

Lifeline Plus Group Personal Accident & Travel + Crisis Insurance Summary of Key Policy Changes 2025

IMPORTANT INFORMATION: PLEASE READ

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 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, the persons 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. A jurisdiction clause has been added clarifying our position on claim payments overseas.
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 Section B4.2. The 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 definitions now includes overtime, commission, dividends or bonus subject to these being declared in the estimate or declaration provided to us. Out of Pocket Expenses definition added. Extension for Permanent Partial Disablement: Additional payments arising from Permanent Partial Disablement C to F have been increased. Provisions: Clarification that the payment Temporary Total and Temporary Partial Disablement for Non Employees in respect is restricted to Out of Pocket Expenses. The age-related benefit limitation is increased to 80 years and the payment of 10% of policy sum insured removed replacing with a flat benefit of £100,000 (or the sum insured on Schedule if lower). Piloting benefit restriction – benefit increased to £25,000 and cover will apply for Items 5 and 6 of Section A if applicable where a higher benefit for this activity has not been agreed by us. Dividend Payments – reworded for clarity. Maximum payment – limit for the total amount payable under all extensions to Section A added at £700,000.

Section A (continued)	Extensions: Coma benefit - increased to £75 per day. Dependent Adult benefit - added for up to £20,000. Executor expenses - increased to £2,000. Funeral expenses - increased to £10,000 and restrictions removed. Home and Workplace alteration expenses - restriction of 80% of costs removed and cover now includes alteration to the Insured Persons car. Post-traumatic stress disorder – removed requirement for this to be on publicly licensed conveyance. Prosthesis cover – requirement for minimum £50,000 Sum Insured removed. Psychological assistance – extended to include Injury counselling, Bereavement counselling and Trauma counselling for a maximum payment of £5,000 in total. 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.
Section B1.1 – Medical and other Emergency Travel Expenses	Definitions: Dental Expenses definition added. Conditions: Clarification of cover provided regarding an Insured Person who 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. Extensions: Return Journey Medical Expenses – added where treatment was not able to commence during a Business Trip. Search and Rescue – cover now applies in United Kingdom or Country of Residence and benefit increased to £100,000. Home country ongoing medical expenses – clarified on when cover applies if the Insured Person has access to a national health service on return for treatment. Exclusions: Removal of Drugs and Suicide exclusions. Amended Exclusion - travelling to receive medical treatment extended to include any remedial treatment arising from such treatment received.
Section B1.2 – Repatriation Expenses	Cover: Clarifies that the decision to and when to repatriate solely rests with Lifeline Plus Assistance. Extensions: Repatriation of Personal Property now included. Cover for a family member to travel to accompany mortal remains if necessary now included. Exclusions: Removal of Drugs and Suicide exclusions. Amended Exclusion - travelling to receive medical treatment extended to also exclude any remedial treatment arising from such treatment received.
Section B1.5 – Personal Liability	Exclusions: Clarification of what we mean by mechanically or electrically propelled vehicles. Removal of Racing and Sexually transmitted disease exclusions.
Section B2 – Personal Property	Provisions: Single article limit increased to £3,500 before the co-insurance provisions apply. Extensions: Lost Keys – now include safe and alarm keys.
Section B3 – Personal Money	Definitions: Express Kidnapping - definition added as the existing cover moved into Section B3 from Section B5. Provisions: Cash limit – amount payable increased to £3,500 before the co-insurance provisions apply. Extensions: Express Kidnapping – existing cover moved into Section B3 from Section B5.
Section B4.1 – Cancellation, Curtailment, Rearrangement, Replacement & Travel Delay	Cover: Cancellation or Curtailment covers now include cover for sustenance costs. Exclusions: Exclusions clarified including which exclusions only apply to the Travel Delay benefits.

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

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