

Lifeline Plus

Group Personal Accident and Travel Policy

Renewal Schedule

Policy Wording: AHSU0918 Brown & Brown Lifeline Plus Policy 0125

American International Group UK Limited

Policy Number	0010812381	Date Produced:	27/05/2025
1. Insured	VIAMED LIMITED		
2. Address	15 Station Road Cross Hills Keighley BD20 7DT United Kingdom		
3. Intermediary	Sagar Insurances Ltd		Code: DR4208
4. Business Description	Manufacture, Supply, Maintenance, Repair and Installation of Medical Equipment		
5. Period of Insurance	From:	30/06/2025	To: 08/07/2026 (both days inclusive)
And for any subsequent period for which a premium is paid and accepted			
6. Renewal Date	09/07/2026		
Premium	£1,932.20		
Standard IPT	£231.86		
Higher IPT	£0.00		
Other Tax	£0.00		
Total Payable	£2,164.06		
Maximum Any One Person Limit (Section A)			£2,000,000.00
Any One Accident Limit			£30,000,000.00
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 £30,000 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 and Charity Trips**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	£5,000.00	
3	Personal Money	£10,000.00	

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	£150,000.00	
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
Operative Time: 24 hours a day, during the Period of Insurance shown in the Schedule

Item	Description
1	A GP Consultation and Expert Case Management provided; 24 hours, 7 days a week
2	Virtual Physiotherapy Service (age 18 and over only)

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.

AHGPA4-GRP - Winter Sports Extension

B8) Winter Sports Extension – Piste Closure

If during an *Insured Trip* an *Insured Person* is prevented from skiing at the booked resort as a result of the total closure of the skiing facilities due to a lack of snow for a period exceeding 24 hours (provided that the *Insured Person* has been resident in the resort for at least 24 hours), the Company will pay the amount specified in respect of any one *Insured Person* up to a maximum of £250 as follows:

- a) Transportation - £10 per day for additional transportation costs, lift pass charges and the like necessarily and reasonably incurred by the *Insured Person* to travel to and from another ski resort to ski,
- or
- b) Compensation - £25 per day payable only if no suitable alternative skiing is available.

Exception to this Extension:

The *Company* will not pay any amount in respect of this extension if alternative arrangements are offered to or provided to the *Insured Person*.

B9) Winter Sports Extension – Ski Equipment

In respect of Section B2 – Personal Property the policy is extended to include the loss, theft or accidental damage to Ski Equipment.

Definitions applicable to this extension

Ski Equipment

Skis (including bindings) snow boards, boots and poles owned or hired by an *Insured Person*.

Exception to this extension:

the following exclusion is added to Section B2 of the policy

9. The *Company* will not pay more than £500 in respect of Ski Equipment

B10) Winter Sports Extension – Ski Pass

Section B3 - Money is extended to indemnify an *Insured Person* for up to £1,000 for the unused portion of a lost or stolen ski pass.

All other terms and conditions remain unaltered.

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