

SCHEDULE OF BENEFITS

BUSINESS TRAVEL CATEGORY 1

INSURED PERSONS: All Directors and/or Business Partners and Employees of the Insured and accompanying Spouses/Partners and/or Children

OPERATIVE TIME OF COVER: BT1 Business Travel

SECTION A - PERSONAL ACCIDENT

| <u>ITEM</u> | <u>DESCRIPTION</u> | <u>BENEFIT LIMIT</u> | <u>MAXIMUM ANY ONE PERSON</u> |
|-------------|-----------------------------------------------------------------------------------------------------------------|----------------------|-------------------------------|
| A.1 | Accidental Death | £50,000 | £50,000 |
| A.2 | Loss of Limb and/or Loss of Sight in one or both eyes and/or Loss of Speech and/or Loss of Hearing in both ears | £50,000 | £50,000 |
| A.3 | Loss of Hearing in one ear | £12,500 | £12,500 |
| A.4 | Quadriplegia | A.2 plus £100,000 | £150,000 |
| A.5 | Paraplegia | A.2 plus £25,000 | £75,000 |
| A.6 | Hemiplegia | A.2 plus £25,000 | £75,000 |
| A.7 | Permanent Total Disablement | £50,000 | £50,000 |
| A.8 | Permanent Partial Disablement, up to | £50,000 | £50,000 |
| A.9 | Burns | | |
| | (i) 28% of body surface or more | 100% of A.2 | £50,000 |
| | (ii) 19% to 27% of body surface | 50% of A.2 | £25,000 |
| | (iii) 9% to 18% of body surface | 25% of A.2 | £12,500 |
| A.10 | Facial Scarring | | |
| | 10 cm. in length or an area of 10 sq. cm. or more | £10,000 | |
| | 5 cm. in length or an area of 5 sq. cm. or more | £2,500 | |

ADDITIONAL BENEFITS

Retraining & Rehabilitation Benefit

Payable following a valid claim under Item A.2 or A.4 to A.7

£5,000

Dependents Benefit

Payable following a valid claim under ITEM A.1

Benefit per dependent CHILD

Maximum Benefit Payable

2% of Item A.1 (min. Benefit of £5,000)

10% of Item A.1

SECTION B - BUSINESS TRAVEL

| <u>ITEM</u> | <u>DESCRIPTION</u> | <u>BENEFIT LIMIT</u> | <u>MAXIMUM ANY ONE PERSON</u> |
|-------------|---------------------------------------------------------------|----------------------|-------------------------------|
| B.1 | Medical Expenses and Emergency Travel & Repatriation Expenses | £5,000,000 | |
| | Excess | Nil | |
| B.2 | Personal Baggage | £2,500 | |
| | Single Article Limit | £1,500 | |
| | Excess | Nil | |
| B.3 | Money | £1,500 | |
| | Cash Limit | £500 | |
| | Excess | Nil | |
| B.4 | Cancellation, Curtailment, Repatriation and Replacement | £5,000 | |
| | Hijack | £500 per 24 hours | £25,000 |
| | Journey Disruption | Up to £500 | |
| | Travel Delay | | |
| | After first 4 hour period: | £75 | |
| | Each subsequent 4 hour period: | £50 | £500 |
| B.5 | Personal Liability | £2,000,000 | |
| B.6 | Legal Expenses | £50,000 | |