

Business Travel Accident Benefit Summary
 BorgWarner, Inc.



PLAN DESIGN / ADDITIONAL BENEFITS	China Policy Carrier: AIG Insurance Company China Limited Policy #: TBD Effective Date: May 1, 2019 – January 1, 2020
ELIGIBILITY	Class 1: All Employees of the Policyholder.
HAZARDS	Class 1: Business Travel (AD&D for domestic and international travel – all other benefits for international travel only)
AD&D PRINCIPAL SUM * Basic Earnings/Salary: Salary means an Insured Person's basic annual earnings from the Policyholder at the time of Accident, excluding Commissions, overtime, and incentive payments.	Class 1: Five (5) times salary to a maximum of RMB2,000,000
AGGREGATE LIMIT	RMB10,000,000 per accident
ADDITIONAL PLAN BENEFITS	
Golf Hole in One	RMB1,600

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ATM Robbery	RMB2,000
Medical Reimbursement Limit of Sickness	RMB400,000 Medical Reimbursement for Domestic Travel: RMB1,000
Loss of Personal Effects	RMB 6,000 <ul style="list-style-type: none"> • Laptop Computer or Projector: RMB3,000 • Limit per item or set of items: RMB1,500 • Per Golf Equipment: N/A
Loss of Money	N/A
Loss of Travel Documents	RMB5,000
Travel Delay	RMB900 <ul style="list-style-type: none"> • RMB300 for every four hours of delay
Emergency Medical Evacuation	RMB400,000

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Repatriation of Mortal Remains	RMB80,000 • RMB16,000 Funeral Expense
Baggage Delay	RMB1,000 • RMB500 for every 8 hours of delay
Compassionate Visit	RMB8,000
Trip Cancellation	RMB5,000
Trip Curtailment	RMB5,000
Personal Liability	RMB800,000
Home Guard/Home Content	RMB4,000 • RMB1,000 per item or set of items
Card Fraudulent Charges	RMB2,000

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Permanent Total Disability	Included
Trip Limit	180 days
Hijacking	RMB18,000 <ul style="list-style-type: none"> • RMB3,000 for every 24 hours
Kidnap and Wrongful Detention	RMB18,000
Comments	(a) Excluded Countries: Afghanistan, Burma, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria. (b) Insured Person must be between Age 1 and 70 years of age inclusive on application. (c) insurance will not be provided for the coverage of any accompanying minors who are currently insured under any death benefit offered by AIG and other insurance companies. (d) the company shall reimburse the insured person up to RMB1,000 under Sickness Medical Reimbursement for Domestic Travel on the condition that the Insured Person has no social medical insurance or other expenses reimbursement medical insurance or has not got reimbursement from the above mentioned insurance. If the insured person obtains reimbursement from social medical insurance or other expenses reimbursement

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	medical insurance the above mentioned insurance, AIG shall only be liable for the balance only, up to RMB2,000 under sickness medical reimbursement for domestic travel.