



Borgwarner Inc.
0010014981

AIG Europe Limited
Lifeline Plus Group Personal Accident & Travel Policy
Policy Schedule
AIG Europe Limited Standard Lifeline Plus Policy Wording 0314

AIG Europe Limited		Policy Number:10014105	
Insured:	Borgwarner Inc.		
Broker:	Marsh		
Business Description:	As advised to the Company		
Period of Insurance :	And for any subsequent period for which a premium is paid and accepted.	Premium:	EUR 13,926.55
From: 1 st January 2016		IPT @ 9.50%	EUR 174.94
To: 31 st December 2016		Other Tax:	EUR 1,079.58
Renewal Date: 1 st January 2017		Total Payable:	EUR 15,181.07
Any One Accident Limit	US\$ 18,000,000	Date Produced : 24 th March 2016	
Scheduled Aircraft Accumulation Limit	US\$ 18,000,000		
Non – Scheduled Aircraft Accumulation Limit	US\$ 18,000,000		

Category:	A		
Insured Persons:	All Executives and Employees of the Insured resident in Germany, Hungary, Ireland, Poland, Portugal, Spain, Sweden and the UK.		
Operative Time:	OT1 – Business Travel Only		
Section A:	Personal Accident Cover		
Item		Sum Insured	Max Individual Limit
1	Death	5 x annual salary	\$1,500,000
2	Loss of sight in one eye or loss of one limb	5 x annual salary	\$1,500,000
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	5 x annual salary	\$1,500,000
3b	Loss of speech	5 x annual salary	\$1,500,000
3c(i)	Loss of hearing in both ears	5 x annual salary	\$1,500,000
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	5 x annual salary	\$1,500,000
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	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 £25,000 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	£ 3,000	
3	Personal 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	

Category: B			
Insured Persons:		All non-employee Directors of the Insured	
Operative Time:		OT1 - Business Travel	
Section A: Personal Accident Cover			
Item	Description	Sum Insured	
1	Death	\$500,000	
2	Loss of sight in one eye or loss of one limb	\$500,000	
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	\$500,000	
3b	Loss of speech	\$500,000	
3c(i)	Loss of hearing in both ears	\$500,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	\$500,000	
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	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 £25,000 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	£ 3,000	
3	Personal 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	

Category: C

This insurance is underwritten by AIG Europe Limited. AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 202628). This information can be checked by visiting the FS Register (www.fsa.gov.uk/register/home.do). AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.



Insured Persons:		All Directors and Employees of the Insured resident in Germany	
Operative Time:		OP1 – 24 Hours	
Section A:		Personal Accident Cover	
Item	Description	Sum Insured	Max Individual Limit
1	Death	5 x annual salary	\$ 2,000,000
2	Loss of sight in one eye or loss of one limb	5 x annual salary	\$ 2,000,000
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	5 x annual salary	\$ 2,000,000
3b	Loss of speech	5 x annual salary	\$ 2,000,000
3c(i)	Loss of hearing in both ears	5 x annual salary	\$ 2,000,000
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	5 x annual salary	\$ 2,000,000
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	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 £25,000 per person.		

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:		Medical Second Opinion Service	
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 Medical Second Opinion service provided; 24 hours a day, 7 days a week plus remote nursing assistance and general health information		

Signed for and on behalf of the Company

Date: 16th March 2016

AIG Europe Limited