Insured Person is placed or is threatened to be placed in detention by a government or local civil authority whilst on a Trip, at the request of the Insured only, the Company will provide up to £50,000 for a bail bond. The Insured must repay the amount loaned by the Company within 3 months of the date of payment, or immediately upon repayment by the local authorities or if the bail bond is forfeited by failure of the Insured Person to appear in court. The Company will require a satisfactory financial guarantee from the Insured to repay it. This extension will not be provided if the bail bond is obtainable under another insurance program. To access this service the Insured must contact Lifeline Plus Assistance. Please refer to section B1.3 for contact details.

2. **Court attendance**
   If a court requires an Insured Person to attend a court in connection with an event that has resulted in a valid claim under this section of the policy during the Period of Insurance, the Company will reimburse the Insured up to £1,000 for additional travel and accommodation expenses reasonably and necessarily incurred to attend the court.

3. **Legal detention**
   In the event that an Insured Person is placed or is threatened to be placed in detention by a government or local civil authority whilst on a Trip, the Company will at the request of the Insured pay the costs for a local legal representative to defend the Insured Person up to a maximum of £5,000. Lifeline Plus Assistance can help in sourcing the legal representative. Please refer to section B1.3 for contact details.

Exclusions applicable to section B1.4

This section of the policy does not cover any claim for:

1. *Legal Expenses* incurred in the defending of any civil claim or legal proceedings made or brought against the Insured Person;

2. fines or other penalties imposed by a court of criminal jurisdiction;

3. *Legal Expenses* incurred in connection with any criminal act deliberately or intentionally committed by the Insured Person;

4. *Legal Expenses* incurred in pursuing any claim against any travel agent, tour operator, insurer or their agents;

5. any claim or circumstance notified more than two years after the incident from which the cause of action arose or where the Insured or Insured Person has failed to notify the Company of the incident giving rise to a claim within a reasonable time and the Company believes this failure has prejudiced its position;

6. *Legal Expenses* incurred by an Insured Person making a claim against the Insured, the Company or any organisation or person involved in arranging this policy;

7. *Legal Expenses* incurred before the Company has given its consent.
Section B1.5 - Personal Liability

The Company will reimburse the Insured up to the Sum Insured on the Schedule for any legal liability to pay damages incurred by the Insured Person whilst on a Trip during the Period of Insurance and Operative Time as the result of:

a) bodily injury, sickness or disease of any person, and/or
b) accidental loss or damage to the property of any person.

In addition the Company will pay all costs and expenses incurred with its written consent in connection with the defence of any claims against an Insured Person that are covered under this section of the policy.

Additional provisions applicable to section B1.5

1. No admission of liability, offer, promise or payment must be made without the Company’s written consent.
2. The Company will, if the Company considers it necessary, take over and conduct the defence or settlement of any claim against the Insured Person and for that purpose can use the Insured Person’s name. The Company can conduct the defence however it sees fit. In the course of conducting the defence the Company can pursue, at its own expense and for its own benefit, any claim against any other person(s).
3. The Insured and Insured Person must give the Company full assistance in defending or prosecuting any claim and will provide the Company with any information and documents available.

Extension applicable to section B1.5

Court attendance

If a court requires an Insured Person to attend a court in connection with an event that has resulted in a valid claim under this section of the policy during the Period of Insurance, the Company will reimburse the Insured (or pay the Insured Person at the Insured’s request) up to £1,000 for additional travel and accommodation expenses reasonably and necessarily incurred to attend the court.

Exclusions applicable to section B1.5

This section of the policy does not cover any liability which is the result of:

1. Bodily Injury to, or sickness or disease of, any person who is under a contract of employment, service or apprenticeship with the Insured or the Insured Person when injury results from their employment by the Insured or the Insured Person;
2. Bodily Injury to, or sickness or disease of a travelling companion of the Insured Person on the same trip or journey;
3. liability arising directly or indirectly, by or through, or in connection with, any mechanically or electrically propelled vehicle, aircraft hovercraft or watercraft;
4. liability arising directly or indirectly, by or through, or in connection with:
   a) the ownership, possession or occupation of land, or buildings, immobile property or caravans other than occupying a temporary residence;
   b) any wilful, malicious or criminal act;
   c) the carrying on of any trade, business or profession;
   d) racing;
   e) through the use of firearms (other than sporting guns being used for sport);
5. accidental loss or damage to property belonging to, held in trust by, or in the custody or control of the Insured or an Insured Person or any of their employees including Domestic Staff or any member of the Insured Person’s family or household;
6. liability attaching to the Insured or an Insured Person under an express term of any contract, unless liability would have attached to the Insured or Insured Person irrespective of the express term;
7. liability for which payment should be more specifically claimed under any other insurance policy in the name of the Insured or the Insured Person;
8. any claim where the Insured Person is suffering from a psychological condition or which results from an Insured Person being under the influence of or affected by a drug or drugs (other than drugs taken under the direction of a Medical Practitioner) or solvents;
9. any claim resulting from sexually transmitted diseases.

Section B2 - Personal Property

The Company will reimburse the Insured the amount paid by the Insured to an Insured Person (or pay the Insured Person at the Insured's request) for the cost of replacement or repair up to the Sum Insured on the Schedule if an Insured Person loses, has stolen or accidentally damages Personal Property or Business Equipment during the Period of Insurance and Operative Time. For Business Equipment, the Company will only pay the Insured.

Additional definitions applicable to section B2
(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

Business Equipment
Any property (other than money, vehicles, vehicle parts or accessories) required for the Insured Person to undertake their duties for the Insured that are the property of the Insured and for which the Insured Person is responsible that are taken on or obtained during the Business Trip.

Personal Property
Property owned by or in the custody or control of an Insured Person taken on or purchased during the Trip other than money, vehicles, vehicle parts, vehicle accessories or Business Equipment.

Provisions applicable to section B2
1. The Company will not pay more than £2,500 for any item unless the Insured or the Insured Person bears the first 25% of any amount in excess of £2,500, up to the replacement value of the item or the Sum Insured, if less.

Extensions applicable to section B2
1. Lost keys
   If an Insured Person loses or has stolen the keys to their main home or motor vehicle in the United Kingdom or their Permanent Country of Residence, whilst on a Trip, the Company will pay for the cost of replacement keys or the cost (parts and labour) of replacing the lock(s) up to a maximum of £1,000. Lifeline Plus Assistance can help in sourcing tradesman, however the Company will not arrange for the work to be carried out. Please refer to section B1.3 for contact details.

2. Replacement travel documents
   If the Insured Person loses, has stolen or damages their passport, visa, travel tickets or other essential travel documents whilst on a Trip or during the 120 hours immediately prior to the commencement of the Trip, the Company will pay the Insured or an Insured Person up to £2,000 for the reasonable and necessary additional travel and accommodation and the costs of replacing the lost or damaged items. Lifeline Plus Assistance can help with replacement passports and visas plus travel and accommodation alterations. Please refer to section B1.3 for contact details.

3. Temporary loss of personal property
   If the Insured Person's Personal Property is temporarily lost for more than four hours during the outward or onward journeys of the Trip, the Company will pay up to £2,000 towards the cost of buying essential and reasonable replacement items. If the Personal Property which has been temporarily lost becomes permanently lost and this results in a claim, the Company will deduct the amount already paid for temporary loss from the payment.
Exclusions applicable to section B2
This section of the policy does not cover any claim for:
1. any loss due to chipping, scratching or breakage of glass, china or other fragile articles, unless due to fire, theft or accident to the transport in which they were being carried;
2. loss or damage due to:
   a) moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration;
   b) mechanical or electrical failure or breakdown;
   c) any process of cleaning, dying, restoring, repairing or alteration;
3. loss of Money (as defined under section B3), bonds, negotiable instruments and securities of any kind;
4. loss or damage caused by delay, detention or confiscation by order of any government or public authority;
5. loss of or damage to Personal Property sent as freight or under an airway-bill or bill of lading.

Section B3 - Personal Money
The Company will reimburse the Insured for the amount paid by the Insured to an Insured Person (or pay the Insured Person at the Insured's request) for the physical loss or theft of Money up to the Sum Insured on the Schedule which occurs during the Period of Insurance and Operative Time. The Company will also pay for the financial loss suffered as the result of fraudulent use of credit, debit or charge cards or mobile phone.

Additional definition applicable to section B3
(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)
Money
Coins, bank or currency notes, banker’s drafts, bills of exchange, letters of credit, luncheon vouchers, credit, debit or charge cards, phone cards, postal or money orders, traveller’s cheques, travel tickets, petrol or other coupons with a monetary value, or credit vouchers which belong to or are in the custody and control of the Insured Person and are intended for travel, meals, accommodation and personal expenditure only.

Provisions applicable to section B3
1. The Company will not pay more than £2,500 for cash unless the Insured or the Insured Person bears the first 25% of any amount in excess of £2,500.
2. The Company will pay for the loss or theft of a credit card, charge card or cash card which results in fraudulent use, if the Insured Person has complied with all the terms and conditions under which the card was issued.

Extension applicable to section B3
Foreign currency and traveller’s cheques purchased for a Trip are covered from the time of collection or 120 hours prior to departure on the Trip, whichever occurs last and up to 120 hours after completion of a Trip or until deposited or cashed, whichever happens first.

Exclusion applicable to section B3
This section of the policy does not cover any claim for shortages of Money due to confiscation or detention by Customs or other officials, error, omission or depreciation in value.

Section B4.1 - Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay
The Company will reimburse the Insured up to the Sum Insured on the Schedule for this section if a Trip during the Operative Time and Period of Insurance is cancelled, curtailed, rearranged, is altered or disrupted as specified below as a direct result of any cause outside the Insured's or Insured Person’s control, unless the cause is a Natural Catastrophe, in which case the terms of the cover under section B4.2 will apply.
Cancellation or Curtailment
Where the Trip has to be cancelled prior to departure or cut short following departure the Company will pay the cost of 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.

Rearrangement
When pre-booked travel arrangements in connection with a Trip have to be altered, including Missed Departure and Missed International Connection, the Company will pay for the additional costs of travel and accommodation that are reasonably and necessarily incurred to enable the Insured Person to continue the Trip or return to the United Kingdom or Permanent Country of Residence.

Replacement
Where a Trip has to be cut short, the Company will pay for the additional costs necessarily incurred for travel and accommodation up to the Sum Insured shown on the Schedule less any amount recoverable elsewhere:

a) to return an Insured Person to the United Kingdom or Permanent Country of Residence; and
b) to send one replacement person to assume the duties of the original Insured Person; or

c) to return the original Insured Person to resume their duties within six months of the date of curtailment.

Travel Delay
If the departure of the scheduled ship, aircraft, vehicle or train on which an Insured Person is booked to travel in order to get to their planned destination at the start, during or on completion of a Trip is delayed due to strike, industrial action, adverse weather conditions or mechanical breakdown, the Company will pay £75 per hour in excess of 4 hours delay up to a maximum of £1,000.

Additional definitions applicable to section B4.1
(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

Conveyance
An aircraft, ship, train, coach, or similar means of transport which operates under a scheduled published timetable.

Missed Departure
The failure of a Conveyance in which an Insured Person is travelling in order to reach the departure point at the beginning of a Trip for a journey that involves travel outside the United Kingdom or the Insured Person’s Permanent Country of Residence.

Missed International Connection
The failure of a Conveyance in which an Insured Person is travelling to arrive at its destination airport, port or station outside the United Kingdom or an Insured Person’s Permanent Country of Residence at the published expected time of arrival which results in an Insured Person arriving too late to board an onward connecting aircraft, ship or train on which an Insured Person is booked to travel.

Natural Catastrophe
Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire.

Extensions applicable to section B4.1

1. Local authority assistance
   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 the Company will reimburse the Insured for the loss of any irrecoverable advance payments for transport and accommodation costs and the additional travel and accommodation expenses for the extended period.

2. Termination of employment
   If a Director or Employee of the Insured resigns less than 31 days prior to the commencement of a pre-booked Trip, the Company will reimburse the Insured for all reasonable and necessary deposits and advance payments for transport and accommodation costs incurred due to the cancellation of the Trip, less any expenses recoverable elsewhere.
Exclusions applicable to section B4.1

This section of the policy does not cover any claim as the result of:

1. a Natural Catastrophe;
2. the Insured Person deciding not to travel prior to commencement, (unless this decision is made as a result of Foreign and Commonwealth Office advising against all or all but essential travel (or other similar advice for Insured Persons not resident in the United Kingdom) and the advice had not been given before the Trip was booked) or, if on a Trip, deciding not to continue;
3. redundancy of an Insured Person or the termination of an Insured Person’s contract of employment within 31 days of the Trip departure date or once a Trip has started;
4. the Insured's or an Insured Person's financial circumstances;
5. the default of any provider (or their agent) of transport or accommodation acting for the Insured or an Insured Person;
6. regulations made by any public authority or government or persons with the authority under legislation or licence to make regulations;
7. a claim that is recoverable under section B7 - Political and Natural Disaster Evacuation;
8. for the delayed departure of the ship, aircraft or train on which an Insured Person is booked to travel, due to strike, labour dispute, mechanical breakdown or failure of a means of transport, where the delay lasts for less than 24 hours;
9. for the delayed departure of the ship, aircraft or train, due to strike or industrial action which existed or for which advance warning had been given before the date on which the Trip was booked;
10. curtailment on medical grounds that is not based on the recommendation of a Medical Practitioner and which does not also result in a valid claim under sections B1.1 or B1.2;
11. the delay of a ship, aircraft or train, if
   a) the Insured Person fails to check in according to the itinerary supplied unless the failure was itself due to strike or industrial action; or
   b) the delay is due to the withdrawal from service temporarily or permanently of any ship, aircraft or train on the orders or recommendation of any port authority, rail authority or the Civil Aviation Authority or any similar body in any country.

Section B4.2 - Cancellation, Curtailment, Rearrangement & Travel Delay due to a Natural Catastrophe

The Company will reimburse the Insured up to the Sum Insured on the Schedule for this section if a Trip during the Operative Time and Period of Insurance is cancelled, curtailed, rearranged, is altered or disrupted as specified below as a direct result of a Natural Catastrophe.

Cancellation or Curtailment

Where the Trip has to be cancelled prior to departure or cut short following departure the Company will pay the cost of 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.

Rearrangement

When pre-booked travel arrangements in connection with a Trip have to be altered following departure, the Company will pay for the irrecoverable additional costs of travel and accommodation that are reasonably and necessarily incurred to enable the Insured Person to continue the Trip or return to the United Kingdom or Permanent Country of Residence.

Travel Delay

If the departure of the scheduled ship, aircraft, vehicle or train on which an Insured Person is booked to travel in order to get to their planned destination at the start, during or on completion of a Trip is delayed, the Company will pay £75 per hour in excess of 4 hours delay up to a maximum of £750.
Additional definitions applicable to section B4.2
(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

**Natural Catastrophe**
Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire.

**Valid Claim**
Any claim under this policy in respect of which, according to the terms of the policy, the Insured or an Insured Person is entitled to a payment from the Company.

**Extension applicable to section B4.2**
Any costs in respect of the rental of a motor vehicle and/or chartering of a non-scheduled ship and/or aircraft will be covered up to the Sum Insured stated in the Schedule, provided the Insured or the Insured Person bears 50% of any amount in excess of the first £500 for each Insured Person.

**Exclusions applicable to section B4.2**
This section of the policy does not cover any claim as the result of:
1. a Natural Catastrophe that has occurred during the 30 days immediately prior to the Insured or an Insured Person pre-booking travel arrangements in connection with a Trip, if the Trip is cancelled, altered or delayed during the 14 days immediately following the date on which the Trip is booked as a result of that or a related Natural Catastrophe;
2. a claim made under section B4.2 if the Insured or an Insured Person makes a Valid Claim under section B4.1 which originates from the same loss;
3. a claim that is recoverable under section B7 - Political and Natural Disaster Evacuation;
4. the Insured Person deciding not to travel or, if on a Trip, deciding not to continue;
5. the Insured's or an Insured Person's financial circumstances;
6. the default of any provider (or their agent) of transport or accommodation acting for the Insured or an Insured Person;
7. strike or labour dispute.

**Section B5 - Hijack**
The Company will pay the Insured £500 for each period of 24 hours that an Insured Person is forcibly or illegally detained as the result of a Kidnap or Hijack which starts during the Period of Insurance and Operative Time up to the amount specified on the Schedule.

The Company will pay the Insured £500 per day for up to 7 days if an Insured Person is the victim of an Express Kidnapping for any financial loss incurred directly as a result of Express Kidnapping.

Additional definition applicable to section B5
(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

**Express Kidnapping**
The wrongful abduction and detention of an Insured Person against their will or by deception by a person or group for the purpose of obtaining cash directly from the Insured Person by way of fraudulent or coercive use of a financial card.

**Hijack**
The unlawful seizure of, or wrongful taking control of, an aircraft, ship or train in which the Insured Person is travelling.

**Kidnap**
The illegal actual, alleged or attempted taking and holding captive of one or more Insured Persons by persons who then demand specifically from assets of the Insured a Ransom as a condition of the release of such captive(s).
Section B6 - Kidnap and Ransom

The Company will reimburse the Insured for any Ransom and Consultant Costs incurred solely and directly as a result of Kidnap, Extortion, or Detention, of an Insured Person occurring during the Period of Insurance and Operative Time. In addition, the Company will pay reasonable and necessary expenses incurred and paid by the Insured or an Insured Person solely and directly as a result of Kidnap, Extortion or Detention.

The maximum payable under this section is the amount specified on the Schedule for any one event and £1,000,000 in all (aggregate limit) in any one 12 month period of insurance for all losses under this section occurring during a 12 month period of insurance for Ransom, expenses and Consultants Costs.

Extension applicable to section B6

The Company will reimburse the Insured, temporary replacement employee costs for hiring a temporary employee to perform the duties of the Insured Person who is the victim of the Kidnap for the duration of the Kidnap, but not exceeding 3 months in total from the date of such Kidnap. The maximum amount payable will be £15,000 any one event and in all (aggregate limit) in any one 12 month period of insurance for all losses under this section occurring during a 12 month period of insurance.

Additional definitions applicable to section B6

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

Consultant Costs

Reasonable fees and expenses of the consultants appointed by the Company incurred during response to a Kidnap for Ransom, including but not limited to costs of travel, accommodation, qualified interpretation, communication, and payments to informants.

Detention

The holding under duress of an Insured Person for whatever reason, other than Kidnap, and irrespective of whether such holding under duress is by legal governmental authorities in the place of custody or by other parties.

Extortion

The making of illegal threats either directly or indirectly to the Insured to kill, injure or abduct an Insured Person and then demand specifically from assets of the Insured or an Insured Person a Ransom as a condition of not carrying out such threats.

Kidnap

The illegal actual, alleged or attempted taking and holding captive of one or more Insured Persons by persons who then demand specifically from assets of the Insured a Ransom as a condition of the release of such captive(s).

Ransom

Cash and/or marketable goods or services surrendered or to be surrendered by or on behalf of the Insured (with the approval of a senior officer of the Insured) to meet either a Kidnap or an Extortion demand.

Additional conditions applicable to section B6

1. Sanctions

The Company shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company, the Company’s parent company or the Company’s ultimate controlling entity to any sanction, prohibition, restriction or any applicable anti-terrorism legislation or regulation under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, or the United States of America or the United Kingdom.

2. Any benefit or claim under this section will not be covered to the extent that the provision of cover, payment of a claim or provision of a benefit would be contrary to the laws of any country where cover is provided.
3. If an incident occurs which may result in a covered event the *Insured* must contact the Lifeline Plus Assistance phone line available globally twenty-four hours a day, seven days a week on the following number:

**WORLDWIDE**  +44 (0)1273 552922 (24 Hour)

**Exclusions applicable to section B6**

This section of the policy does not cover any claim that is the result of:

1. the fraudulent, dishonest, or criminal or otherwise unlawful acts of any person authorised by the *Insured* to have custody of the *Ransom*;
2. any claim for an *Insured Person* within their *Permanent Country of Residence*;
3. any *Kidnap* or *Kidnap for Ransom* which occurs in Afghanistan, Libya, Iraq, Somalia, Syria or Yemen;
4. any amount of money that the *Insured* becomes legally liable to pay as the result of any legal action for damages including legal costs incurred by the *Insured* in defence of such action, resulting from alleged negligence or incompetence in hostage retrieval operations or negotiations following the *Kidnap* of an *Insured Person* or alleged negligence in not preventing the *Kidnap* of an *Insured Person*;
5. any amount of money, property or other consideration surrendered to any person other than those responsible for making a previously communicated *Ransom* demand to the *Insured* or any person authorised to act on behalf of the *Insured*.

For *Detention* only this section of the policy does not cover any claim that is:

1. for a period of less than four (4) consecutive hours;
2. as a result of any actual or alleged violation of the laws of the host country by an *Insured Person* which would be a criminal offence if committed by the *Insured Person* in the jurisdiction where the *Insured*’s headquarters are located as specified on the *Schedule* or of which the *Insured Person* is a national, unless the *Company* determines that such allegations were intentionally false, fraudulent and malicious and made solely and directly to achieve a political propaganda or coercive effect upon or at the expense of the *Insured* or the *Insured Person*; or
3. due to the failure of an *Insured Person* to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation.

**Section B7 - Political and Natural Disaster Evacuation**

The *Company* will reimburse the *Insured* for *Evacuation and Repatriation Costs* and for *Expenses* due to *Political Evacuation, Natural Disaster* or *Political Instability* for an *Insured Event* which occurs during the *Period of Insurance and Operative Time*. The maximum the *Company* will pay under this section is £100,000 for any one event for *Evacuation and Repatriation Costs* and a further £150 per *Insured Person* per day for a maximum of thirty days for *Expenses*.

**Additional definitions applicable to section B7**

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

**Advisory**

A formal recommendation by the *Appropriate Authorities* that an *Insured Person* specifically leave the *Host Country* or that a class of persons which include an *Insured Person* leave the *Host Country*.

**Appropriate Authorities**

Any legally empowered regulatory, governmental or local authority of the *Home Country*. 
Evacuation and Repatriation Costs
Reasonable costs incurred by the Insured or an Insured Person for the emergency evacuation of an Insured Person within thirty days prior to an Insured Event, and ten days after an Insured Event to the nearest place of safety or for the repatriation of an Insured Person to their Home Country and returning the Insured Person back to the Host Country when the situation has stabilised and when the Local Authorities advise it is safe to do so. Evacuation costs will be paid once per Insured Person per Insured Event.

Expenses
The costs of accommodation, transportation, food, and any other reasonable and necessary expenses for up to thirty days until such time as an Insured Person can be repatriated to their Home Country.

Home Country
The country in which the Insured is based as specified on the Schedule or the country of citizenship of the Insured Person.

Host Country
Any countries in which an Insured Person is employed.

Insured Event
Any occurrence described under Political Evacuation, Natural Disaster or Political Instability.

Natural Disaster
A volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire in the particular country or region in which the Insured Person is travelling.

Political Evacuation
An Insured Person being expelled or declared “persona non grata” (an unwelcome person) on the written authority of the recognised government of a Host Country, or the wholesale seizure, confiscation or expropriation of the property, plant or equipment of the Insured.

Political Instability
Political or military events involving a Host Country such that the Appropriate Authorities issue an Advisory ordering the departure of all Home Country governmental personnel in non-emergency positions and their dependants from the Host Country, or such that the Insured receives direct instructions or recommendation to evacuate from the Appropriate Authorities. All such interrelated events will be considered a single event and all losses arising from it will be considered a single loss.

Additional condition applicable to section B7
If an incident occurs which may result in an Insured Event the Insured has the option to contact the Lifeline Plus Assistance phone line available globally twenty-four hours a day, seven days a week on the following number:

WORLDWIDE +44 (0)1273 552922 (24 Hour)

Provisions applicable to section B7
1. Where the Insured Person is entitled to a refund on an unused ticket, the Company will be entitled to deduct the value of the unused portion from any claim.
2. Where the Insured Person holds a valid return ticket to the United Kingdom or Permanent Country of Residence or to another place of safety that could be reasonably used, the Company will only pay for any additional costs necessarily incurred to evacuate the Insured Person.

Exclusions applicable to section B7
This section of the policy does not cover any claim:
1. arising from or attributable to an alleged violation of the laws of the Host Country by the Insured or by an Insured Person;
2. which results from failure of the Insured or an Insured Person to maintain and possess duly authorised and issued required documents and visas; if it is found that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the Insured or an Insured Person;
3. arising from or attributable, in whole or in part, to a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;
4. arising from or attributable, in whole or in part, to non-compliance by the Insured or an Insured Person with any obligation specified in a contract or license or failure by the Insured or an Insured Person to provide bond or other security because of any liability assumed by the Insured or an Insured Person under any contract, whether written or oral, unless the Company’s specific consent is endorsed on this policy prior to an Insured Event;
5. arising from or attributable, in whole or in part, to the implementation of currency exchange rates by a legally constituted authority;
6. if an Insured Person is a citizen of the Host Country;
7. in respect of Political Instability and Political Evacuation, which occurs in Afghanistan, Libya, Iraq, Somalia, Syria or Yemen;
8. after the commencement of a Trip where an Insured Person has not reasonably complied with any warnings to leave or evacuate the country or region to which they have travelled where such warnings have been provided by the United Kingdom Foreign and Commonwealth Office (or other similar advice for Insured Persons not resident in the United Kingdom) or any legally empowered, regulatory, governmental or local authority for the country or region to which the Insured Person has travelled and such failure has resulted in a claim under this section.
Section B8 - Vehicle Rental Excess

The Company will reimburse the Insured up to the amount shown on the Schedule if an Insured Person whilst on a Trip during the Operative Time and Period of Insurance loses by theft, or damages a Rental Vehicle for their legal liability to pay the excess or deductible amounts stated in the Rental Agreement.

Additional definitions applicable to section B8
(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

Rental Agreement
A licensed rental vehicle hiring agreement and associated insurance policy supplied by a company licensed by the appropriate legal body in the country in which they operate to offer vehicles for rent.

Rental Vehicle
Any vehicle rented by an Insured Person under a Rental Agreement for a period of less than 60 consecutive days outside the United Kingdom or an Insured Person's Permanent Country of Residence.

Additional provision applicable to section B8
The maximum the Company will pay under this section of the policy is £1,000 for each event and £25,000 in all (aggregate limit) in any one Period of Insurance.

Additional condition applicable to section B8
The Insured Person must inspect the Rental Vehicle before taking charge of it for existing damage.

Exclusions applicable to section B8
This section of the policy does not cover any claim:
1. arising out of the use of the Rental Vehicle outside the terms of the Rental Agreement;
2. where an Insured Person has elected not to take out any insurance offered to cover the Rental Vehicle as part of the Rental Agreement;
3. for any damage to the Rental Vehicle where it cannot be proven that the damage arose during the course of the Rental Agreement;
4. for loss or damage caused deliberately by an Insured Person;
5. for loss or damage caused to the tyres of the Rental Vehicle;
6. for loss or damage arising out of failure to maintain the Rental Vehicle according to the manufacturer’s service schedule, wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage and damage that existed at the commencement of the rental period.
Section C - Crisis Containment Management

Please check the schedule to determine if cover under this section is operative.

Section C - Crisis Containment Management

The Company will reimburse the Insured for Crisis Consultant fees and costs incurred up to the amount specified on the Schedule as a direct result of a Crisis which starts during the Period of Insurance and is reported to the Company in accordance with this policy.

Any fees and costs must be approved and paid by the Insured and submitted to the Company for approval and reimbursement under this policy. Crisis Consultant costs are limited to fees or costs which are incurred within the Crisis Coverage Period. The maximum payable under this section is the amount specified on the Schedule for any one event and in all (aggregate limit) during any one Period of Insurance for all Crises which start during the Period of Insurance.

Additional definitions applicable to section C
(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

Adverse Publicity
Any negative reporting of an Insured Event in local, regional or national media (including but not limited to radio, television, newspaper or magazines) which has potential to cause a Material Interruption.

Crisis
Any decisive, unstable or crucial time in the Insured's affairs or business resulting from an Insured Event that:
(i) has directly caused a Material Interruption; or
(ii) has the potential to cause:
   (a) imminent Financial Loss; or
   (b) Adverse Publicity for the Insured if left unmanaged.

Crisis Consultant
The independent crisis consultant previously approved by the Company for use by the Insured in connection with a Crisis.

Crisis Coverage Period
The period of time commencing when the Crisis is first reported to the Company and ending not later than thirty days thereafter.

Financial Loss
(i) within a 48 hour period, the price per share of the Insured's common stock decreases by 10% net of the change in the Standard & Poor's Composite Index or any other comparable index used to measure the stock exchange in which the Insured lists its common stock; or
(ii) a decrease greater than 20% in the consolidated revenues of the Insured.

Insured Event
A notification of a potential claim under sections A or B of this policy.

Material Interruption
A disruption or break in the continuity of the Insured's normal business operations, which:
(i) requires the direct involvement of all of the Insured's board of directors or senior executives and diverts their concentration from their normal operating duties; and
(ii) is likely to have a significant negative impact on the Insured's revenues, earnings or net worth.

Additional provision applicable to section C
The Insured will bear 20% of the cost of each Crisis which will remain uninsured. The Company will reimburse the Insured subject to the aggregate limit of liability after deducting 20% from the amount of the incurred Crisis Consultant costs.
Additional conditions applicable to section C

1. Any Crisis arising out of, based upon or attributable to related, continuous or repeated notifications under sections A and B of the policy will be considered a single Crisis.
2. The Insured must give immediate notice to the Company of any Crisis by telephoning the Lifeline Plus Assistance phone line available globally twenty-four hours a day, seven days a week on the following number:

   **WORLDWIDE**  +44 (0)1273 552922 (24 Hour)

Any event that meets the following conditions must be reported to the Company in the time period indicated:

(a) any event that results in regional or national media coverage (print, radio or television) and relates to an Insured Event, must be reported to the Company within 24 hours of the media coverage, if the Company has not previously been notified of the event by the Insured;
(b) any event that results in the filing of a claim or litigation against the Insured and relates to an Insured Event, must be reported to the Company within 48 hours of the claim/litigation filing, if the Company has not previously been notified of the event by the Insured. No claim will be paid if the Company is not notified as described above.

Exclusions applicable to section C

This section of the policy does not cover any claim directly or indirectly caused by or resulting from:

1. circumstances that affect the industry in which the Insured conducts its business activities;
2. governmental regulations which affect another country or the industry in which the Insured conducts its business activities;
3. changes in population, customer tastes, economic conditions, seasonal sales variations, or competitive environment;
4. any fraudulent act committed by any of the Insured's senior executives;
5. a crisis occurring in Afghanistan, Libya, Iraq, Somalia, Syria or Yemen.
Section D - Medical Second Opinion Service

Please check the policy schedule to determine if the services under this section are operative.

Section D - Medical Second Opinion Service

Medical Second Opinion Service

If an Insured Person (or their Partner or Child) sustains any injury or illness which is diagnosed during the Period of Insurance, regardless of the cover, Operative Time or the exclusions applicable under this policy, the Company will provide access to a medical second opinion service.

Full details of the service are available at www.mylifeline.co.uk with downloadable details which can be hosted on the Insured’s intranet site, emailed to all staff or shared however the Insured wishes. Alternatively, an Insured Person (or their Partner or Child) can obtain a medical second opinion by telephoning +44 (0)1273 552922 (24 Hour) and requesting Medical Second Opinion Service.

Details of their current Medical Practitioner will be required. An Insured Person (or their Partner or Child) should then request that their medical file be forwarded to the service provider by their Medical Practitioner (this may require their written authorisation).

In most cases it will not be necessary for an Insured Person (or their Partner or Child) to visit the service provider. However, if the service provider considers this necessary, the Company will pay for the cost of the first consultation (excluding the cost of travel and accommodation).

Health Portal

The Company also provides access to 24 hour, 7 days a week remote nursing services.

An Insured Person (or their Partner or Child) can interact with fully trained nurses located in the United Kingdom through the website (including via web camera), via telephone, via SMS text messaging and via video mobile phone.

Remote nursing is available to an Insured Person (or their Partner or Child) for all conditions whether recovering from major surgery through to daily medical problems, avoiding the need to refer to a Medical Practitioner.

Health Information

The website provides an Insured Person (or their Partner or Child) instant access to general and educational health information.

Information provided includes:

- Preventative services such as weight loss, quit smoking, blood pressure, cholesterol control;
- Holistic services and details on alternative medicine available in the United Kingdom;
- Specialist condition self-management tools;
- The ability to create an electronic health record;
- Subscriptions to newsletters and news flashes.

Full details about how to use these services are available at www.mylifeline.co.uk.
Policy Special Extension - Corporate Event Cover

It is agreed by the Company that cover under this policy is automatically extended to provide cover for Guests of the Insured whilst attending any Corporate Event during the Period of Insurance.

Additional definitions applicable to this extension
(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

Corporate Event
Any event arranged by the Insured with the primary function of entertaining Guests of the Insured in a business or leisure capacity.

Guest
Any person whom the Insured has invited to the Corporate Event.

Cover and operative time applicable to this extension

Cover under Section A – Personal Accident

a) Attendees who are employed by the Insured

Items 1-4b: £25,000 or the Sum Insured shown on the Schedule (if more applicable), whichever is the greater.

b) Guests:

Items 1-4b: £25,000 or the Sum Insured shown on the Schedule (if more applicable), whichever is the greater.

Cover applies whilst an Insured Person is travelling to and from and participating in any Corporate Event arranged by the Insured, cover starting from the time of leaving their place of residence or place of work whichever occurs last, until return to their place of residence or place of work whichever occurs first.

Cover under Section B – Business Travel

Cover applies under section B – Business Travel, for the operative sections of the policy and for the Sums Insured shown on the Schedule for Guests where the Corporate Event includes a Trip involving a flight or an overnight stay which occurs within the United Kingdom or an Insured Person’s Permanent Country of Residence, or a Trip outside the United Kingdom or an Insured Person’s Permanent Country of Residence. Cover starts from the time of leaving their place of residence or place of work whichever occurs last, until return to their place of residence or place of work whichever occurs first.

Provision applicable to this extension

The extensions applicable to section A do not apply to this special extension.
Policy Special Extension - Directors’ Leisure Travel

It is agreed by the Company that cover under this policy is automatically extended to provide cover for Leisure Travel for Directors as follows:

- **Extension to OT1 – Business Travel:**

  Where Directors are noted on the Schedule as being covered under this Operative Time – OT1, their cover is automatically extended to an OT2 – Business and Leisure Travel for them. Cover is also extended under section B (Travel) for the same Sums Insured specified on the Schedule to include their Partner, Children and one salaried Domestic Staff whilst accompanying the Director on a Trip, provided that the Leisure Trip does not exceed 60 consecutive days in duration.

  Cover for Partners and dependent Children of Directors also applies where they are travelling on their own provided that the Leisure Trip does not exceed 30 consecutive days in duration.

  No claim will be payable under this extension for any Insured Person on a Leisure Trip after expiry of the Period of Insurance during which that Insured Person reaches age 75.

- **Extension to OT2 – Business and Leisure Travel:**

  Where Directors are noted on the Schedule as being covered under this Operative Time – OT2, cover is also extended under section B (Travel) for the same Sums Insured specified on the Schedule to include their Partner, Children and one salaried Domestic Staff whilst accompanying the Director on a Trip, provided that the Leisure Trip does not exceed 60 consecutive days in duration.

  Cover for Partners and dependent Children of Directors also applies where they are travelling on their own provided that the Leisure Trip does not exceed 30 consecutive days in duration.

  No claim will be payable under this extension for any Insured Person on a Leisure Trip after expiry of the Period of Insurance during which that Insured Person reaches age 75.
Policy Special Extension – Work Experience

It is agreed by the Company that cover under this policy is automatically extended to provide cover for Additional Insured Persons whilst undertaking organised voluntary Work Experience for the Insured during the Period of Insurance.

Additional definitions applicable to this extension

(Please also refer to General Policy Definitions for definitions that apply to the policy as a whole)

Additional Insured Person
A person undertaking Work Experience on behalf of the Insured, and who is not an Employee, Contractor, Director or Partner.

Work Experience
A short period spent in a workplace undertaking duties on behalf of the Insured.

Cover and operative time applicable to this extension

Cover under Section A – Personal Accident

a) Additional Insured Persons

Items 1-4: £10,000 or the Sum Insured shown on the Schedule (if more applicable), whichever is the greater.

Cover applies whilst an Additional Insured Person is travelling to and from and participating in any Work Experience arranged by the Insured, cover starting from the time of leaving their place of residence or place of work whichever occurs first, until return to their place of residence or place of work whichever occurs last.

Cover under Section B – Business Travel

Cover applies under section B – Business Travel, for the operative sections of the policy and for the Sums Insured shown on the Schedule for Additional Insured Persons where the Work Experience includes a Trip within the United Kingdom or an Insured Person’s Permanent Country of Residence, or a Trip outside the United Kingdom or an Insured Person’s Permanent Country of Residence. Cover starts from the time of leaving their place of residence or place of work whichever occurs first, until return to their place of residence or place of work whichever occurs last.

Provision applicable to this extension

The extensions applicable to section A do not apply to this special extension.
General Policy Conditions

These general policy conditions are applicable to this policy as a whole. Please read each section to see further additional conditions and provisions relating to that section.

The **Insured** must comply and ensure that **Insured Persons** also comply with the General Policy Conditions and the additional conditions and provisions detailed in each section of this policy otherwise the **Company** may refuse to pay any relevant claim under this policy.

1. **Acceptance of payment**
   If the **Company** has made full payment for a claim under this policy to the **Insured** then the **Company** will not have to make any further payments for the same claim.

2. **Assignment**
   Neither this policy nor any right described within this policy may be assigned or transferred unless agreed by the **Company** in writing.

3. **Associated companies and change in risk**
   If relevant and subject to the **Company’s** prior written consent, this policy will cover a company or organisation which is an associated company or a subsidiary of the **Insured** or other business entity as long as a list of these companies has been provided to and accepted by the **Company**. If the **Insured** changes its business activities from those described in the ‘Business description’ on the Schedule during a **Period of Insurance** the **Insured** must tell the **Company** within 30 days of the change.

   Where the alteration represents a material change to the business activities or material information already provided to the **Company**, it reserves the right at the time of notification to decide whether to provide cover and, if so, to establish a separate rate and premium and, if appropriate, terms to provide coverage for any such change.

4. **Cancellation of Cover**
   The **Company** can cancel this policy by giving 30 days’ written notice to the **Insured** at the **Insured’s** last known address or to the insurance intermediary specified on the Schedule. The **Company** will refund to the **Insured** the premium for any **Period of Insurance** remaining.

   The **Insured** can cancel this policy by giving 30 days’ written notice to the **Company** at the address shown in this policy. On cancellation the **Company** will refund to the **Insured** the premium for any **Period of Insurance** remaining provided no claims or incidents have been reported to the **Company**. If a claim has been paid or is payable, no return premium will be paid if the claim amount exceeds the premium paid. If an incident has occurred that could give rise to a claim under this policy, then no return premium will be paid until the **Company** and the **Insured** agree the amount payable in respect of such claim and no return of premium will be paid if the amount exceeds the premium paid.

   The **Insured** is responsible for promptly telling other **Insured Persons** that the policy has been cancelled. No person other than the **Insured** and the **Company** has the right to cancel this policy.

   The **Company** can cancel any cover provided by this policy for **War** by sending seven days’ notice (from the date of sending) to the **Insured** at the **Insured’s** last known address.

5. **Claims notification and evidence**
   All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in the **Company**’s rejection of the claim if it is made so long after the event that the **Company** is unable to investigate it fully, or may result in the **Insured** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

   The **Company** must be provided with all reasonable and necessary evidence required by the **Company** to support a claim. If the information supplied is insufficient, the **Company** will identify the further information which is required. If the **Company** does not receive the information it needs, the **Company** may reject the claim or withhold payment until the information it may reasonably require has been received.
6. **Cover under more than one category**
   Where an Insured Person is covered under more than one policy category of Insured Persons as shown on the Schedule and more than one benefit item as shown on the Schedule or any attached memoranda in relation to a single event, the Company will only pay the Sum Insured for the highest benefit item under one category of Insured Persons for the loss sustained.

7. **Currency**
   Claims involving foreign currency will be converted into the currency in which the premium and benefits/Sum Insured limits are shown, at the selling rate of exchange published on: www.oanda.com/currency/converter on the day of the loss or the next business day. Unless specifically agreed otherwise, claims will be paid in the United Kingdom.

8. **Duty of fair presentation**
   If the Insured breaches its duty of fair presentation of risk and, but for the breach, the Company:
   (i) would not have entered into the policy; or
   (ii) would have done so only on different terms,
   The Company will have remedies against the Insured as follows:
   (a) The Company may avoid the policy and refuse all claims if:
       (i) the breach is deliberate or reckless, in which event the Company may retain the premium paid; or
       (ii) but for the breach the Company's underwriter would not have entered into the policy on any terms, in which event the Company shall return the premium.
   (b) In all other cases:
       (i) where the Company's underwriter would have charged more premium, any amounts payable by the Company will be scaled down to the ratio that the premium actually charged (the "Actual Premium") bears to the premium that they would have charged to assume that risk (the "Reference Premium"); and in addition
       (ii) where the Company's underwriter would have written the risk on different terms (other than in relation to premium) the policy is to be treated as if it had been entered into on those terms.

9. **Failure to comply with conditions**
   Where the Insured or an Insured Person does not comply with any obligation to act in a certain way specified in this policy, this may prejudice the Insured or an Insured Person's position to recover under any claim.

10. **Interest on amounts payable under this policy**
    The Company will not pay interest on any amount paid under this policy.

11. **Kidnap of an insured person**
    If during the Period of Insurance an Insured Person is the victim of a hijack or kidnap or is held hostage, the insurance provided by this policy will continue until the Insured Person has returned to the United Kingdom or Permanent Country of Residence or until a period of twelve months from the date that the hijack or kidnap or hostage situation has expired, whichever occurs first.

12. **Maximum benefit payable**
    The maximum amount the Company will pay in respect of all benefits payable under section A for any one Insured Person is limited to a maximum of £2,500,000 for any one Accident unless agreed in writing by the Company.

13. **Other Insurances**
    If at the time of a claim there is another insurance policy in the Insured's name which covers the Insured or the Insured Person for the same expense or loss, the Company will only pay a proportion of the claim, determined by reference to the cover provided by each of the policies, except for section A, items 1-6 on the Schedule, which are payable in full.

14. **Other Interests**
    No person other than the Insured can make a claim under this policy.
15. **Payment of claims monies**
   If the Company agrees to pay the Insured a valid claim for cover under this policy that has been arranged or purchased for the direct benefit of an Insured Person (other than where the Company has agreed to an assignment), the Insured agrees to promptly forward any payments received under this policy to the Insured Person to the extent that the Insured Person has suffered Bodily Injury, loss, damage or expense recoverable under the policy or is otherwise entitled to a policy benefit payment either contractually or implied.

   The receipt of the payment by the Insured will discharge the Company’s liability to pay any amount directly to the Insured Person. The Insured Person (or their legal representative) has no right to claim or sue the Company. The receipt of the payment shall discharge the Company in respect of its liability to indemnify, or pay the benefits concerned.

16. **Payment of premium**
   The premiums are to be paid as agreed and information will be supplied to the Company in the form and at the frequency reasonably required by the Company for the cover to be and remain in force.

17. **Policy Alteration**
   The Company may change the terms and conditions, including the premium, of the policy by giving the Insured 30 days’ notice in writing to the Insured’s last known address. The Company will only make a change during the Period of Insurance to reflect a change in the Insured’s circumstances or in the event of any change in the law affecting this policy, for example a change in Insurance Premium Tax or other tax. If the changes are acceptable to the Insured then this policy will continue. If the changes are not acceptable, the Insured may cancel this policy. If this happens no claims will be paid for a loss that occurs after the date of the cancellation. The Company will refund to the Insured the premium for any Period of Insurance remaining.

18. **Policy interpretation, governing law and jurisdiction**
   This policy will be governed and interpreted by English law, and the Insured and the Company agree to submit to any court of competent jurisdiction in England or Wales (or Scotland if the Insured is registered in Scotland) to determine any dispute arising under or in connection with this policy and agree to comply with all requirements necessary to give such court jurisdiction unless the Insured and the Company agree to abide by the laws of a different country before the commencement of the Period of Insurance.

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

19. **Premium Adjustment**
   If the premium is shown on the Schedule as being provisional it will be adjusted as follows:
   a) Unless agreed otherwise, at the end of each Period of Insurance or each declaration period, the Insured will advise the Company of the information it may reasonably require that relates to the expiring Period of Insurance or declaration period within 3 months of the end of the Period of Insurance or declaration period and the actual premium will be re-calculated by the Company.
   b) If the actual premium calculated is greater than the premium already paid for the Period of Insurance, the Insured will pay the balance to the Company. If it is less, the difference will be repaid to the Insured subject to any agreed minimum retained premium.
   c) Any permanent alterations to the policy during the Period of Insurance for which an additional premium has been or would have been charged will be included in the adjustment calculation.

20. **Reasonable Care**
   The Insured and each Insured Person must take all reasonable steps to avoid and minimise any loss or damage and must also make every effort to recover any property covered by this policy which has been lost or stolen.
21. **Recovery from third parties**
   In the event that a third party is held liable for all or part of any claim paid under this policy, the *Company* may exercise its legal right to pursue the third party to recover its outlay. The *Insured* or an *Insured Person* will upon the *Company*’s request agree to and permit the *Company* to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. The *Company* will pay the costs and expenses involved in exercising its right against the third party.

22. **Rights of third parties**
   A person who is not party to this contract including any *Insured Person* has no right whether under the Contract (Rights of Third Parties) Act 1999 or otherwise to enforce any term of this contract.

23. **Sanctions**
   The *Company* shall not be deemed to provide cover and the *Company* shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the *Company*, the *Company*’s parent company or the *Company*’s ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.
Complaint Procedure

The Company believes you deserve a courteous, fair and prompt service. If there is any occasion when the Company’s service does not meet your expectations please contact the Company immediately using the appropriate contact details below, providing the Policy/Claim number and the name of the Insured/Insured Person to help the Company to deal with your comments quickly.

For Claims related complaints:
Write to: Personal Accident Claims Manager, American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.
Call: 0345 602 9429
Email: claimsuk@aig.com

Lines are open Monday to Friday 9.15am - 5pm, excluding public holidays.

All other complaints:
Write to: Customer Relations Team, American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.
Call: 0800 012 1301
Email: uk.customer.relations@aig.com
Online: www.aig.co.uk/your-feedback

Lines are open Monday to Friday 9.15am - 5pm (excluding public holidays). The Customer Relations Team free call number may not be available from outside the UK – so please call the Company from abroad on +44 20 8649 6666. Calls may be recorded for quality, training and monitoring purposes.

The Company operates a comprehensive complaint process and will do its best to resolve any issue you may have as quickly as possible. On occasions however, the Company may require up to 8 weeks to provide you with a resolution. The Company will send you information outlining this process whilst keeping you informed of its progress.

If the Company is unable to resolve your concerns within 8 weeks, you may be entitled to refer the complaint to the Financial Ombudsman Service. The Company will provide full details of how to do this when the Company provides its final response letter addressing the issues raised.

Please note that the Financial Ombudsman Service may not be able to consider a complaint if you have not provided the Company with the opportunity to resolve it.

The Financial Ombudsman Service can be contacted at:
Write to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.
Call: 0800 023 4567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk
Online: www.financial-ombudsman.org.uk

Following this complaint procedure does not affect your rights to take legal action.

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission’s Online Dispute Resolution platform, which can be found at http://ec.europa.eu/consumers/odr/.
**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) or call (freephone) on 0800 678 1100 or 020 7741 4100.

**Fraudulent or exaggerated claims**

By the *Insured*

If the *Insured* makes any fraudulent or exaggerated claim, the *Company* will refuse to pay the claim and the *Insured* must pay back any benefits they have already received in respect of such claim. The *Company* may also terminate this policy from the date of the fraud or exaggeration. If the *Company* terminates the policy, the *Company* will not refund any premiums.

By the *Insured Person*

If an *Insured Person* makes a fraudulent or exaggerated claim, the *Company* will only refuse to pay that *Insured Person's* claim and the *Company* may only terminate the cover for that *Insured Person*, leaving the remainder of the policy and the rights of other *Insured Persons*, unaffected. In such a case, the *Company* will not refund any premium in respect of that *Insured Person*. 
Start and finish of cover

The cover provided to the Insured described on the Schedule (and any attached memorandum) will begin on the start date of the Period of Insurance.

Cover will end on the earliest date of the following for the Insured:

a) at the end of the Period of Insurance;
b) when the Insured or the Company cancels this policy (please see general policy condition 4 – cancellation of cover for further details).

Cover will end on the earliest date of the following for an Insured Person:

a) at the end of the Period of Insurance;
b) on the date an Insured Person notifies the Insured that they no longer wish to be included in this policy;
c) on the date on which a Business Partner, Employee or Director cease their employment with the Insured;
d) at the end of the fixed contract period for a person who is employed by the Insured on a contract of fixed duration, unless otherwise agreed by the Company;
e) who is on a Trip that continues beyond the expiry of the Period of Insurance, after 90 consecutive days has elapsed from the end of the Period of Insurance or until the completion of the Trip, whichever is the sooner;
f) the date the policy is cancelled.

How the Company uses Personal Information

American International Group UK Limited is committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless the Company agrees otherwise) inform the individual about the content of this notice and the Company’s Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with the Company.

The types of Personal Information the Company may collect and why – Depending on the Company’s relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that the Company obtains in connection with its relationship with you.

Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of the Company’s business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

To opt-out of any marketing communications that the Company may send you, contact the Company by e-mail at: AIGDirect.Queries@aig.com or by writing to: Customer Support Team, The AIG Building, 2-8 Altyre Road, Croydon, Surrey CR9 2LG. If you opt-out the Company may still send you other important service and administration communications relating to the services.
Sharing of Personal Information – For the above purposes Personal Information may be shared with the Company’s group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. The Company is required to register all third party claims for compensation relating to bodily injury to workers’ compensation boards. The Company may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of the Company or transfer of business assets.

International transfer – Due to the global nature of the Company’s business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico, Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, the Company will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in the Company’s Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When the Company provides Personal Information to a third party (including the Company’s service providers) or engages a third party to collect Personal Information on its behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with the Company’s use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend the Company’s use of data. These rights may also include a right to transfer your data to another organisation, a right to object to the Company’s use of your Personal Information, a right to request that certain automated decisions the Company makes have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in the Company’s Privacy Policy (see below).

Privacy Policy – More details about your rights and how the Company collects, uses and discloses your Personal Information can be found in the Company’s full Privacy Policy at: https://www.aig.co.uk/privacy-policy or you may request a copy by writing to: Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB or by email at: dataprotectionofficer.uk@aig.com.