

**University of Exeter & Subsidiary
Companies
0010628173**

**Undergraduate Travel
Summary of Cover**

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	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]
<i>Any One Accident Limit</i>	£ 10,000,000	Date Produced : 4 September 2025
<i>Scheduled Aircraft Accumulation Limit</i>	£ 25,000,000	
<i>Non – Scheduled Aircraft Accumulation Limit</i>	£ 25,000,000	

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	██████████	██████████	
6	████████████████████	██████████	
7	Political and Natural Disaster Evacuation	£ 150,000	
8	Vehicle Rental Excess	£ 1,000	