



<b>Section B: Travel</b>		Sum Insured
Item		
1.1	Medical and emergency travel expenses	Unlimited
1.2	Repatriation expenses	Unlimited
1.3	Mylifeline Assistance	Unlimited
1.4	Legal Expenses	Euro 50,000
1.5	Personal Liability	Euro 5,000,000
2	Personal Property	Euro 10,000
	Business Equipment	Euro 3,000
3	Personal Money	Euro 5,000
4.1	Cancellation, Curtailment, Rearrangement and Replacement	Euro 10,000
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	Euro 10,000
4.3	Travel Delay	
5	Hi-jack	Euro 25,000
6	Kidnap and Ransom(Aggregate Limit)	Euro 250,000
7	Political and Natural Disaster Evacuation	Euro 50,000
8	Vehicle Rental Excess	Euro 1,000

<b>Category: C</b>			
<b>Insured Persons: All Directors and Employees of the Insured Resident in Germany</b>			
<b>Operative Time: OP1 – 24 Hours</b>			
<b>Section A: Personal Accident Cover</b>			
Item		Sum Insured	Max Individual Limit
1	Death	5 x annual salary	USD 2,000,000
2	Loss of one eye or one limb	5 x annual salary	USD 2,000,000
3a	Loss of both eyes or two or more limbs, or loss of one eye and one limb	5 x annual salary	USD 2,000,000
3b	Loss of speech	5 x annual salary	USD 2,000,000
3c(i)	Loss of hearing in both ears	5 x annual salary	USD 2,000,000
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	5 x annual salary	USD2,000,000
4b	Permanent Partial Disablement	Yes	
5	Temporary Total Disablement	Nil	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
6	Temporary Partial Disablement	Nil	
	Deferment Period Nil week(s) Benefit Period Nil (week(s))		
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 GBP 25,000 per person.		

**AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules.**