

IMPORTANT INFORMATION: PLEASE READ

AIG Lifeline Plus Group Personal Accident & Travel Insurance

Summary of Key Policy Changes 2019

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

As part of this update we are introducing a number of new benefits and improvements to existing cover and we have also made changes to reflect current regulatory requirements.

This is a summary of the key changes only and does not detail all the changes we have made and it does not form part of the policy document. Please read the policy document for a full description of the cover and all of the definitions, terms and conditions that apply. The policy document should be read in conjunction with the policy schedule which states what parts of the policy are included, who is covered, the sums insured and any endorsements that apply to the cover provided.

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

Policy Section	Summary of the change
General Policy Definitions Changed Definitions Hospital Insured Trip Insured Trip (now Leisure Trip) Trip	The following key definitions have been changed: Include rehabilitation centre in the definition. Now defined as <i>Leisure Trip</i> to provide clarity. Changed from twelve months maximum duration to 60 days or the duration specified on the <i>Schedule</i> . Caters for the change of definition of <i>Insured Trip</i> to <i>Leisure Trip</i> .
Operative Times	OT2 – Business and Leisure Travel <i>Leisure Trip</i> will not apply for any <i>Insured Person</i> after expiry of the <i>Period of Insurance</i> during which that <i>Insured Person</i> reaches age 75.
Section A – Personal Accident	
<i>Provisions applicable to Section A</i>	Provision 5 has been amended to read 'is aged 16 and over'. Provision 7 now includes items 4a and 4b in the limit of £10,000 for a pilot.
<i>Extensions applicable to Section A</i>	9. <i>Fracture Benefit</i> – clarifies that claim has not occurred under items 1 to 4b. 11. <i>Home and Workplace alteration expenses</i> – a) <i>Home alteration</i> – extended to include <i>Hemiplegia</i> and <i>Triplegia</i> . 15. <i>Loss or Damage to personal property following bodily injury</i> - header amended. 20.a) <i>Recruitment costs</i> – clarifies that this benefit will not apply in addition to extension 21.a) <i>Retraining expenses</i> – <i>employee</i> .
Section B1.2 – Repatriation Expenses <i>Clarification of cover application</i> <i>Additional extension applicable to Section B1.2</i>	Addition of the word 'dies' into the description of cover. Cover extension limit amended to specify funeral expenses limit is £10,000. Remove the restriction limiting costs to repatriate the <i>Insured Person's</i> remains and personal belongings which will now be unlimited.

	Additional travel and accommodation costs for an <i>Insured Person's</i> travelling companions increased to a separate limit of £25,000.
Section B2 – Personal Property <i>Provisions applicable to Section B2</i>	Provision 2 has been deleted removing the restriction for vehicle keys.
<i>Extensions applicable to Section B2</i>	Replacement travel documents. Cover extended for 120 hours immediately prior to the start of the trip.
Section B4.1 – Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay <i>Exclusions applicable to Section B4.1</i>	Exclusion 2 is clarified as all or all but essential travel.
Section B5 – Hijack	NEW COVER. Express Kidnapping. Up to £500 per day up to 7 days. A definition for <i>Express Kidnapping</i> has been added. NEW COVER. Kidnap. Up to £500 per day up to £25,000. A definition for <i>Kidnap</i> has been added.
Section B6 – Kidnap and Ransom <i>Exclusions applicable to Section B6</i>	The any one event limit is amended to £250,000 and now includes <i>Consultant Costs</i> , expenses and <i>Ransom</i> . The aggregate limit is increased to £1,000,000. Restriction of <i>Consultant Costs</i> to £50,000 has been removed. NEW COVER - Extension applicable to Section B6 added temporary replacement employee costs up to £15,000 any one event and in the annual aggregate. Exclusion 3 is removed which excluded cover if kidnap insurance had been declined or cancelled in the past. Exclusion 4 is now Exclusion 3 and the excluded countries are now Afghanistan, Libya, Iraq, Somalia, Syria or Yemen. With the removal of FCO advice this provides clarity of cover.
Section B7 – Political and Natural Disaster Evacuation <i>Exclusions applicable to Section B6</i>	The annual aggregate limit under this section for any 12 month period of insurance has been removed. The Any one Event limit has been increased to £100,000. Exclusion 7 amended to state only where in respect of <i>Political Instability</i> and <i>Political Evacuation</i> and the excluded countries are now Afghanistan, Libya, Iraq, Somalia, Syria or Yemen. With the removal of FCO advice this provides clarity of cover.
Section C – Crisis Containment Management <i>Exclusions applicable to Section C</i>	Exclusion 5 amended to state only where the crisis occurs in Afghanistan, Libya, Iraq, Somalia, Syria or Yemen. With the removal of FCO advice this provides clarity of cover.
Policy Special Extension – Corporate Event Cover	Personal accident limit increased to £25,000 for guests and employees.
Policy Special Extension – Directors' Leisure Travel	Extension to OT1 and Extension to OT2 are amended as follows: Maximum duration of a <i>Leisure Trip</i> only is reduced to 60 days. The number of days a <i>Partner</i> and <i>Children</i> travelling on their own is reduced to 30 days. Maximum Age limit included at age 75 for <i>Leisure Trips</i> only. These changes apply to Leisure Trips only and not Business Trips.
Policy Special Extension – Work Experience	NEW COVER - Cover extended to include <i>Additional Insured Persons</i> whilst undertaking <i>Work Experience</i> on behalf of the <i>Insured</i> for personal accident up to £10,000 and automatically extends to include Business Travel.

General Policy Condition 4.	The wording has been clarified to remove “An Insured Person has no right to cancel this policy” and replace with: The <i>Insured</i> is responsible for promptly telling other Insured Persons that the policy has been cancelled. No person other than the Insured and the <i>Company</i> has the right to cancel this policy.
General Policy Condition 12. added	Maximum benefit payable The maximum amount the <i>Company</i> will pay in respect of all benefits payable under section A for any one <i>Insured Person</i> is limited to a maximum of £2,500,000 for any one <i>Accident</i> unless agreed in writing by the <i>Company</i> .
General Policy Condition 23.	Added ‘United Kingdom’
Fraudulent or exaggerated claims	This section has been rephrased to provide clarity on our intention.
Complaint Procedure	Updated.
Financial Services Compensation Scheme (FSCS)	Rephrased for clarity.

American International Group UK Limited 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 a member of the Association of British Insurers.

American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4ABm.