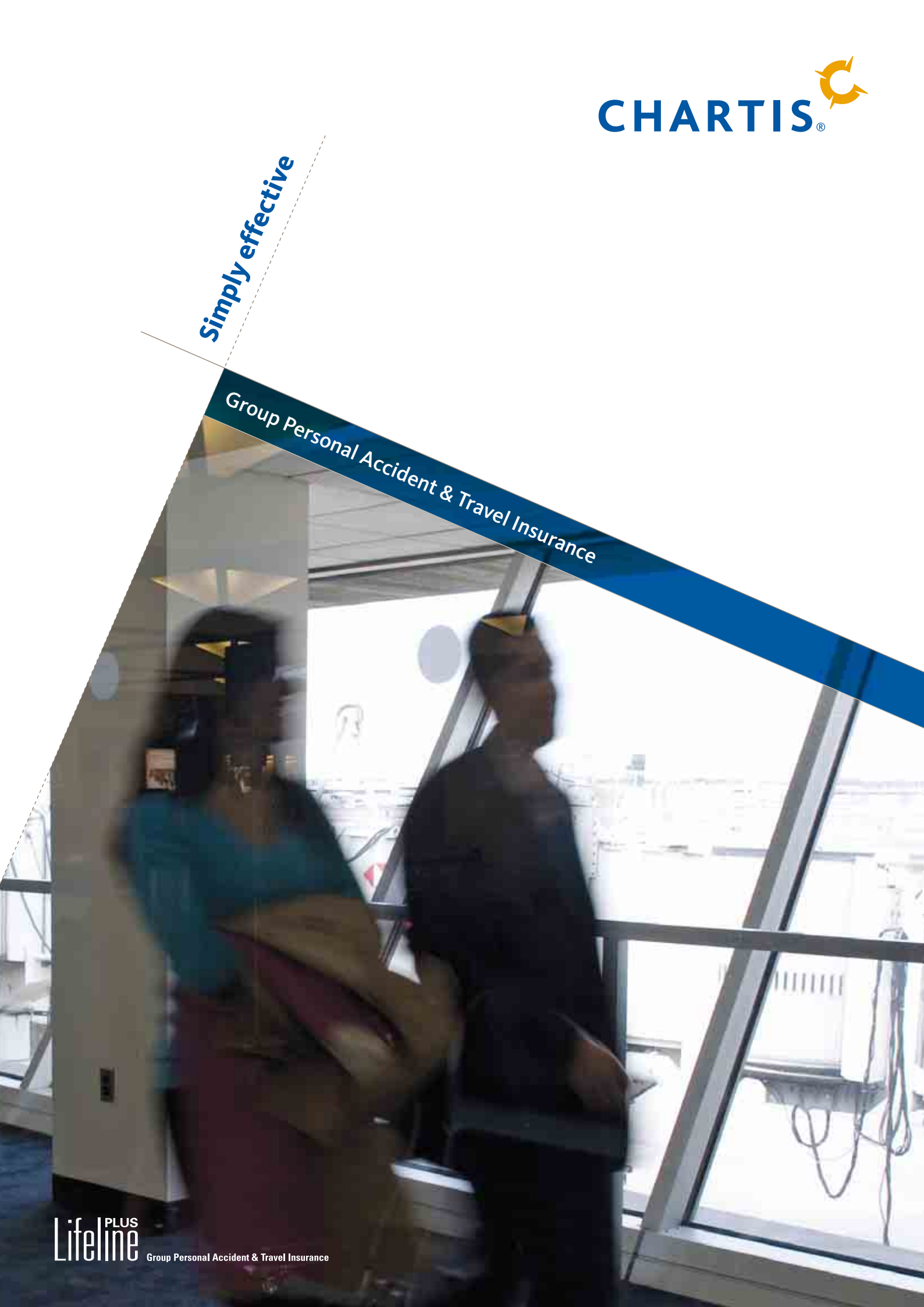


Simply effective


Group Personal Accident & Travel Insurance



Simply effective

Our Values

We see ourselves as enterprising but measured, delivering insurance solutions that are effective, as well as innovative, and listening carefully and working transparently to everything we do is an unshakeable commitment to fairness and respect. We meet client needs with confidence because we're driven by a long history of industry leadership and expertise.



Lifeline Plus group personal accident and travel insurance contains a wide range of cover. It's simple to buy and delivers the promised benefits effectively.

The injury and travel covers can be bought together or separately. Policy limits, and when and where the cover operates, are also selectable.

Key benefits for business travellers

- No age limits
- Directors, their partners and children (*and a nanny!*) covered on personal travel trips
- Pre-existing medical conditions covered as long as the person is not travelling against the advice of a medical practitioner
- We aim to decide 90% of personal property and money claims by 'phone in less than 15 minutes

NEW

- Cancellation or curtailment because of Natural Catastrophes covered

Key benefits for everyone

- 24/7* worldwide cover with no excluded countries (*except kidnap and ransom cover*)
- All leisure activities included* so you don't have to keep checking to make sure an activity is covered! (*except piloting aircraft, which we'll include at an extra cost*)
- No war or terrorism exclusion

(*unless you choose to restrict cover to occupational injuries and/or business travel only)

NEW

- Award winning - Travel Angel e-learning programme helps employers comply with their duty of care to employees who travel on business

Additional benefits that can supplement your employment package

There's also a range of additional benefits including advice and assistance services for travellers, plus other benefits that you can offer to improve the overall employment package of insured employees. Like our Medical Second Opinion and Health Portal Services, which can be used even if a claim isn't made.

For more information, including links to sample policy wordings, please visit the Accident & Health Lifeline Plus pages on www.chartisinsurance.com/uk.

Dealing with injury - simply and effectively

Lifeline Plus Personal Accident cover makes payments when employees are killed or lose limbs or eyes or are totally or partially disabled – as long as the injury is caused by an accident covered by the policy. It also offers a recovery support programme. You choose whether the cover is 24/7 worldwide or restricted to occupational accidents.

We have two simple and effective ways of dealing with an injury covered by our policy and reducing its impact on your business:

- paying what we promised
- helping people back to work
(re-training them if necessary to perform a different role in the future)



*It is estimated that 6million
working days are lost each year
because of accidents¹*

¹ HSE Health & Safety Statistics 2007/08

THE IMPACT OF ACCIDENTS ON BUSINESS

Injuries in more detail

Paying what we promised

You choose the amount we will pay after an injury when you take out or amend the policy.

The actual injury is just the starting point. We've also thought about its potential impacts and built in extra benefits to address them.

- hospitalisation – we'll pay £50 each day that an injured person spends as an in-patient in hospital – and we'll keep paying for up to 365 days
- unconsciousness – we'll also pay £50 each day a person remains unconscious after an injury – and we'll keep on paying for up to 730 days
- visiting costs - we'll pay up to £2,500 towards the costs of transport to visit an injured person in hospital – if the hospital is more than 10 miles from where they live

Plus we've added extra cover for people with dependent children.

- if an insured person dies accidentally, we'll increase the amount we pay by 5% for each of their dependant children – up to a maximum increase of 25% but with a minimum extra payment of £5,000 per child
- if the same accident kills a person and their partner and they have surviving dependants, we'll double the amount we promised to pay.

Helping people back to work

- a health case manager is available to assess an injured person's requirements and help manage their recovery
- we can sign-post treatment, advising how it can be accessed quickly and conveniently
- we'll pay up to 5% of the promised amount for permanent disablement (*up to a maximum of £10,000 in total*) for an in-home domestic service and the chauffeur service described later.
- if an injured person is unable to drive or use public transport, but could work otherwise, we'll pay for a chauffeur service to and from work (*see in-home domestic service above for financial limit*)
- we will assess injured people who cannot continue in their previous role and where someone is permanently disabled or has lost a limb or an eye we'll pay up to £15,000 towards the reasonable costs of re-training.

Things that aren't covered

Most insurance policies have exclusions and things that aren't covered but we've minimised the exclusions under Lifeline Plus Personal Accident Cover.

We don't cover:

- intentional suicide or attempted suicide because these injuries are not accidental, but we will address the consequences for the business and pay recruitment costs up to £10,000 for a replacement person.
- flying as a pilot (*we can include this cover at extra cost*).

Please note: this is a brief description of the cover under our Lifeline Plus policy. For the full terms and conditions, including exclusions and cover limitations, please read the policy document (a copy of which is available on request).

*Source: ROSPA Driving for work:
Safer journey planner*


THE IMPACT OF ACCIDENTS ON BUSINESS

*20 deaths and around 250 serious
injuries a week are caused in work
related road crashes*



**Travel insurance.
A global view**

Lifeline Plus provides 12 months multi-trip business travel insurance for all insured employees who travel on your firm's business (including trips in the UK) - plus cover for directors, their partners and children on personal leisure trips.



We said we'd designed something simple – and we have. The simplicity comes when you need to claim from us or need help.

Travel Insurance Table of Benefits

Benefit	Limit*
Cancellation, curtailment, travel disruption, employee replacement (excluding Natural Catastrophes)	Selectable
Cancellation, curtailment and travel disruption due to Natural Catastrophes	Up to £10,000 in travel, accommodation and additional costs if a trip has to be cancelled or altered because of a volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire.
Travel delay	£50 per hour after 4 hours delay, up to maximum of £500
Emergency medical and travel expenses outside the UK	Unlimited
Emergency rescue outside the UK	Unlimited
Emergency assistance	Unlimited
Legal expenses	£50,000
Personal liability	£5 million
Personal and company property	Selectable
Personal and company money	Selectable
Hijack	£500 per person, per day, up to maximum of £25,000
Kidnap, kidnap for ransom or being taken hostage	£250,000 any one event and in the annual aggregate and £50,000 annual aggregate for consultants' costs
Political evacuation	£50,000 any one event and in the annual aggregate

**per person per trip unless stated*

Simply effective



Travel insurance in more detail

Changes to the trip

Cancellation, curtailment, disruption and delay (excluding Natural Catastrophes)

If a trip has to be cancelled, curtailed or altered by anything outside your control or the control of the insured person, we will pay up to £10,000 (or whatever other amount has been agreed).

- if it's cancelled before departure, we will pay for deposits and advance payments for transport and accommodation
- if it's curtailed we'll pay for any expenses already paid or payable that can't be recovered elsewhere and for the cost of returning a person to the UK and sending a replacement to assume their duties
- if arrangements have to be altered we'll reimburse the additional costs of travel and accommodation necessary to continue the trip or return to the UK – provided none of the expenses can be recovered elsewhere

Things that aren't covered:

- disinclination to travel or to continue a trip
- default by a provider (or their agent) of transport or accommodation
- Public Authority or Government regulations
- strike, labour dispute, mechanical breakdown or other failure of transport except in specified circumstances

NEW

Natural Catastrophe Cancellation and Disruption cover

If a trip has to be cancelled or altered because of a volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire we will pay up to £10,000 in travel, accommodation and additional costs.

- Cancelled trips: we'll reimburse deposits and advance payments for travel and accommodation that can't be recovered elsewhere.
- Curtailed trips: we'll pay expenses that have been paid or will be payable and can't be recovered elsewhere.
- Altered trips: we'll reimburse necessary and reasonable additional travel and accommodation costs that can't be recovered elsewhere and are necessary for an insured traveller to continue their trip or return to the UK or their permanent country of residence.
- Delayed departure of a booked ship, aircraft or train: we will pay £50 each hour in excess of 4 hours delay up to a maximum of £500 per insured person.
- We have also extended the policy to cover the costs of car rental or chartering of a nonscheduled ship or aircraft but the insured or insured person must pay 50% of any amount in excess of £500 per insured person.

Things that aren't covered:

- there is no cover for a trip that is cancelled, altered or delayed within 14 days of being booked if the date of booking is in the 30 days following a Natural Catastrophe
- disinclination to travel or to continue a trip

Changes to the traveller's circumstances

Emergency medical help and rescue

An illness or accident outside the UK that needs treatment is a major concern for any traveller. So, how can you put a price on treatment and recovery? You can't, so our simple solution is to cover medical expenses incurred outside the UK or the traveller's permanent country of residence without any limit.

In addition, we'll pay:

- additional travel and accommodation expenses incurred by the traveller or a person who needs to travel to, remain with, or escort the traveller
- up to £50,000 for the cost of in-patient medical charges incurred in the three months after a traveller returns to the UK or their own permanent country of residence
- £50 for each day a traveller is an in-patient in hospital because they are sick or injured – and we will pay for up to 365 days
- rescue costs to get someone to an appropriate medical facility or back home where recommended by a medical advisor (*we'll also pay to bring back a dead person's body or ashes and personal effects*)

PLUS, our Assistance services are available to all insured travellers on a 24/7 basis and each office is staffed by experienced multi-lingual assistance co-ordinators.

Things that aren't covered:

- travelling against medical advice or to receive medical advice or treatment
- use of non-prescribed drugs that cannot be obtained legally from a pharmacy
- intentional self-injury
- suicide or attempted suicide.

Please note: this is a brief description of the cover under our Lifeline Plus policy. For the full terms and conditions, including exclusions and cover limitations, please read the policy document (a copy of which is available on request).

Personal property and money - claims simply settled

Personal property and money

Some property is relatively easy to replace if it's lost, damaged or delayed. Other property, like travel documents, can involve official bodies, which may not always be located nearby. So, we offer financial solutions to fit each of these situations.

We also cover losses resulting from lost or stolen personal money or credit cards.

Claims simply decided *(in over 90% of cases)*

Personal property, baggage delay and money claims can be agreed in less than 15 minutes.

A call to our Concierge Claims Service (open 08.00 to 18.00 UK time, Mon.-Fri.)* with full details of the loss will enable our claims handler to approve a covered claim there and then in the majority of cases – no claim forms required. Payment will follow as quickly as it takes to get the money to the nominated bank account.

Claims can be notified via the web, email or SMS text messaging – and we'll call back wherever the claimant is.

** calls may be monitored and recorded for training and quality purposes*

Personal property claims that can't be SIMPLY settled

If a particular claim can't be settled immediately because it needs further validation, it will be turned around using a standard claims settling service.



Personal property and money claims in more detail

Higher sums insured are available on request.

Personal property

We'll pay up to:

- £5,000 (or whatever other sum insured you select) for property that belongs to an insured person and is lost, stolen or damaged
- £1,500 towards extra travel and accommodation costs to replace lost or damaged, essential travel documents (e.g. passport, visa, money, travel tickets)
- £250 to replace locks if a person's home keys are lost
- £1,000 to buy essential items because baggage is temporarily lost for more than four hours during an outward or return trip (if the property is found to be permanently lost afterwards, we will deduct any payment for temporary loss from the final payment if it is necessary).

Money

We'll pay up to £5,000 if money for travel, meals, accommodation and personal expenditure is lost or stolen, or credit, debit or charge cards are used fraudulently.

And, as foreign currency and travellers cheques are generally purchased in advance and deposited or cashed afterwards, we'll cover them for up to 120 hours either side of a trip.

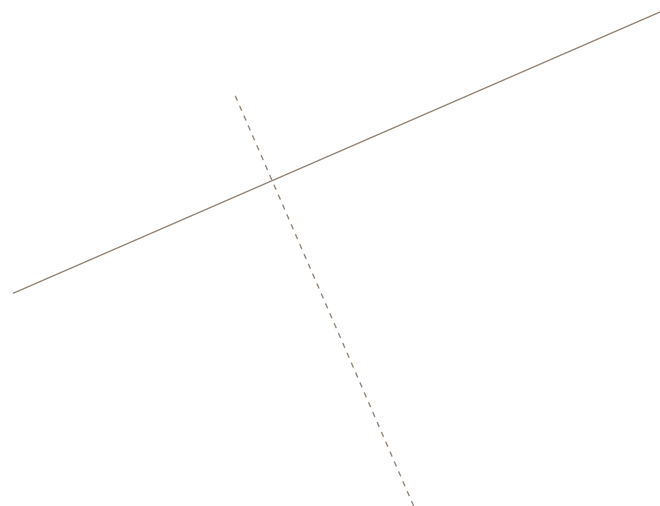
Our travel insurance also includes cover for:

- personal liability
- legal expenses
- hijack, kidnap or being held hostage
- political evacuation.

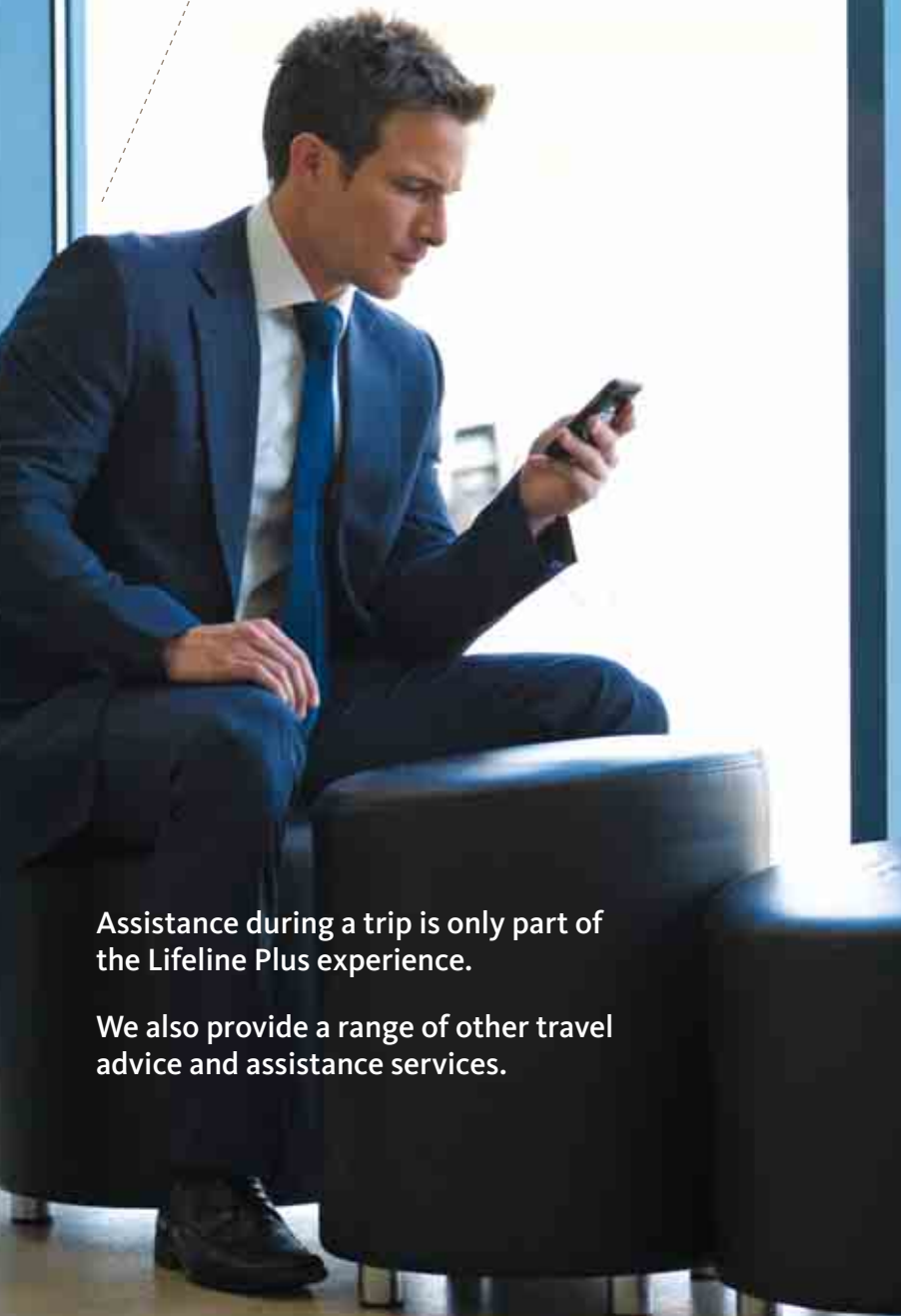
Please note: this is a brief description of the cover under our Lifeline Plus policy. For the full terms and conditions, including exclusions and cover limitations, please read the policy document (a copy of which is available on request).

Things that aren't covered:

- any item worth more than £2,000 unless your organisation or the insured person pays 25% of the difference between £2,000 and the replacement value
- any loss of more than £2,000 unless your organisation or the insured person pays the first 25% of the difference between £2,000 and the value of the cash loss (or sum insured if that is less)
- loss or theft of a credit, charge or cash card through fraudulent use unless the terms and conditions of the card issue have been complied with



Travel advice and assistance
to make life simpler



Assistance during a trip is only part of the Lifeline Plus experience.

We also provide a range of other travel advice and assistance services.

NEW

Travel Angel *protection for employers before business travel takes place*

Travel Angel is an award-winning e-learning security and situation awareness programme that helps employers to comply with their duty of care to employees who travel on business. It's simple to access and use and provides practical advice about personal security, preparation and arrival, travel health risks, getting around, street crime and robbery, terrorism and unrest.

It's fully interactive, provides a verifiable audit trail and allows policyholders to benchmark employees' awareness levels. The core episode and six modules can be completed individually or together (they take around 45 minutes in total) and are accessible at work, home or whilst travelling.

Duty of care

Adhering to the principle of 'duty of care' requires an organisation to take steps to assess, manage and avoid reasonably foreseeable risks to its employees when travelling.

Investing time and resources in risk management strategies can help an organisation protect not only its employees safety and wellbeing but also itself against claims of negligence or breach of its statutory duties.

Access to Travel Angel means employees are prepared for their trip before they leave and are aware of risks and how to mitigate them.

No extra cost and telephone support

Travel Angel protection for employers comes at no extra cost and telephone support is available during working hours to answer any questions about using the programme.

At the 2011 Business Travel
& Meetings Show Travel Angel won

- the prestigious Gold Innovation Award.
- the Corporate Social Responsibility Award

AWARD-
WINNING
PROGRAMME

Other travel advice and assistance

Travel advice, including currency and banking regulations, visa details, health requirements and reciprocal agreements

A concierge service to plan ahead for travel, entertainment, dining, shopping and home maintenance

Online country guides provide medical, travel, safety and security information. Personal medical details can be recorded for faster reference in a medical emergency and important documentary information can be stored for easy access

Port/airport assistance – liaison with carrier if a traveller is delayed on the way to their departure point and making onward travel arrangements

Legal referral to an Embassy, Consulate or English speaking lawyer

Emergency message relay to pass messages to family and business associates

Lost tickets and baggage – help with replacement of lost tickets or documents, locating lost baggage, and location and dispatch of contact lenses and glasses

Emergency cash advance after cash is lost or stolen

SMS text alerts to stay ahead of changing political situations or severe weather.

(CHARTIS SURVEY
OF 200 COMPANIES,
AUTUMN 2010)

At a time of increased focus on corporate responsibility for health and safety, including business travel, 86% of companies whose employees travel abroad on business don't use or are unaware of need for pre-travel assessment - 65% think it will be useful.

Crisis containment and Healthline Plus

Whether you take personal accident and travel insurance together or buy just one of them, Crisis Containment and our Interactive Health Portal and Medical Second Opinion services are included in your policy benefits.

Crisis containment

If you receive negative media coverage that's likely to significantly affect your earnings or net worth, because of a crisis caused by an incident covered by Lifeline Plus, we'll pay up to £50,000 towards the fees of independent crisis consultants to help to handle the situation.

Things that aren't covered:

- 20% of the cost of each crisis.
- any claim due to:
 - circumstances that affect your industry generally
 - governmental regulations that affect another country or your industry generally
 - changes in population, customer tastes, economic conditions, seasonal sales variations, or competitive environment
 - fraud committed by one of your senior executives.

Extras for your employees

Interactive Health Portal

Our Health Portal also provides 24/7 access to remote nursing services and interaction with fully trained nurses in the UK using the website (*including webcam*), telephone, SMS texting or video mobile phone. The service is available for all conditions, from major surgery through to daily medical problems.

Medical Second Opinion

Anyone insured by a Lifeline Plus policy, including partners and children, can obtain a second medical opinion if they have any doubt about a medical diagnosis. All new medical conditions which are diagnosed whilst you are insured by a Lifeline policy are covered. All that's necessary is to access Second Opinion on-line or by phone and arrange for the person's medical file to be forwarded to Second Opinion by their medical practitioner.

A locally based doctor prepares every case and the service gives access to more than 30 world-class hospitals in the UK and the USA. In most cases a visit is not necessary as the MyHealthPortal interactive web system permits patients to participate in a live video conference but, if it is, we will pay for the cost of the consultation (*but not the cost of travel and accommodation*).

Information

Underpinning the other services is access to general and health information including preventative activities like losing weight, stopping smoking, blood pressure and cholesterol control; specialist conditions and self-management tools; and the ability to create an electronic health record.

Please note: *this is a brief description of the cover under our Lifeline Plus policy. For the full terms and conditions, including exclusions and cover limitations, please read the policy document (a copy of which is available on request).*

Our Health Portal and Second Opinion services can form part of your employee benefits package - at no additional cost.



Simple, extra value to protect your organisation in a crisis –
or to use everyday to help your people remain healthy.

About Chartis

Chartis is a world leading property-casualty and general insurance organisation serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage risk with confidence.

Within the UK, Chartis Europe Limited is one of the largest providers of general insurance. With offices throughout the country, we insure many of the UK's top businesses, thousands of mid sized and smaller companies, as well as many public sector organisations and millions of individuals. For additional information please visit our website at www.chartisinsurance.com/uk.



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