

GROUP PERSONAL ACCIDENT & TRAVEL INSURANCE

SAMPLE TABLE OF BENEFITS

(based on the benefits most frequently selected)

Group Personal Accident and Travel Insurance is designed to address the financial effects of an employee being unable to work because they've been injured, or incidents that affect an employee or business on a business trip. The Business Travel cover is automatically extended to include leisure travel for directors, their partners and children. There is full cover under the Travel section for pre-existing medical conditions provided your doctor has said you are fit to travel, before you go. The following Table of Benefits gives brief details of cover and policy limits.

The following sections apply to all Directors and Employees of the Insured Personal Accident (OP1 24 hours a day worldwide cover)

DESCRIPTION	SUM INSURED
Accidental Death, Loss of Limbs, Eyes, Permanent Total Disablement (including a scale of benefits for lesser permanent injuries)	As selected
Temporary Total Disablement (weekly income replacement benefit payable for 104 weeks. There is no payment for the first 7 days of disablement)	As selected
Temporary Partial Disablement (weekly income replacement benefit payable for 104 weeks. There is no payment for the first 7 days of disablement)	As selected

Business Travel (OT1 Business Travel)

DESCRIPTION	SUM INSURED
Medical and Emergency Travel Expenses outside the United Kingdom	Unlimited per person, per trip
Lifeline Plus Assist Rescue outside the United Kingdom	Unlimited per person, per trip
Legal Expenses	£50,000 per person, per trip
Personal Liability	£5,000,000 per person, per trip
Personal & Company Property	£5,000 per person, per trip
Personal & Company Money	£5,000 per person, per trip
Cancellation, Curtailment, Travel Disruption, Employee Replacement	£10,000 per person, per trip
Travel Delay	£50 per hour after 4 hours delay to a maximum of £500 per person, per trip
Hijack	£500 per person, per day to a maximum of £25,000 per person, per trip
Kidnap, Kidnap for Ransom or Hostage	£250,000 any one event and in the annual aggregate and £50,000 in the annual aggregate in respect of consultant costs
Political Evacuation	£50,000 any one event and in the annual aggregate
Lifeline Plus Assistance	Unlimited use of advice services

Crisis Containment Management

DESCRIPTION	SUM INSURED
Crisis Containment Management	£50,000 any one event and in the annual aggregate

MyHealthPortal

DESCRIPTION
An interactive health portal that includes a range of services for all employees and their families, including 24hr access to fully trained nurses and a medical second opinion service.