

Lifeline Plus

Group Personal Accident and Travel Policy

Renewal Schedule

Policy Wording: AHSU0918 Global Risk Partners Lifeline Plus Policy Wording
0321

American International Group UK Limited

Policy Number	0010812381	Date Produced:	18/06/2024	
1. Insured	VIAMED LIMITED			
2. Address	15 Station Road Cross Hills Keighley BD20 7DT United Kingdom			
3. Intermediary	Sagar Insurances Ltd		Code: DR2943	
4. Business Description	Manufacture, Supply, Maintenance, Repair and Installation of Medical Equipment			
5. Period of Insurance	From:	30/06/2024	To:	29/06/2025 (both days inclusive)
And for any subsequent period for which a premium is paid and accepted				
6. Renewal Date	30/06/2025			
Premium	£1,885.70			
Standard IPT	£226.28			
Higher IPT	£0.00			
Other Tax	£0.00			
Total Payable	£2,111.98			
Maximum Any One Person Limit (Section A)				£2,000,000.00
Any One Accident Limit				£25,000,000.00
Scheduled Aircraft Accumulation Limit				£25,000,000.00
Non-Scheduled Aircraft Accumulation Limit				£25,000,000.00

Category: A

Insured Persons: Directors And Employees Of The Insured

Operative Time: OP1 - 24 Hours A Day Worldwide Cover

Section A: Personal Accident Cover

Item	Description	Sum Insured	Max Individual Limit
1	Death	£250,000.00	
2	Loss of sight in one eye or loss of one limb	£250,000.00	
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	£250,000.00	
3b	Loss of speech	£250,000.00	
3c(i)	Loss of hearing in both ears	£250,000.00	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£250,000.00	
4b	Permanent Partial Disablement (Up to)	Yes	
5	Temporary Total Disablement – Accident Deferment Period: 0 Weeks Benefit Period: 104 Weeks	£500.00	
5	Temporary Total Disablement – Sickness Deferment Period: Nil Benefit Period: Nil	Not Insured	
6	Temporary Partial Disablement Deferment Period: 0 Weeks Benefit Period: 104 Weeks	£250.00	
7	Accident Medical Expenses incurred in connection with a valid claim under items 1 - 6 of the Policy not exceeding 25% of the compensation paid under items 1 - 4b or 30% under items 5 and 6 whichever is the greater but subject to maximum payment of £25,000 per person		

Category: B

Insured Persons: Directors and Employees of the Insured and Their Partner and/or Children

Operative Time: OT1 - Business Travel Including Directors Leisure Travel

Section B: Travel

Item	Description	Sum Insured	Max Individual Limit
1.1	Medical and other Emergency Travel Expenses	Unlimited	
1.2	Repatriation Expenses	Unlimited	
1.3	MyLifeline Assistance	Unlimited	
1.4	Legal Expenses	£50,000.00	
1.5	Personal Liability	£5,000,000.00	
2.1	Personal Property	£10,000.00	
2.2	Business Equipment	£3,000.00	
3	Personal Money	£5,000.00	

4.1	Cancellation, Curtailment, Rearrangement and Replacement	£10,000.00	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£10,000.00	
5	Hijack	£25,000.00	
6	Kidnap and Ransom	£250,000.00	
7	Political (and Natural Disaster) Evacuation	£100,000.00	
8	Vehicle Rental Expenses	£1,000.00	

Section C: Crisis Containment Management
Insured Persons The Insured
Operative Time Period of Insurance shown in the Schedule

Item	Description	Sum Insured	Max Individual Limit
1	Crisis Containment Management (aggregate limit)	£50,000.00	

Section D: Virtual Medical Care
Insured Persons Any person shown on the Schedule as being an Insured Person or their Partner or their Child or Children

Item	Description
1	A GP Consultation and Expert Case Management provided; 24 hours, 7 days a week

Endorsements attaching to and forming part of: Policy Number 0010812381

Endorsements

AIGAHGPA91 - Temporary Total Disablement & Temporary Partial Disablement Policy Limits

Temporary Total Disablement

It is hereby noted and agreed that any amount payable under Section A – Personal Accident, Item 5 – *Temporary Total Disablement* shall not exceed the sum specified in the *Schedule* or an amount equal to 100% of the *Insured Persons' Gross Weekly Wage*, whichever is the lesser.

Temporary Partial Disablement

It is hereby noted and agreed that any amount payable under Section A – Personal Accident, Item 6 – *Temporary Partial Disablement* shall not exceed the sum specified in the *Schedule* or an amount equal to 50% of the *Insured Persons' Gross Weekly Wage*, whichever is the lesser.

AHGPA3-GRP - Salary Definitions

It is hereby noted and agreed that the definition of *Annual Salary* is amended to read as follows:-

The total gross basic annual salary including payments for dividends (but not including payments for national insurance, overtime, commission 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.

All other terms and conditions remain unaltered.

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