

Monmouthshire County Council
0010628275

American International Group UK Limited

Lifeline Plus Group Personal Accident & Travel Policy

Policy Schedule (Renewal)

Lifeline Plus Policy Wording 0321

American International Group UK Limited		Policy Number: 0010628275	
Insured:	Monmouthshire County Council		
Address :	Innovation House, Wales 1 Business Park, Caldicot Monmouthshire, NP26 9AN		
Business Description:	Local Authority		
Period of Insurance :			
From:	01 April 2024	And for any subsequent period for which a premium is paid and accepted.	
To:	31 March 2025		
Renewal Date:	01 April 2025		
		Date Produced : 06 February 2024	
Any One Accident Limit	£ 15,000,000		
Scheduled Aircraft Accumulation Limit	£ 25,000,000		
Non – Scheduled Aircraft Accumulation Limit	£ 25,000,000		

Category:	A		
Insured Persons:	Any Employee of the Insured other than Category D		
Operative Time:	OP2 - All Occupational Related Covers		
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 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 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:	Any Elected Members or co-opted members and/or advisory members of committees of sub committees of the Insured and/or accompanying spouse, chairman and vice-chairman of the Insured		
Operative Time:	NSOT02 - Non-employees (See Non Standard Operative Times Section for full definitions)		
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		
	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	£100	
	Deferment Period 0 week(s) Benefit Period 104 week(s)		per week
6	Temporary Partial Disablement	£50	
	Deferment Period 0 week(s) Benefit Period 104 week(s)		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:	C		
Insured Persons:	Any Volunteer and Voluntary Helper of the Insured		
Operative Time:	NSOT02 - Non-employees (See Non Standard Operative Times Section for full definitions)		
Section A:	Personal Accident Cover		
Item	Description	Sum Insured	Max Individual Limit
1	Death	£15,000	
2	Loss of sight in one eye or loss of one limb	£15,000	
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		
	3b Loss of speech	£15,000	
3c(i)	Loss of hearing in both ears		£15,000
3c(ii)	Loss of hearing in one ear		25% of 3c(i)
4a	Permanent Total Disablement	£15,000	
4b	Permanent Partial Disablement Yes 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:	D		
Insured Persons:	Any Teacher and Lecturer of the Insured		
Operative Time:	OP2 - All Occupational Related Covers		
Section A:	Personal Accident Cover		
Item	Description	Sum Insured	Max Individual Limit
1	Death	5 x annual salary	£ 1,000,000
2	Loss of sight in one eye or loss of one limb	5 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	5 x annual salary	£ 1,000,000
	3b Loss of speech	5 x annual salary	£ 1,000,000
3c(i)	Loss of hearing in both ears	5 x annual salary	£ 1,000,000
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	5 x annual salary	£ 1,000,000
4b	Permanent Partial Disablement Yes 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: E				
Insured Persons: Any Spouse or Child of an Employee of the Insured accompanying or travelling independently to be with an Insured Person or any Guest 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	MyLifetime 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	£ 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: F				
Insured Persons: Any Employee, Elected or co-opted Member, Volunteer, and any other persons authorised and travelling on behalf 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	MyLifetime 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	£ 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) £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

Memoranda Forming Part of Policy 0010628275

A&HGPA15

Long Term Agreement

In consideration of the reduced premium at which this insurance is written the *Insured* signed an undertaking to offer at each renewal, until the expiry date shown thereon the Insurance under this policy on the terms and conditions in force at the expiry of each Period of Insurance and to pay the premiums annually in advance it being understood that:

- (a) the *Company* is under no obligation to accept an offer made in accordance with the said undertaking, (b) the Sums Insured or Limits of Indemnity may be reduced at any time.

The above mentioned undertaking applies to any Policy (or Policies) which may be issued by the *Company* in substitution for this Policy.

Effective Date: 01 April 2022
 Effective Period: 5 + 1 Years
 Percentage: 5%

A&HGPA97

Accidental Damage to Teeth & Dentures

If an *Insured Person* sustains an *Injury* during the *Operative Time* which within two years solely and independently of any other cause results in the incurring of medical costs due to Accidental Damage to Teeth, the *Company* will pay the *Insured* or the *Insured Person* the amount appropriate to the benefit shown in the table below.

The percentage shown in the table below applies to the Sum Insured stated in the *Schedule*.

Section A – Accidental Damage to Teeth		
	Description	Sum Insured
	Treatment received in a dental surgery or in an Accident and Emergency department of a <i>Hospital</i> immediately following accidental damage caused to sound and natural teeth (including loss or damage to any prostheses while in the mouth) when given by a <i>Medical Practitioner, Medical Consultant or Dental Practitioner</i> .	£2,500 maximum.

Definitions Applicable to Section A:

Dental Practitioner

Any suitably qualified dental practitioner registered by the General Dental Council in the United Kingdom other than:

- a. An *Insured Person*.
- b. A member of the immediate family of the *Insured Person*.
- c. An employee of the *Insured*.

Food Stuff

Food or drink including any foreign body in such food and drink

Exclusions Applicable to Section A:

The *Company* will not pay any claim which directly or indirectly is caused by or arising from:

1. *Dental Treatment* which:
 - a. is as a result of any Foodstuff while the *Insured Person* was consuming it; or
 - b. is the result of ordinary deterioration, deliberate damage or wear and tear; or
 - c. is incurred more than 12 months the after the date of the *Accident* which caused the dental injury.

- d. is not claimed for within 30 days of the *Accident* which caused the dental injury
2. *Dental Treatment* where the replacement or repair of bridgework, artificial teeth, crown or dentures is not of a similar type or quality to that lost or damaged by the *accident*.
3. *Dental Treatment* using precious metals other than where the replacement or repair of bridgework, artificial teeth, crown or dentures is not of a similar type or quality to that lost or damaged by the *accident*.

A&H GPA98

Assault due to Position with *Insured*

In respect of Category (or Categories): A, B & D

At any time where accidental bodily injury is suffered by an *Insured Person* and is the direct result of an unprovoked malicious assault by another person provided it is shown to the satisfaction of the *Company* that such assault has arisen solely because of the *Insured Person's* position with the *Insured*.

A&H GPA99

Assault including attack by animals and explosion

The definition of Assault is amended as follows

At any time where accidental bodily injury is suffered by an *Insured Person* and is the direct result of an unprovoked malicious assault by another person including attack by animals, explosion or from participating in a bomb search on behalf of the *Insured*.

Non Standard Operating Times Forming Part of Policy 0010628275

Date Produced : 6 February 2024

A&HGPANSOT 02 NON-EMPLOYEES – OFFICIAL DUTIES INCLUDING COMMUTING

While an *Insured Person* is carrying out their official duties for the *Insured*.

At any time while an *Insured Person* is on the *Insured's* premises to carry out their official duties for the *Insured*.

While an *Insured Person* is travelling between their place of residence and place of work for the *Insured*. While an *Insured Person* is travelling between their places of work for the *Insured* where the travel is at the expense of the *Insured*.