

IMPORTANT INFORMATION: PLEASE READ

Lifeline Plus Group Personal Accident & Travel + Crisis Insurance

Summary of Key Policy Changes 2025

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 new benefit extensions and other improvements to existing cover and we have also made some changes for clarity and to reflect current regulatory requirements.

This is a summary of the key changes only and does not detail all the changes we have made or 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. In the event of any inconsistency between the policy document (including the policy schedule) and this summary of key policy changes, the policy document shall prevail.

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
Claims Procedure	A new sub section called claims conditions has been created and the claims conditions that were previously part of the General Policy Conditions have been moved to this location. Jurisdiction clause– added.
General Policy Definitions	Definitions: Director definition now includes Company Secretary. Contractor definition expanded to include consultants. Charity Trip and Out of Pocket Expenses definitions added. Natural Catastrophe definition moved from B4.2. Schedule Aircraft definition has been amended.
Operative Time	OT1 and OT2 – Trip start and end periods amended to apply from leaving place of residence or work whichever occurs first until return to place of residence or work whichever occurs last. OT2 – Age limit increased to 80 years of age for Leisure Trips.
Section A	Definitions: Annual Salary and Gross Weekly wage now include overtime, commission, dividends or bonus subject to being declared in the estimate or declaration provided to the Company. Out of Pocket Expenses definition added. Extension for Permanent Partial Disablement: Additional payments of Permanent Partial Disablement increased. Provisions: Clarification that payment for Non Employees in respect of Temporary Total and Temporary Partial Disablement is restricted to Out of Pocket Expenses. Personal Accident benefits age restriction amended to age 80, with the restriction of 10% of Sum insured removed and a flat benefit of £100,000 (or the Sum insured on schedule if lower) now applies. Piloting restriction – benefit increased to £25,000 and cover will apply for Items 5 and 6 of Section A if applicable. Dividend Payments – reworded for clarity. Maximum payment – limit for the amount payable all extensions to Section A added at £700,000. Extensions: Coma benefit increased to £75 per day. Dependent Adult benefit added for up to £20,000.

	<p>Executor Expenses increased to £2,000.</p> <p>Funeral Expenses increased to £10,000 and restrictions removed.</p> <p>Home and Workplace alteration expenses – restriction of 80% of costs removed and now includes alteration to the Insured Persons car.</p> <p>Post-traumatic stress disorder – removed requirement for this to be on publicly licensed conveyance.</p> <p>Prosthesis Cover – requirement for minimum £50,000 Sum Insured removed.</p> <p>Psychological Assistance – extended to include injury counselling, bereavement counselling and trauma counselling for a maximum payment of £5,000 in total.</p> <p>Additional extension added to provide Section A - Personal Accident cover for specified persons and for specific cover operative times where such persons are not described as an Insured Person in the policy schedule.</p>
<p>Section B1.1 – Medical and other Emergency Travel Expenses</p>	<p>Definitions: Dental Expenses definition added.</p> <p>Conditions: Clarification of cover should an Insured Person chooses to remain in country or medical facility if we determined they can be repatriated or moved to an alternative facility for the continuation of medical treatment.</p> <p>Extensions: Return Journey Medical Expenses – added where treatment was not able to commence during the trip.</p> <p>Search and Rescue – cover now applies in United Kingdom or Country of Residence and benefit increased to £100,000.</p> <p>Home country medical expenses – clarified on when cover applies if the insured person has access to a national health service for treatment.</p> <p>Exclusions: Removal of Drugs and Suicide exclusions.</p> <p>Amended Exclusion for travelling to receive medical treatment extended to include any remedial treatment arising from such treatment received.</p>
<p>Section B1.2 – Repatriation Expenses</p>	<p>Cover: Clarifies that the decision to and when to repatriate solely rests with Lifeline Plus Assistance.</p> <p>Extensions: Repatriation of Personal Property now included. Cover for a family member to travel to accompany mortal remains included.</p> <p>Exclusions: Removal of Drugs and Suicide exclusions.</p> <p>Amended Exclusion for travelling to receive medical treatment extended to include any remedial treatment arising from such treatment received.</p>
<p>Section B1.5 – Personal Liability</p>	<p>Exclusions: Clarification of what we mean by mechanically or electrically propelled vehicles. Removal of Racing and Sexually transmitted disease exclusions.</p>
<p>Section B2 – Personal Property</p>	<p>Provisions: Single article limit increased to £3,500.</p> <p>Extensions: Lost Keys – now included safe and alarm keys.</p>
<p>Section B3 – Personal Money</p>	<p>Definitions: Express Kidnapping –existing cover moved into Section B3 from Section B5.</p> <p>Provisions: Cash limit increased to £3,500.</p> <p>Extensions: Express Kidnapping – existing cover moved into Section B3 from Section B5.</p>

Section B4.1 – Cancellation, Curtailment, Rearrangement, Replacement & Travel Delay	<p>Cover: Cancellation or Curtailment covers now include sustenance costs.</p> <p>Exclusions: Exclusions clarified including which exclusions apply to Travel Delay.</p>
Section B4.2 – Cancellation, Curtailment, Rearrangement & Travel Delay due to a Natural Catastrophe	<p>Cover: Cancellation or Curtailment covers now include sustenance costs.</p>
Section B5 – Hijack	<p>Cover: Express kidnapping moved to section B3 – Personal Money</p>
Section B6 – Kidnap and Ransom	<p>Cover: Cover added for Hostage Crisis.</p> <p>Definitions: Consultant Costs includes costs relating to Extortion, Hostage Crisis, Hijack or Detention. Hostage Crisis – definition added. Ransom includes Hostage Crisis.</p>
Section B7 – Political and Natural Disaster Evacuation	<p>Cover: Maximum benefit increased to £150,000.</p> <p>Definitions: Advisory definition now includes: where the Insured Person has contacted Lifeline Plus Security Consultants for assistance and/or advice, the Company agrees that non-medical related evacuation of the Insured Persons from a country where they are employed or are visiting is necessary.</p>
Section B8 – Vehicle Rental Excess	<p>Cover: Cover now includes within the United Kingdom if on Trip lasting up to a maximum of 30 consecutive days.</p>
Section D – Virtual Medical Care	<p>Clarification: This service applies to persons registered with a UK General Practitioner.</p> <p>Additional Service: Virtual Physio service added to the list of services.</p>
Policy Special Extension – Directors’ Leisure Travel	<p>Cover: Age limit increased to 80.</p>
Policy Special Extension – Additional Insured Persons	<p>Additional extension added to Section B – Travel to provide cover for specified persons and for specific cover operative times where such persons are not described as an Insured Person in the policy schedule.</p>
Policy Special Extension – Quarantine and Hospitalisation Benefits – Business Travel	<p>Exclusions: Age restriction now age 80.</p>
General Policy Conditions	<p>Acquisitions – automatic cover provided added for clarity.</p> <p>Policy Benefits not in £Sterling - added to make it clear what we will pay for benefit amounts specified in the policy wording when the policy benefits are not in £Sterling rather than added an endorsement to the policy schedule.</p> <p>Trips continuing beyond the end of the Period of Insurance – cover provided added for clarity.</p> <p>Acceptance of payment, claims notification and evidence, currency, other insurances, other interests and payment of claims monies – conditions moved to claims conditions.</p> <p>Maximum Payment amounts – clause removed. Section A extension limits now under the provisions applicable to Section A.</p>
Additional Insuring Entity Endorsement	<p>Moved - to policy to provide more clarity on when the insurer is AIG Europe S.A and not American international Group UK Limited.</p>

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