



**University of Portsmouth Higher
Education Corporation and
Subsidiary Companies
0010016164**

American International Group UK Limited

Lifeline Plus Group Personal Accident & Travel Policy

Policy Schedule

AHSU0942 [LUPC Policy Wording 0824] AUG24

American International Group UK Limited			Policy Number: 0010016164	
Insured:		University of Portsmouth Higher Education Corporation and/or University of Portsmouth Investment Ltd and/or UOPM Sdn Bhd		
Address :		University House, Winston Churchill Ave, Portsmouth PO1 2UP, Portsmouth, England		
Broker:		Arthur J Gallagher		Code: DR5931
Business Description:		Higher Education and any activities related thereto		
Period of Insurance :			Premium:	£ 85,637.62
From:	01 August 2024	And for any subsequent period for which a premium is paid and accepted.	UK Standard IPT	£ 10,276.51
To:	31 July 2025		UK Higher IPT	£ 0.00
Renewal Date:	01 August 2025		Other Tax:	£ 0.00
			Total Payable:	£ 95,914.13
Any One Accident Limit			£ 25,000,000	Date Produced : 24 July 2024
Scheduled Aircraft Accumulation Limit			£ 25,000,000	
Non – Scheduled Aircraft Accumulation Limit			£ 25,000,000	

Category:	A		
Insured Persons:	Directors or Principals and Employees of the Insured		
Operative Time:	OP1 – 24 Hours		
Section A:	Personal Accident Cover		
Item	Description	Sum Insured	Max Individual Limit
1	Death	3 x Annual Salary	£1,000,000
2	Loss of sight in one eye or loss of one limb	3 x Annual Salary	£1,000,000
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	3 x Annual Salary	£1,000,000
3b	Loss of speech	3 x Annual Salary	£1,000,000
3c(i)	Loss of hearing in both ears	3 x Annual Salary	£1,000,000
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	3 x Annual Salary	£1,000,000
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement	Nil	
	Deferment Period 104 week(s) Benefit Period Nil week(s)		
6	Temporary Partial Disablement	Nil	
	Deferment Period 104 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 Governors of the Insured normally resident in the United Kingdom		
Operative Time:	See Memorandum 4		
Section A:	Personal Accident Cover		
Item	Description	Sum Insured	Max Individual Limit
1	Death	£50,000	
2	Loss of sight in one eye or loss of one limb	£50,000	
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	£50,000	
3b	Loss of speech	£50,000	
3c(i)	Loss of hearing in both ears	£50,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£50,000	
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)		
6	Temporary Partial Disablement 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:	C		
Insured Persons:	All students, members of Team Up Sports Clubs and accompanying persons resident in the UK and travelling under the authorisation of the Insured		
Operative Time:	OT1 – Business Travel		
Section A:	Personal Accident Cover		
Item	Description	Sum Insured	Max Individual Limit
1	Death	£100,000	
2	Loss of sight in one eye or loss of one limb	£100,000	
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	£100,000	
3b	Loss of speech	£100,000	
3c(i)	Loss of hearing in both ears	£100,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£100,000	
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	£20 per week	
6	Temporary Partial Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	£8 per week	
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:	D		
Insured Persons:	Employees and Students who are Seconded to an overseas location		
Operative Time:	NSOT24 - Long Term Secondees / Expats (See Non Standard Operative Times Section for full definitions)		
Section A:	Personal Accident Cover		
Item	Description	Sum Insured	Max Individual Limit
1	Death	£20,000	
2	Loss of sight in one eye or loss of one limb	£20,000	
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	£20,000	
3b	Loss of speech	£20,000	
3c(i)	Loss of hearing in both ears	£20,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£20,000	
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement	£20 per week	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
6	Temporary Partial Disablement	£8 per week	
	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:	E		
Insured Persons:	All University representatives travelling with the consent of the Insured		
Operative Time:	OT1 – Business Travel		
Section A:	Personal Accident Cover		
Item	Description	Sum Insured	Max Individual Limit
1	Death	£20,000	
2	Loss of sight in one eye or loss of one limb	£20,000	
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	£20,000	
3b	Loss of speech	£20,000	
3c(i)	Loss of hearing in both ears	£20,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£20,000	
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement	£20 per week	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
6	Temporary Partial Disablement	£8 per week	
	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:	F		
Insured Persons:	Directors, Principals and Employees including accompanying Spouse/ Partner and Children. All students, members of Team Up Sports Clubs and accompanying persons travelling under the authorisation of the Insured. All Insured representatives travelling with the consent 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	£ 5,000	
3	Personal Money	£ 5,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£ 10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£ 10,000	
5	Hijack	£ 25,000	
6	Kidnap and Ransom	£ 250,000	
7	Political and Natural Disaster Evacuation	£100,000	
8	Vehicle Rental Excess	£1,000	

Category:	G		
Insured Persons:	Employees and Students who are seconded to an overseas location		
Operative Time:	NSOT24 - Long Term Secondees / Expats (See Non Standard Operative Times Section for full definitions)		
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	£ 5,000	
3	Personal Money	£ 5,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£ 10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£ 10,000	
5	Hijack	£ 25,000	
6	Kidnap and Ransom	£ 250,000	
7	Political and Natural Disaster Evacuation	£100,000	
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)	£100,000

Section D:	Virtual Medical Care	
Insured Persons:	Any Director or Employee shown on the Schedule as being an Insured Person or their Partner or their Child or Children resident in the United Kingdom	
Operative Time:	24 hours during the Period of Insurance shown in the Schedule	
Item		
1	A GP Consultation and Expert Case Management provided; 24 hours a day, 7 days a week.	

Memoranda Forming Part of Policy

0010016164 Date Produced : 24 July 2024

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Memorandum 1 - Jurisdiction Clause

There may be jurisdictions in which local law precludes AIG (the '*Company*') from paying, defending or otherwise responding to a claim locally. If the *Company* is so precluded, the *Company* will reimburse the *Insured*, in the *United Kingdom*, for amounts due under the policy in lieu of responding locally. Moreover, the *Company* is not providing legal, regulatory or tax advice in connection with this transaction.

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Memorandum 2 - Difference in Cover and Limits

In respect of Section A and B this Policy is a Master Policy for an International Personal Accident & Travel Programme where local policies have been issued by the Company their agent or other insurers in the countries forming part of this Programme in accordance with details lodged with the Company.

The Master Policy will provide indemnity where

- (a) the terms and Conditions under this policy are broader than the terms and conditions of the local policies forming part of this Programme in respect of claims which are not payable under such local policies
- (b) the Limit of Indemnity under this policy exceeds the amount of indemnity payable under the local policies forming part of this Programme
- (c) no local policy has been issued and the Company has agreed to provide non-admitted cover under the Master Policy

Any payment made under this clause will be in £Sterling. All payments under this clause must be made either to the United Kingdom office of the Insured or to an Insured Person resident in the United Kingdom.

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Memorandum 3 - ADDITIONAL LEGAL ENTITY ENDORSEMENT

This endorsement amends this policy to the extent set out herein.

1. Any risks insured under this policy located in:
 - (a) any territory in the European Economic Area (other than the United Kingdom) are insured by AIG Europe S.A.; and
 - (b) any other territory (as applicable) including the United Kingdom, are insured by American International Group UK Limited;and the definition of *Company* under this policy shall be construed accordingly.
2. Notwithstanding any other provision of this policy, this policy, this endorsement and all terms and conditions set out therein constitute a single contract of insurance and, for the avoidance of doubt:
 - (a) all terms and conditions including but not limited to those relating to premium, limits and deductibles shall apply, in the aggregate, across both American International Group UK Limited and AIG Europe S.A.; and
 - (b) the rights, obligations and liability for performance of such obligations, of American International Group UK Limited and AIG Europe S.A. are separate and not joint. Each of American International Group UK Limited and AIG Europe S.A. is liable only for the risk it has insured in accordance with paragraph 1 above and its obligations under this policy in connection with that risk.

3. Premium shall be paid to each of American International Group UK Limited and AIG Europe S.A. via American International Group UK Limited.
4. Notification by the *Insured* in accordance with the terms of this policy shall be deemed notification to both American International Group UK Limited and AIG Europe S.A..
5. As AIG Europe S.A. is a Luxembourg based insurance company, in addition to the complaints procedure set out in the policy, the *Insured* has access to Luxembourg mediator bodies for any complaints it may have regarding this policy. Contact details of the Luxembourg mediator bodies are available on AIG Europe S.A.'s website: <http://www.aig.lu/>.

Outsourcing

6. The *Insured* acknowledges and expressly accepts that AIG Europe S.A. may outsource certain services, activities or tasks to external providers (which may or may not be (a) regulated; or (b) located in the Grand-Duchy of Luxembourg) (the "*Service Providers*").
7. In this context, the *Insured* expressly accepts that any data which it has provided to AIG Europe S.A., including data which may directly or indirectly identify the *Insured*, or a beneficial owner or an authorised representative of the *Insured*, may be communicated to *Service Providers*. The transfer and/or disclosure of information to *Service Providers* may continue as long as the *Insured* maintains its insurance relationship with AIG Europe S.A..
8. The list of outsourced services as well as the country of establishment of the *Service Providers* is available on AIG Europe S.A.'s website at the following address: <http://www.aig.lu/> which will be updated from time to time. The *Insured* acknowledges (a) having read and accepted this list (b) that it will visit the website from time to time should it wish to access the most up-to-date list.
9. AIG Europe S.A. is 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 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

All other terms, exclusions and conditions of this policy remain unaltered.

Memorandum 4 – Category B Operative Time

It is noted and agreed that the *Operative Time* of Category B shall read as follows:

Whilst an *Insured Person* is engaged in their occupation or whilst travelling outside the United Kingdom in connection with the business or an incidental holiday but not whilst commuting.

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24 hours while an *Insured Person* is in their country of secondment

Memorandum 5 - Healix International

It is noted and agreed that in respect of Sections:

B1.1 – Medical and other Emergency Travel Expenses

B1.2 – Repatriation Expenses

B6 – Kidnap and Ransom

B7 – Political and Natural Disaster Evacuation

any reference to Lifeline Plus Assistance in the policy shall mean Healix International.

This can be accessed as follows:

Telephone: +44 (0) 208 057 3958

Email: UOP@healix.com

The *Insured* or *Insured Person* must contact Healix International as soon as possible if there are any circumstance(s) that may result in a claim within the aforementioned sections.

All other terms, conditions and limitations of the policy remain unaltered.