

**AIG Europe S.A.**  
**Lifeline Plus Group Personal Accident & Travel Policy**  
**Policy Schedule**

<b>AIG Europe S.A.</b>		<b>Policy No. MED67445</b>
<i>Insured:</i> Borgwarner Inc. <i>Address:</i> Hockenheimer Str. 165-167, 68775 Ketsch, Deutschland		
Business Description: automotive industry components and parts supplier		
<i>Period of Insurance:</i> From: 1 <sup>st</sup> January 2025 To: 31 <sup>st</sup> December 2025 Renewal Date: 1 <sup>st</sup> January 2026		Premium: USD 31,236.47 Ireland Levy: Nil Other Tax: USD 4,569.21 Total Payable: USD 35,805.68 Premium Adjustable: NIL
Any One Accident Limit Scheduled Aircraft Accumulation Limit Non – Scheduled Aircraft Accumulation Limit		USD 18,000,000 USD 18,000,000 USD 18,000,000
		Date Produced : 11 November 2024

This insurance is underwritten by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances. AIG Europe S.A., Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland.



<b>Category:</b>	<b>A</b>		
<b>Insured Persons:</b>	<b>All Executives and Employees domiciled in Austria, Belgium, France, Germany, Hungary, Italy, Luxembourg, Poland, Portugal, Romania, Spain, and Sweden</b>		
<b>Operative Time:</b>	<b>OT1 - Business Travel</b>		
<b>Section A:</b>	<b>Personal Accident Cover</b>		
Item	Description	Sum Insured	Max Individual Limit
1	Death	5 x Annual Salary	USD 1,500,000.
2	Loss of sight in one eye or loss of one limb	5 x Annual Salary	USD 1,500,000.
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	5 x Annual Salary	USD 1,500,000.
3b	Loss of speech	5 x Annual Salary	USD 1,500,000.
3c(i)	Loss of hearing in both ears	5 x Annual Salary	USD 1,500,000.
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	5 x Annual Salary	USD 1,500,000.
4b	Permanent Partial Disablement	25% of 4a	
5	Temporary Total Disablement	Nil	
	<i>Deferment Period Nil week(s) Benefit Period Nil week(s)</i>		
6	Temporary Partial Disablement	Nil	
	<i>Deferment Period Nil week(s) Benefit Period Nil week(s)</i>		
7	<i>Accident Medical Expenses incurred in connection with a valid claim under items 1- 6 of the Policy not exceeding 25% of the compensation paid under items 1 - 4b or 30% under items 5 and 6 whichever is the greater but subject to a maximum payment of \$25,000.00 per person.</i>		

<b>Category:</b>	<b>A</b>		
<b>Insured Persons:</b>	<b>All Executives and Employees domiciled in Austria, Belgium, France, Germany, Hungary, Italy, Luxembourg, Poland, Portugal, Romania, Spain, and Sweden</b>		
<b>Operative Time:</b>	<b>OT1 - Business Travel</b>		
<b>Section B:</b>	<b>Travel</b>		
Item	Description	Sum Insured	Max Individual Limit
1.1	<i>Medical Expenses and other Emergency Travel Expenses</i>	Unlimited	
1.2	<i>Repatriation Expenses</i>	Unlimited	
1.3	<i>MyLifeline Assistance</i>	Unlimited	
1.4	<i>Legal Expenses</i>	€ 50,000	
1.5	<i>Personal Liability</i>	€ 5,000,000	
2	<i>Personal Property</i>	€ 10,000	
	<i>Business Equipment</i>	€ 3,000	
3	<i>Money</i>	€ 5,000	
4.1	<i>Cancellation, Curtailment, Rearrangement and Replacement</i>	€ 5,000	
4.2	<i>Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe</i>	€ 10,000	
5	<i>Hi-jack</i>	€ 25,000	
6	<i>Kidnap, Kidnap for Ransom or Hostage (Aggregate Limit)</i>	€ 250,000	
7	<i>Political and Natural Disaster Evacuation</i>	€50,000	
8	<i>Vehicle Rental Excess</i>	€ 1,000	

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<b>Category:</b>	<b>B</b>		
<b>Insured Persons:</b>	<b>All Non-Employee Directors of the policyholder domiciled in Austria, Belgium, France, Germany, Hungary, Italy, Luxembourg, Poland, Portugal, Romania, Spain, and Sweden</b>		
<b>Operative Time:</b>	<b>OT1 – Business Travel</b>		
<b>Section A:</b>	<b>Personal Accident Cover</b>		
Item	Description	Sum Insured	Max Individual Limit
1	Death	USD 500,000	
2	Loss of sight in one eye or loss of one limb	USD 500,000	
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	USD 500,000	
3b	Loss of speech	USD 500,000	
3c(i)	Loss of hearing in both ears	USD 500,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	USD 500,000	
4b	Permanent Partial Disablement	25% of 4a	
5	Temporary Total Disablement <i>Deferment Period Nil week(s) Benefit Period Nil week(s)</i>	Nil	
6	Temporary Partial Disablement <i>Deferment Period Nil week(s) Benefit Period Nil week(s)</i>	Nil	
7	<i>Accident Medical Expenses</i> incurred in connection with a valid claim under items 1- 6 of the Policy not exceeding 25% of the compensation paid under items 1 - 4b or 30% under items 5 and 6 whichever is the greater but subject to a maximum payment of \$25,000.00 per person.		

<b>Category:</b>	<b>B</b>		
<b>Insured Persons:</b>	<b>All Non-Employee Directors of the policyholder domiciled in Austria, Belgium, France, Germany, Hungary, Italy, Luxembourg, Poland, Portugal, Romania, Spain, and Sweden</b>		
<b>Operative Time:</b>	<b>OT1 - Business Travel</b>		
<b>Section B:</b>	<b>Travel</b>		
Item	Description	Sum Insured	Max Individual Limit
1.1	<i>Medical Expenses and other Emergency Travel Expenses</i>	Unlimited	
1.2	<i>Repatriation Expenses</i>	Unlimited	
1.3	<i>MyLifeline Assistance</i>	Unlimited	
1.4	<i>Legal Expenses</i>	€ 50,000	
1.5	<i>Personal Liability</i>	€ 5,000,000	
2	<i>Personal Property</i>	€ 10,000	
	<i>Business Equipment</i>	€ 3,000	
3	<i>Money</i>	€ 5,000	
4.1	<i>Cancellation, Curtailment, Rearrangement and Replacement</i>	€ 5,000	
4.2	<i>Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe</i>	€ 10,000	
5	<i>Hi-jack</i>	€ 25,000	
6	<i>Kidnap, Kidnap for Ransom or Hostage (Aggregate Limit)</i>	€ 250,000	
7	<i>Political and Natural Disaster Evacuation</i>	€50,000	
8	<i>Vehicle Rental Excess</i>	€ 1,000	

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<b>Category:</b>	<b>C</b>		
<b>Insured Persons:</b>	<b>All Directors and Employees of the Insured Resident in Germany</b>		
<b>Operative Time:</b>	<b>OP1 – 24 Hours</b>		
<b>Section A:</b>	<b>Personal Accident Cover</b>		
Item	Description	Sum Insured	Max Individual Limit
1	Death	5 x Annual Salary	USD 2,000,000.
2	Loss of sight in one eye or loss of one limb	5 x Annual Salary	USD 2,000,000.
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	5 x Annual Salary	USD 2,000,000.
3b	Loss of speech	5 x Annual Salary	USD 2,000,000.
3c(i)	Loss of hearing in both ears	5 x Annual Salary	USD 2,000,000.
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	5 x Annual Salary	USD 2,000,000.
4b	Permanent Partial Disablement	25% of 4a	
5	Temporary Total Disablement <i>Deferral Period Nil week(s) Benefit Period Nil week(s)</i>	Nil	
6	Temporary Partial Disablement <i>Deferral Period Nil week(s) Benefit Period Nil week(s)</i>	Nil	
7	<i>Accident Medical Expenses</i> incurred in connection with a valid claim under items 1- 6 of the Policy not exceeding 25% of the compensation paid under items 1 - 4b or 30% under items 5 and 6 whichever is the greater but subject to a maximum payment of \$25,000.00 per person.		



<b>Section C:</b>	<b>Crisis Containment Management</b>
<b>Insured Persons:</b>	<b>The Insured</b>
<b>Operative Time:</b>	<b>Period of Insurance shown in the Schedule</b>
<b>Item</b>	<b>Sum Insured</b>
1	Crisis Containment Management (aggregate limit) €50,000

<b>Section D:</b>	<b>Healthline Plus</b>
<b>Insured Persons:</b>	<b>Any person shown on the Schedule as being an Insured Person or their Partner or their Child or Children</b>
<b>Operative Time:</b>	<b>During Period of Insurance shown in the Schedule</b>
<b>Item</b>	
1	Medical Second Opinion; 24 hours, 7 days a week remote nursing; general health information

#### Operative Time Definition

An Insured Person is only covered for the period of time shown on the Schedule. A full explanation of this Operative Time is shown below or, if different by endorsement to the Schedule.

#### Business Travel Operative Times

##### OT1 - Business Travel

While an Insured Person is on a Business Trip, cover starting from the time of leaving their place of residence or place of work, whichever occurs last, until return to their place of residence or place of work, whichever occurs first.

#### Personal Accident Operative Times

##### OP1 - 24 Hours a Day Worldwide Cover

At any time.

#### War Exclusion Endorsement

It is hereby understood and agreed that, with effect from January 1, 2024 the following Exclusions to Section A is added to Section A – Personal Accident as follows:

#### Exclusions applicable to section A

This section of the policy does not cover any claim:

1. arising as a result of War, whether war be declared or not.

All other Terms, Conditions and Exclusions of the policy remain unchanged.

#### Signed for and on behalf of the Company