Member organisations of Parentkind
0010529818

American International Group UK Limited
Lifeline Plus Group Personal Accident & Travel Policy

Policy Schedule (New)
Lifeline Plus Policy Wording 0321

American International Group UK Limited		**Policy Number: 0010529818**	
Insured:	Member organisations of Parentkind		
Address :	16 Old Queen Street London SW1H 9HP		
Broker:	Marsh Commercial	Code:	DR4662
Business Description:	Membership association for PTAs		

Period of Insurance :			
From:	01 November 2024	And for any subsequent period for which a premium is paid and accepted.	
To:	31 December 2025		
Renewal Date:	01 January 2026		
Any One Accident Limit	£ 5,000,000		Date Produced : 14 October 2024
Scheduled Aircraft Accumulation Limit	£ 50,000,000		
Non – Scheduled Aircraft Accumulation Limit	£ 5,000,000		

Category: **A**
Insured Persons: **Directors or Principals and Employees of the Insured**
Operative Time: **OP2 - All Occupational Related Covers**

Section A: **Personal Accident Cover**

Item	Description	Sum Insured	Max Individual Limit
1	Death	£25,000	
2	Loss of sight in one eye or loss of one limb	£25,000	
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	£25,000	
3b	Loss of speech	£25,000	
3c(i)	Loss of hearing in both ears	£25,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£25,000	
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement Deferment Period 0 week(s) Benefit Period 104 week(s)	£200 per week	
6	Temporary Partial Disablement Deferment Period 0 week(s) Benefit Period 104 week(s)	£80 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:	B		
Insured Persons:	**Volunteers 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	£25,000	
2	Loss of sight in one eye or loss of one limb	£25,000	
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	£25,000	
3b	Loss of speech	£25,000	
3c(i)	Loss of hearing in both ears	£25,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	£25,000	
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement Deferment Period 0 week(s) Benefit Period 104 week(s)	£50 per week	
6	Temporary Partial Disablement Deferment Period Nil week(s) Benefit Period Nil week(s)	Nil	
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.		

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:	Virtual Medical Care
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 GP Consultation and Expert Case Management provided; 24 hours a day, 7 days a week.

Memoranda Forming Part of Policy 0010529818

Date Produced : 14 October 2024

A&HGPA2

Special

In respect of Category B:

Out of Pocket Expenses

It is hereby noted and agreed that the Sum Insured specified under Item 5 of Section A – Personal Accident as shown in the Schedule is limited the amount shown or £50 per week, whichever is the lesser, for incidental costs incurred for Out of Pocket Expenses as a consequence of accidental bodily injury resulting in Temporary Total Disablement.

In respect of Loss of Earnings for Insured Persons in gainful employment the Sum Insured specified under Item 5 of Section A – Personal Accident as shown in the Schedule is limited to the amount shown and the benefit payable shall not exceed 100% of the Insured Person's gross weekly wage

No benefit will be payable under Item 6 as shown in the Schedule.

Out of Pocket Expenses is defined as:

Additional costs incurred by an Insured Person for food and drink expenses, telephone calls and taxi fares as a result of an accidental bodily injury.

Non Standard Operating Times Forming Part of Policy 0010529818

Date Produced : 14 October 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*.