University of Exeter & Subsidiary Companies
0010628173

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

Policy Schedule (Renewal)
Lifeline Plus Policy Wording 0125

American International Group UK Limited		**Policy Number: 0010628173**	
Insured:	University of Exeter & Subsidiary Companies		
Address :	Streatham Farm, Prince of Wales Road, Exeter Devon, EX4 4PX		
Business Description:	See Memoranda		
Period of Insurance :		Premium:	[redacted]
From:	01 October 2025 — And for any subsequent period for which a premium is paid and accepted.	UK Standard IPT	[redacted]
To:	30 September 2026	UK Higher IPT	£ 0.00
Renewal Date:	01 October 2026	Other Tax:	£ 0.00
		Total Payable:	[redacted]
Any One Accident Limit	£ 10,000,000	Date Produced : 4 September 2025	
Scheduled Aircraft Accumulation Limit	£ 25,000,000		
Non – Scheduled Aircraft Accumulation Limit	£ 25,000,000		

Category: A
Insured Persons: All 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 Nil week(s) Benefit Period Nil week(s)	Nil	
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 £30,000 per person.		

Category:	**B**
Insured Persons:	**Post Graduates, Emeritus Professors and Volunteers/Associates of the Insured and accompanying Spouse/Partner and Children**
Operative Time:	**OT1 - Business Travel**

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 Nil week(s) Benefit Period Nil week(s)	Nil	
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 £30,000 per person.		

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	£ 10,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£ 10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£ 10,000	
5	Hi-jack	£ 25,000	
6	Kidnap and Ransom	£250,000	
7	Political and Natural Disaster Evacuation	£ 150,000	
8	Vehicle Rental Excess	£ 1,000	

Category: C
Insured Persons: All Undergraduates of the Insured and accompanying Spouse/Partner and Children
Operative Time: OT1 - Business Travel

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 Nil week(s) Benefit Period Nil week(s)	Nil	
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 £30,000 per person.		

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	£ 10,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£ 10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£ 10,000	
5	Hi-jack	£ 25,000	
6	Kidnap and Ransom	£250,000	
7	Political and Natural Disaster Evacuation	£ 150,000	
8	Vehicle Rental Excess	£ 1,000	

Category:	**D**		
Insured Persons:	**The Vice Chancellor of the Insured and accompanying Spouse/Partner &/or Children**		
Operative Time:	**OT2 - Business & Leisure Travel**		
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 Nil week(s) Benefit Period Nil week(s)	Nil	
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 £30,000 per person.		
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	£ 10,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£ 10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£ 10,000	
5	Hi-jack	£ 25,000	
6	Kidnap and Ransom	£250,000	
7	Political and Natural Disaster Evacuation	£ 150,000	
8	Vehicle Rental Excess	£ 1,000	

Category: E
Insured Persons: All Employees of the Insured and accompanying Spouse/Partner and Children
Operative Time: OT1 - Business Travel

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 Nil week(s) Benefit Period Nil week(s)	Nil	
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 £30,000 per person.		

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	£ 10,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	£ 10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£ 10,000	
5	Hi-jack	£ 25,000	
6	Kidnap and Ransom	£250,000	
7	Political and Natural Disaster Evacuation	£ 150,000	
8	Vehicle Rental Excess	£ 1,000	

Category: F
Insured Persons: [redacted] Long Term Secondees as advised to AIG
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	Nil	
	Business Equipment	Nil	
3	Personal Money	Nil	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	Nil	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	Nil	
5	Hijack	£ 25,000	
6	Kidnap and Ransom	£ 250,000	
7	Political and Natural Disaster Evacuation	£ 150,000	
8	Vehicle Rental Excess	Nil	

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
2	Virtual Physiotherapy Service (age 18 and over only)

Memoranda Forming Part of Policy 0010628173

Date Produced : 4 September 2025

<u>A&HGPA2</u>

Special

In respect of Category (or Categories): D

For the purposes of this policy the Vice Chancellor of the Insured is classed as Director and will benefit from the Special Extension - Directors Leisure Travel extension in the Policy Wording

<u>A&HGPA63</u>

Business Description

The Business Description of the Insured is noted as:

University and charitable education institution with activities extending to include online and distance learning, a medical school, school of mining, research (including clinical trials, medical, science, environmental, mining, marine & offshore) and development activities, collaboration and knowledge transfer partnership agreements and activities, consultancy, training, ownership & use of MRI Scanners and operation of a Mood Disorders research centre & associated clinic.

Resource disability centre operators including wellbeing and counselling services, property owner and landlord, provision of residences for students and conference guests (catered and self-catered; operated directly and by third parties under agreement with the University), catering and retail outlets on campus, campus cinema, theatre, event organisers (on and off campus), weddings and similar events, provision of certain on site services to third parties undertaking activities that support the University (e.g. security services to student residences operated by third parties), business mentoring services including business advice to start-up companies. Sports Activities including fitness suites, sports centres, swimming pools and sports pitches (including sports clubs and sports coaching). Law Clinic for provision of pro bono legal advice to members of the University community.

Property Owners (including a Field used for Research at Penryn).

<u>A&HGPA39</u>

Long term secondment

In respect of Category (or Categories) F

In respect of Section B, benefit items B1.1 – Medical And Emergency Travel Expenses and B1.2 – Rescue Expenses, the following Exclusions will apply;

The *Company* will not be liable for any claim directly, indirectly or attributable to:

1. Any condition from which the *insured person* is known to be suffering and/or for which an *insured person* has received professional treatment or consultation during the 24 months preceding the date of the incident,
2. service or treatment at any long term care facility, Spa, Hydro Clinic or sanatorium that is not a *hospital*,
3. routine medical examinations (including vaccinations, the issue of medical certificates and attestations),
4. routine eye and ear examinations including the cost of spectacles, contact lenses and hearing aids,
5. any dental treatment which is not emergency dental treatment, prosthesis, corrective devices and medical appliances, false teeth, crowns, inlays and bridges, orthodontic and endodontic dental care,
6. sexually transmitted diseases.
7. Treatment of mental illness or psychiatric disorders.
8. Progressive or congenital disorders or corrective disorders which were known to exist at the cover commencing date.
9. Treatment by a family member.
10. Treatment that is not scientifically recognised.
11. Treatment resulting from participation in *war*, riot, civil commotion or any illegal act including resultant imprisonment.
12. All costs relating to pregnancy or childbirth or resultant sickness or illness.

13. *Insured trip* or *business trip* taken against advice of a qualified medical practitioner.
14. Where an *insured trip* or *business trip* specifically undertaken to have treatment.
15. Under influence of drugs or alcohol other than under direction of a *medical practitioner*.
16. Directly or indirectly any injury, illness, death or loss or expense attributable to HIV or any HIV related illness including AIDS.
17. Flying other than as a passenger.
18. Intentional self inflicted injury or any attempt thereat.
19. Elective cosmetic surgery.
20. The first £250 of each and every claim.

<u>A&HGPA2</u>

Special

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 2023
Effective Period:	3 + 2 Years
Discount:	5%

Claims

At 30 days prior to the First Renewal Date, the Insurer will review the Total Amount of Claims under the current year:

if the Total Amount of Claims is greater than 65% of the premium, the Insurer reserves the right to change the policy rating from those expiring rates to recalculate the renewal premium for the First Renewal Date.

At 30 days prior to the Second Renewal Date, the Insurer will review the Total Amount of Claims under the current year:

if the Total Amount of Claims is greater than 65% of the premium, the Insurer reserves the right to change the policy rating from those expiring rates to recalculate the renewal premium for the Second Renewal Date.

The Total Amount of Claims shall be defined as the total of paid claims and outstanding reserves (including related loss adjustment expenses) in excess of the deductible incurred during the Period of Agreement

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 *Hospital* 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 *Medical Practitioner, Medical Consultant* or *Dental Practitioner*.	£1,000 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.*

FoodStuff
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&HGPA98
Assault due to Position with *Insured*

In respect of Category (or Categories): A and B

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.*

<u>A&HGPA99</u>
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 0010628173

Date Produced : 4 September 2025

A&HGPANSOT 24 LONG TERM SECONDEES / EXPATS

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