



Chartis Insurance UK Limited
The Chartis Building
58 Fenchurch Street
London
EC3M 4AB
www.chartisinsurance.com

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*Effectively simple.
Simply effective*

Group Personal Accident & Travel Insurance

Effectively simple.
Simply effective



We believe in simplicity – straightforward ideas that make life easier for companies and their people.

Lifeline Plus group personal accident and travel insurance contains a wide range of cover but 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 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 agree 90% of personal property and money claims by 'phone in less than 15 minutes

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)

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.

Put simply, Lifeline Plus just works. Effectively.

Which means less time worrying about employees and more time getting on with your business.

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.

On our side we do three things after an injury covered by a Lifeline Plus policy:

- pay what we promised
- help people recover faster
- help people back to work
(re-training them if necessary to perform a different role in the future)

Three simple and effective ways of dealing with an injury and reducing its impact on your company and on the employee concerned.



It is estimated
that 6million
working days are lost each
year because of accidents¹, costing
business up to £1 billion²

THE IMPACT OF
ACCIDENTS ON
BUSINESS

¹ HSE Health & Safety Statistics 2007/08
² HSE Economic Advisers Unit June 2004

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 the potential impacts of an injury 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 recover faster

- 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.

Helping people back to work

- 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 promised you 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	Selectable
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 medical 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*

Effectively simple.
Simply effective



Travel insurance in more detail

Changes to the trip

Cancellation, curtailment, disruption and delay

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

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 settled *(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)* with full details of the loss will enable our claims handler to approve the 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. Simple? Effective? We think so.

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

** 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.

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Travel advice and
assistance to make life simple

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

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

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.

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 the attention of your directors or senior executives is diverted by negative media coverage that's likely to significantly affect your earnings or net worth, you're likely to want help. We'll pay up to £50,000 towards the fees of independent consultants to help in crises caused by an incident covered by Lifeline Plus.

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.

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).

Medical Second Opinion

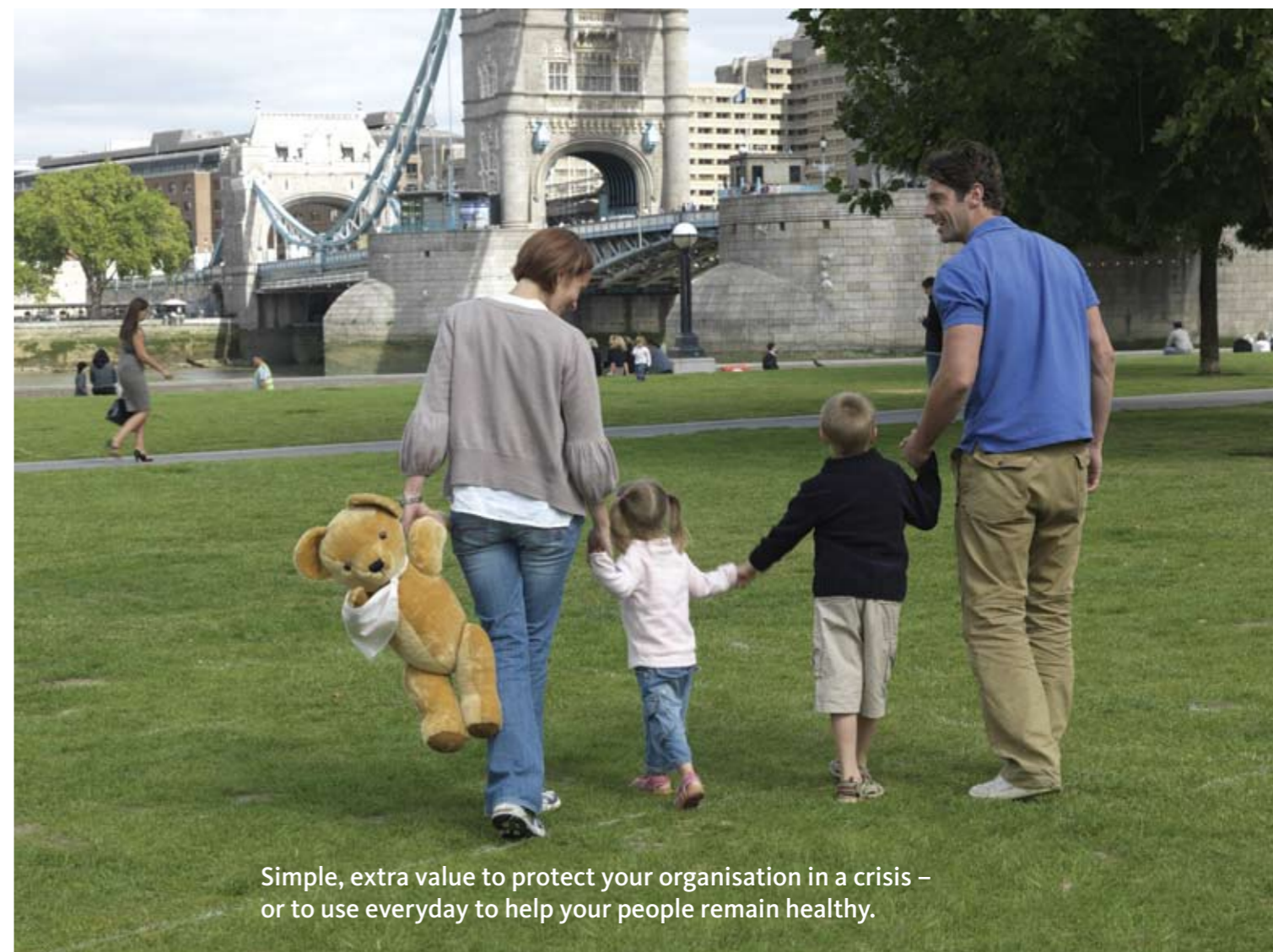
Anyone insured by a Lifeline Plus policy, including partners and children, can obtain a second medical opinion if they have any doubt about a medical diagnosis. All new medical conditions which are diagnosed whilst you are insured by a Lifeline policy are covered. All that's necessary is to access Second 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.

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.