

IMPORTANT INFORMATION: PLEASE READ

AIG Lifeline Plus Group Personal Accident & Travel + Crisis Insurance

Summary of Key Policy Changes 2021 (0319 to 0321)

We are delighted to introduce our updated Lifeline Plus policy. Please read this document carefully as it summarises the key changes we have made.

As part of this update we are introducing a number of new benefits and improvements to existing cover and we have also made changes to reflect current regulatory requirements.

This is a summary of the key changes only and does not detail all the changes we have made and it does not form part of the policy document. Please read the policy document for a full description of the cover and all of the definitions, terms and conditions that apply. The policy document should be read in conjunction with the policy schedule which states what parts of the policy are included, who is covered, the sums insured and any endorsements that apply to the cover provided.

Please keep this summary with the policy documentation for future reference. Any queries relating to the policy coverage should be discussed with the insurance intermediary that arranged the policy.

Policy Section	Summary of the change
<p>General Policy Definitions</p> <p><i>Changed Definitions</i></p> <p>Medical Consultant</p>	<p>The following key definitions have been changed:</p> <p>Amended to read: A <i>Medical Practitioner or Medical Specialist</i> (other than an <i>Insured Person</i>, a relative of an <i>Insured Person</i>, or an <i>Employee of the Insured</i>) who holds a medical specialist accreditation issued by the General Medical Council (or foreign equivalents) or by another similarly recognised body, and who specialises in assessing patient's medical data.</p> <p>For dental treatment, the definition is a dental practitioner who holds a specialist dental accreditation or who specialises in a specific branch of dentistry and specialises in assessing patient's medical data.</p>
Section A – Personal Accident	
<i>Definitions applicable to Section A</i>	Definition of Cosmetic Surgery added
<p>Section B4.1 – Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay</p> <p><i>Definitions applicable to Section B4.1</i></p>	Definition of Regulation added.
<i>Exclusions applicable to Section B4.1</i>	<p>Exclusion 2 is amended to read</p> <p>2 - disinclination to travel prior to commencement of the trip, or if on a trip disinclination to continue;</p> <p>Exclusion 6 is amended to read</p> <p>6 a) the Foreign, Commonwealth and Development Office advising against all or all but essential travel (or other similar advice for Insured Persons not resident in the United Kingdom) and the advice was in force at the time the original Trip was booked and/or:</p> <p>b) Regulation in an Insured Person's Permanent Country of Residence, departure country, or destination country, in force at the time the original Trip was booked</p>

<p>Section B7 – Political and Natural Disaster Evacuation</p> <p><i>Exclusions applicable to Section B6</i></p>	<p>Exclusion 8 amended to show Foreign and Commonwealth Office has changed to Foreign, Commonwealth and Development Office.</p>
<p>Section D – Virtual Medical Care</p>	<p>Second Opinion updated to Virtual Medical Care and services updated.</p>
<p>Policy Special Extension – Quarantine and Hospitalisation Benefits – Business Travel</p>	<p>NEW COVER - Cover added for unexpected Mandated Quarantine on return from a business trip. NEW COVER – Cover added for hospitalisation due to infectious disease.</p>
<p>General Policy Condition 23.</p>	<p>Added ‘United Kingdom’</p>
<p>Complaint Procedure</p>	<p>Updated.</p>

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