



Policy Documentation

American International Group UK Limited
Group Personal Accident & Travel Policy
Policy Schedule Lifeline Policy Wording 1218

American International Group UK Limited		Policy Number: 10014981	
Insured: Borgwarner Inc.			
Address: Roydsdale Way, Bradford, BD46SE			
Business Description: automotive industry components and parts supplier			
Period of Insurance:		Premium:	USD 2,334.50
From:	01 January 2025	UK Standard IPT	USD 280.14
To:	31 December 2025	UK Higher IPT:	NIL
Renewal Date:	01 January 2026	Other Tax:	NIL
		Total Payable:	USD 2,614.64
Any One Accident Limit	USD 18,000,000	Date Produced : 07 October 2024	
Scheduled Aircraft Accumulation Limit	USD 18,000,000		
Non – Scheduled Aircraft Accumulation Limit	USD 18,000,000		

Category:	A		
Insured Persons:	All Executive Employees of the Insured Resident in the United Kingdom		
Operative Time:	OT1 – Business Travel		
Section A:	Personal Accident Cover		
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	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
6	Temporary Partial Disablement	Nil	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
7	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 per person.		

Category:	A		
Insured Persons:	All Employees of the Insured resident in the United Kingdom		
Operative Time:	OT1 – Business Travel		
Section B:	Travel		
Item	Description	Sum Insured	Max Individual Limit
1.1	Medical and other Emergency Travel Expenses	Unlimited	
1.2	Repatriation Expenses	Unlimited	
1.3	MyLifeline Assistance	Unlimited	
1.4	Legal Expenses	£ 50,000	
1.5	Personal Liability	£ 5,000,000	
2	Personal Property	£ 10,000	
	Business Equipment	£ 3,000	
3	Personal Money	£ 5,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£ 5,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£ 10,000	
5	Hi-jack	£ 25,000	
6	Kidnap and Ransom (Aggregate Limit)	£ 250,000	
7	Political and Natural Disaster Evacuation	£ 50,000	
8	Vehicle Rental Excess	£ 1,000	

Category:	B		
Insured Persons:	All Non-Employee Directors of the Insured		
Operative Time:	OT1 - Business Travel		
Section A:	Personal Accident Cover		
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	Nil	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
6	Temporary Partial Disablement	Nil	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
7	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 per person.		

Category:	B		
Insured Persons:	All Non-Employee Directors of the Insured		
Operative Time:	OT1 – Business Travel		
Section B:	Travel		
Item	Description	Sum Insured	Max Individual Limit
1.1	Medical and other Emergency Travel Expenses	Unlimited	
1.2	Repatriation Expenses	Unlimited	
1.3	MyLifeline Assistance	Unlimited	
1.4	Legal Expenses	£ 50,000	
1.5	Personal Liability	£ 5,000,000	
2	Personal Property	£ 10,000	
	Business Equipment	£ 3,000	
3	Personal Money	£ 5,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£ 5,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£ 10,000	
5	Hi-jack	£ 25,000	
6	Kidnap and Ransom (Aggregate Limit)	£ 250,000	
7	Political and Natural Disaster Evacuation	£ 50,000	
8	Vehicle Rental Excess	£ 1,000	

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

Section D:	Medical Second Opinion Service	
Insured Persons:	Any person shown on the Schedule as being an Insured Person or their Partner or their Child or Children	
Operative Time:	24 hours during the Period of Insurance shown in the Schedule	
Item		
1	A Medical Second Opinion service provided; 24 hours a day, 7 days a week plus remote nursing assistance and general health information	

Operative Time Definitions

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.

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.

Lifeline Plus Group Personal Accident & Travel Policy Wording

War Exclusion Endorsement

It is hereby understood and agreed that, with effect from **01 January 2025** 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 American International Group UK Limited

DATE: 07 October 2024

A handwritten signature in black ink is written over a circular stamp. The stamp contains the text "American International Group UK Limited" around the perimeter and "AIG" in the center.

American International Group UK Limited