



Policy Schedule

Policy No: LEA10501401

Note: Use policy number 0010501401 when logging into website and travel app which provide access to a range of travel risk management tools and assistance services.

Policy

Your Details

Cover Plan: Personal Accident and Business Travel Insurance
 Insured: Worldwide Express (UK) Ltd
 Address: Express House
 Unit B Macdonald Road
 Leicester
 Leicestershire
 LE4 5HD
 Business Description: Couriers
 Broker: BHIB Insurance Brokers

Your Insurance Adviser's Details

BHIB Insurance Brokers
 AGM House 3 Barton Close
 Grove Park
 Enderby
 Leicester
 LE19 1SJ
 Telephone 0330 024 06 06
 Email enquiries@bhibinsurance.co.uk

Statement Of Price

Period of Insurance		Premium:	£347.90
From:	19/05/2018	Insurance	£41.75
To:	18/05/2019	Premium Tax:	
Renewal Date:	19/05/2019	Total Payable:	£389.65
		Date Produced:	06/04/2018
Maximum Any One Person Limit:	£ 1,000,000		
Any One Accident Limit	£ 15,000,000		
Scheduled Aircraft Accumulation Limit	£ 25,000,000		
Non – Scheduled Aircraft Accumulation Limit	£ 25,000,000		

Arranged by BHIB Insurance Brokers. Registered in England & Wales No. 01629528. Authorised and regulated by the Financial Conduct Authority. A Brokerability Company. This insurance is underwritten by AIG Europe Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FRN 202628). Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom. This can be checked by visiting the FS Register (www.fca.org.uk). AIG Europe Limited is a member of the Association of British Insurers.

Date of Issue: 06/04/2018

AHG0312 [GPA&T Brokerability Exec Policy Schedule] 0314 MAR14



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Sections Insured

Section A: Personal Accident
 Insured Persons: *Directors, Business Partners and Employees of the Insured*
 Operative Time: OP1 - 24 Hours a Day Worldwide Cover

Item	Description	Sum Insured	Maximum Any One Person
1	Accidental Death	1 x salary	£100,000.00
2	Loss of sight in one eye or loss of one limb	1 x salary	£100,000.00
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	1 x salary	£100,000.00
3b	Loss of Speech	1 x salary	£100,000.00
3c(i)	Loss of hearing in both ears	1 x salary	£100,000.00
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	1 x salary	£100,000.00
4b	Continental Scale	Yes	
5	Temporary Total Disablement Deferment Period 1 Week Benefit Period 104 Weeks only	100% weekly wage	£1,000 Per Week
6	Temporary Partial Disablement Deferment Period 1 Week Benefit Period 104 Weeks only	40% weekly wage	£400 Per Week
7	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 of £25,000 per person.		

Section B: Business Travel
 Insured Persons: *Directors, Business Partners and Employees of the Insured and their accompanying Spouse/Partner and/or Children*
 Operative Time: OT1 - Business Travel
 Note: Special Extension – Directors Leisure Travel. Refer to page 41 of the policy document for details.

Item	Description	Sum Insured
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
2.1	Personal property	£10,000
2.2	Business Equipment	£3,000
3	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	Hi-Jack	£25,000
6	Kidnap and Ransom (Aggregate Limit)	£250,000
7	Political and Natural Disaster Evacuation	£50,000
8	Vehicle Rental Excess	£1,000

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Section C: Crisis Containment Management
Insured Persons: The Insured
Operative Time: Period of Insurance shown in the Schedule

Item	Description	Sum Insured
1	Crisis Containment Management (aggregate limit)	£50,000

Section D: Medical Second Opinion Services
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 period of insurance shown in the schedule

Item	Description
1	A Medical Second Opinion provided; 24 hours a day, 7 days a week, plus remote nursing assistance and general health information.



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Additional Endorsements

A&HGPA2 Partners and Children of an Insured Person

It is hereby noted and agreed that the policy is extended to include the following in respect of Partners and dependent Children of an Insured Person whilst on a Trip:
Cover under Section A - Personal Accident
Items 1-4b: £50,000
